DEBTS RECOVERY TRIBUNAL- SILIGURI

Order Sheet (Continuation)

RC/57/2023 ORDER NO. 28 DATE: 06.10.2026

STATE BANK OF INDIA
V/S
SRI RATAN LAL AGARWAL

The matter is taken up for hearing today.

Learned Advocate Ms. Shriya Karki appears on behalf of the Learned Advocate Mr. Tapas Paul for the Certificate Holder Bank (CHB).

None appears on behalf of the Certificate Debtors (CDs).

The CHB has submitted the service report (S/R) of Settling sale proclamation served upon the CD through paper publication, which is taken on record.

The Ld. Advocate for the CHB prays for sale of the mortgaged property, as the CD has failed to approach the bank for settlement of dues.

The prayer is **allowed**.

The mortgaged property shall be sold by way of **e-Auction** through the e-auction portal **https://baanknet.com** on an **"AS IS WHERE IS"** and **"WHATEVER THERE IS"** basis, for recovery of the outstanding debt amount.

Description of Property:
The mortgaged property being all that piece and parcel of homestead land measuring 2 Kathas 8 Chhataks or 0.042 acre along with a four storied building appertaining to and forming part of plot No. 5139 recorded in Khatian No. 1210 situated at Mouza – Siliguri, Pargana, Baikhantapur, J.L. No. 110 (88), within the limits of Siliguri Municipal Corporation Ward No. XXVI, Holding No. 241/557/382 at Sukanta Sarani, Milanpally under Police Station – Siliguri, District – Darjeeling, which is butted and bounded by North – Siliguri Municipal Corporation Road, South – Land of Dayaram Singh, East – Land of Dayaram Singh, West – Land of Sanjay Paul [Title Deed No. 2688 for the year 2006 registered on 25.08.2006], as mentioned in the Schedule – "A".

DETAILS OF E-AUCTION

Particulars	Details
E-Auction Portal	**https://baanknet.com**
Date & Time of Auction	16th November 2026, between **11:00 A.M. to 12:30 P.M.**, with auto-extension of 5 minutes until sale is completed
Reserve Price	₹65,52,000/- (Rupees Sixty Five Lakh Fifty Two thousand only)
Earnest Money Deposit (EMD)	₹6,55,200/- (Rupees Six Lakh Fifty Five Thousand Two Hundred only)
Bid Increment Value	₹10,000/- (Rupees Ten Thousand only) or multiples thereof
Last Date for Registration of Bids and EMD Remittance	12th November,2026 by 4:00 P.M.

PAYMENT DETAILS FOR EMD

Bank Name: State Bank of India.

Branch Address: State Bank of India, Stressed Asset Recovery Branch, Siliguri, Homeland Business Centre, 1st Floor, 3rd Mile, Sevoke Road, Siliguri- 734008.

Account Name: PARKING ACCOUNT SARB SILIGURI.

Account Number: 38346111402.

IFSC Code: SBIN0011384.

Nature of Account: CA (Current Account)

Bank Official Contact: Mr. Kumar Sheel Bhadra (Chief Manager)

(Mobile: 9732122664 | Email: sbi.10137@sbi.co.in)

E-AUCTION SERVICE PROVIDER

Email: Support.baanknet@psballiance.com

DIRECTIONS

1. **Publication:** The CHB shall publish the Sale Notice in two daily newspapers — one in English and another in the local language having wide circulation — on or before **15.10.2026**.
2. **Affixation:** A copy of the Proclamation of Sale shall be affixed on a conspicuous part of the property by **15.10.2026**, and a photograph of the same shall be taken.
3. **Service:** The Proclamation of Sale shall be served upon all Certificate Debtors by **Speed Post as well as hand delivery** within **15.10.2026**.
4. **Copies:** A copy of the Proclamation of Sale, along with a copy of this order, shall be forwarded to **https://baanknet.com** for uploading on their website.
5. **Notice Board:** Let the Proclamation of Sale be displayed on the notice board of the Tribunal.
6. **Police Assistance:** The CHB may take assistance from local police authorities, if required, for proper execution of duties.
7. **Inspection:** The property shall be open for inspection on any working day between **11:00 A.M. to 4:00 P.M.**, with prior appointment with the Bank Officer.
8. **Refund of EMD:** EMDs of unsuccessful bidders shall be refunded by **State Bank of India** within **three days** from the date of auction.

NEXT DATE OF HEARING

The matter is adjourned to **16.10.2026** for filing of the service report by the CHB in compliance with the directions contained in this order.

