

 बैंक ऑफ बड़ौदा Bank of Baroda	Burdwan Regional Office, 2nd Floor, 54, G.T. Road Bhangakuthi, Dist-Burdwan-713101, West Bengal, India, E-mail recovery.wbs@bankofbaroda.com. Web: www.bankofbaroda.com, Mob.7654552904
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TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2), 8 (6) & 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/Mortgagor (s)/ Guarantor (s) /Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

Sr/ Lot No.	Name & address of Borrower/s / Guarantor/ s/ Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any (owner/Mortgagor name ____)	Total Dues.	Date of e-Auction Time of auction - Start Time to End Time	1. Reserve Price 2. Earnest Money Deposit 3. Bid Increase Amt	Status of Possession (Constructive /Physical)	Property Inspection date & Time
1.	1. ARPITA DHARA WO SUBRATA DHARA SHITALATOLA, VILL-PIPILAI JP HAT, HOWRAH, WB, WEST BENGAL-711328 2. MR. SUBRATA DHARA S/O KALIPADA DHARA VILL-PIPILAI JP HAT, HOWRAH, WB, WEST BENGAL-711328	RESIDENTIAL FLAT BEING NO.G-1 ON THE GROUND FLOOR(NORTH SIDE & WEST SIDE) MEASURING 1150 SQ.FT SUPER BUILT UP AREA(COVERED AREA 884 SQ.FT) AND COMMON CYCLE GARAGE & COMMUNITY HALL 24 SQ.FT(SUPER BUILT UP AREA)TOTAL SALABLE AREA 1174 SQ.FT SUPER BUILT UP IN THE FOUR STORIED BUILDING NAMEDLY "MADHUBAN APARTMENT-II" ,AT NAITI ROAD, NABAGRAM, NEAR BENGAL NURSERY, PIN-712246 IN THE NAME OF MRS ARPITA DHARA & MR. SUBRATA DHARA. <u>Boundary are as under:-</u> North-House of Sri. D. Bag & others South-16 feet common passage East-Property of Sri. D. Bag & others West- Property of Sri. D. Bag & others	21,89,967/- as on 08.01.2026 plus further interest & other charges w.e.f. 09.01.2026	22.10.2026 02:00 PM-06:00 PM	1858950 185895 10000	Physical	Any working day from 10AM-4PM

TERMS AND CONDITIONS -

- The Sale will be conducted by the undersigned through e-auction platform provided by the e-Auction service provider PSB Alliance at the Website <https://baanknet.com> on the date and time mentioned above. The intending Bidders/Purchasers are required to register on portal <https://baanknet.com> using their mobile number and email-id and upload requisite KYC documents. Afterwards e-Auction service provider will verify the KYC documents (may take 2 working days). Once the KYC is approved by <https://baanknet.com>, the intending Bidders/Purchasers have to generate the Challan from <https://baanknet.com> and transfer EMD amount through NEFT/RTGS in his Global EMD Wallet maintained by <https://baanknet.com> well in advance. Interested bidder may deposit Pre-Bid EMD with <https://baanknet.com> before the close of e-Auction. The interested bidder will be able to bid on the date of e-auction only if the Bidder's Global Wallet have sufficient balance (>=EMD amount) as on the date and time of Auction.

Bidder registration, submission & verification of KYC documents and transfer of EMD in wallet may be completed well in advance at least two days before auction date. In case Auction purchaser submits the KYC documents within two days preceding the Auction date, Authorized officer / Bank / e- Auction service provider is having liberty to accept and complete the KYC verification & EMD amount. However in such event the Authorized officer / Bank / e- Auction service provider will not be held liable for any delay/failure for verification of KYC documents and failure to transfer EMD in wallet. Bidders may give offers either for one or more properties. In case of offers for more than one property bidders will have to deposit EMD for each property.



17. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale. The Authorized Officer/ Secured Creditor shall not be responsible for any dues like outstanding water/service charges, transfer fees, electricity dues, and dues to the Municipal Corporation /local authority/Co T operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
18. The Authorized Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case. The Bank/ Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.
19. The sale is subject to confirmation by the Secured Creditor Bank.
20. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Security Interest (Enforcement) Rules, 2002 Rules framed there under and the terms & conditions mentioned above. For more details if any prospective bidders may contact the authorized officer/branch on Tel No. 9046258125

Date: 07.10.2026

Place :Burdwan


Authorized Officer
Bank of Baroda

