THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.
PROPERTY WILL BE SOLD ON
"AS IS WHERE IS, AS IS WHAT IS AND WHAT-EVER THERE IS" BASIS

1	Name and address of the Borrower	Aneel Barman, S/o Sri Dharmeswar Barman, Vill-Bihampur Khaliha, Mularkuchi, PO – Bihampur,Dist- Nalbari, Assam-781303
2	Name and address of Branch, the secured creditor	State Bank of India Stressed Assets Recovery Branch Guwahati, 2nd Floor, Signature Square M.R.D. Road, Bamunimaidan, Guwahati - 781021
3	Complete Description of the immovable secured assets to be sold with identification marks or number, if any, on the	**Property ID: SBIN400062624206** **Description of Immovable property** A plot of land and building situated at Vill-Rupiabathan,Mouza-Dharmapur,Revenue Circle-Paschim Nalbari,Chamata,Dist-Nalbari,Assam and land measuring 0B-1K-13.5L under Dag No 1777,PP No 497 in the name of Mr Dharmeswar Barman Land is bounded by (As per sale Deed): North : Land of Jiten Barman, South : Land of Adit, East : PWD Road, West : Land of Adit
4	Details of the encumbrances known to the secured creditor	Nil
5	The secured debt for recovery of which the property is to be sold	**Rs. 99,76,080.00 (Rupees Ninety Nine Lacs Seventy Six Thousand Eighty only) as on 04.11.2026** + interest + expenses and costs etc. thereon
6	Deposit of earnest money	EMD **Rs. 7,10,700.00** being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bidder Global EMD wallet maintained with ebkray.
7	Reserve price of the secured assets: **Bank account** in which EMD to be remitted. **Date and Time** within which EMD to be remitted:	**Rs. 71,07,000.00 (Rupees Seventy One Lacs Seven Thousand only)** Bidder Global EMD wallet maintained with Baanknet.com (Bidder /Purchase to register on e auction portal https://baanknet.com using his mobile no and email Id KYC verification will be done, bidder to upload requisite KYC documents, which will be verified by ebkray, may take 02 working days)) "Interested bidder may deposit Pre-Bid EMD with ebkray before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in EBKRAY's Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem."

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8	**Time and manner of payment**	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorized Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the e-Auction purchaser not exceeding three months from the date of e-Auction.
9	Time and place of public auction or time after which sale by any other mode shall be completed.	**Online e-Auction on Date: 26/11/2026** Time: 11:00 A.M to 04:00 P.M with unlimited extension of 10 minutes each
10	The e-auction will be conducted through the Bank's approved service provider. E-auction tender documents containing e-auction bid form, declaration etc., are available in the website of the service provider as mentioned above	https://baanknet.com e-Auction will be provided by Bank's e Auction service provider ebkray. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://ebkray.in. The Sale Notice containing the Terms and Conditions of Sale is uploaded in the Banks websites/webpage portal https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others and https://baanknet.com. The intending participants of e- auction may download free of cost, copies Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from https://baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	Rs.10,000/- Unlimited extension of 10 minutes each Indian Rupees (INR)
12	**Date and Time** during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Date: 20/11/2026 Time: 11:00 A.M. to 3:00 P.M. 1. Pranjal Konwar, Deputy Manager,SARB, Guwahati, Mob No. 9854072454 2. Chief Manager, Kreho Athili, Mob No -7085233263
13	Other conditions	(a)Bidder /Purchaser to register on e-auction portal https://baanknet.com using his mobile no and email Id .KYC verification will be done, bidder to upload requisite KYC documents, which will be verified by baanknet, may take 02 working days)) (b) The intending bidder should transfer the EMD amount from his Account through NEFT to his/her Global EMD wallet maintained with baanknet before auction date. (c) Name of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch, Guwahati to participate in online e-Auction on the portal https://baanknet.com **Vendor:**

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		baanknet who will provide user ID and Password after due verification on PAN of the Eligible Bidders. (d) The successful bidder shall be required to submit the final prices, quoted during the e-Auction as per the annexure after the completion of the e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-Auction. (e) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price / scrap the e-Auction process / proceed with conventional mode of tendering. (f) The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes. (g) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction. The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder. (h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (i) The Authorised Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason. (j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (k) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained. (l) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (m) The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn / postpone / cancel the e-Auction without assigning any reason thereof. The sale is subject to

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		confirmation by the secured creditor. (n) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold. (o) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name. (p) The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (q) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever. (r) In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorised officer of the concerned bank branch only. (s) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid / participated in the e-Auction will be entertained.

Date : 04.11.2026
Place : GUWAHATI

AUTHORISED OFFICER,
STATE BANK OF INDIA
SARB, GUWAHATI.

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