All parties are hereby directed to obtain a copy of this order from the Tribunal's official website at **https://cis.drt.gov.in/drtlive/login.php**.

SHOIBAM KAPIL SINGH

Digitally signed by SHOIBAM KAPIL SINGH
Date: 2026.10.07 13:44:44 +05'30'

(Shoibam Kapil Singh)
Recovery officer- I
DRT - Siliguri

DEBTS RECOVERY TRIBUNAL, SIIGURI

2ND Floor, PCM Tower, 2nd Mile Sevoke Road, Siliguri

CASE NO.RC/57/2023

IN THE MATTER OF

STATE BANK OF INDIA
VS
SRI RATAN LAL AGARWAL

PROCLAMATION OF SALE

(Issued under Rule 52(2) of Second Schedule to the Income Tact Act, 1961 read with the Recovery of Debts and Bankruptcy Act, 1993 (as amended from time to time)

1. Whereas the Ld. Presiding Officer, Debts Recovery Tribunal, Siliguri issued Recovery Certificate **RC/57/2023** dated **04.03.2023** in the matter between **STATE BANK OF INDIA V/S SRI RATAN LAL AGARWAL** for recovery of a sum of Rs. **4784031.00/- (Rupees Fourty Seven Lakhs Eighty Four Thousand Thirty One only)** along with pendenlite and future interest **@ 14.25 %** compound Interest with monthly rest from **27.08.2011** till the date of full realization with cost.

TO,

1. SRI. RATAN LAL AGARWAL (SINCE DECEASED), PROPRIETOR OF M/S EXPORT AND AGENCIES, IS SUBSTITUTED BY HIS LEGAL HEIRS (I) SMT. KAMLESH DEVI AGARWAL @ KONLESH DEVI AGARWAL (WIFE) WHO IS THE DEFENDANT NO.2 AND (II) SRI. AMIT AGARWAL (SON), WHO IS THE DEFENDANT NO.3.
2. SMT. KAMLESH DEVI AGARWAL @ KONLESH DEVI AGARWAL, W/O RATAN LAL AGARWAL, SUKANTA SARANI, NEAR MILAN SAMITY CLUB, MILAN PALLY, WARD NO. XXVI OF SILIGURI MUNICIPAL CORPORATION, POST OFFICE – SILIGURI BAZAR, POLICE STATION – SILIGURI, DISTRICT – DARJEELING, PIN – 734 005.
3. SRI. AMIT AGARWAL, SON OF RATAN LAL AGARWAL, SUKANTA SARANI, NEAR MILAN SAMITY CLUB, MILAN PALLY, WARD NO. XXVI OF SILIGURI MUNICIPAL CORPORATION, POST OFFICE – SILIGURI BAZAR, POST STATION – SILIGURI, DISTRICT – DARJEELING, PIN – 734 005.

And whereas the undersigned has ordered the sale of the attached property in the scheduled below in satisfaction of the said certificate.

2. Notice is hereby given that the property described in the schedule below shall be sold by the undersigned **by e-auction on 16th November 2026 between 11:00 AM to 12:30 PM** with auto time extension of 5 (five) minutes, till sale is conducted on the e-auction platform **https://baanknet.com** on an **"AS IT IS WHERE IT IS"**, and "WHATEVER IS" basis.

3. Whereas the undersigned authority ordered sale of schedule attached property of certificate debtor/s mentioned hereunder in satisfaction of Recovery Certificate by adopting "Online e-auction sale" through the website of the service provider. The details of date of auction, last date for submission of Bid forms, Reserve Price, Earnest Money Deposit, Bid Increase Amount and time of auction are mentioned here under against schedule property:

Property Details	**Reserve Price**	**Earnest Money Deposit & Date with time**	**Bid increase amount**	**Date, Time of auction***
The mortgaged property being all that piece and parcel of homestead land measuring 2 Kathas 8 Chhataks or 0.042 acre along with a four storied building appertaining to and forming part of plot No. 5139 recorded in Khatian No. 1210 situated at Mouza – Siliguri, Pargana, Baikhantapur, J.L. No. 110 (88), within the limits of Siliguri Municipal Corporation Ward No. XXVI, Holding No. 241/557/382 at Sukanta Sarani, Milanpally under Police Station – Siliguri, District – Darjeeling, which is butted and bounded by North – Siliguri Municipal Corporation Road, South – Land of Dayaram Singh, East – Land of Dayaram Singh, West – Land of Sanjay Paul [Title Deed No. 2688 for the year 2006 registered on 25.08.2006], as mentioned in the Schedule – "A".	**₹65,52,000/-** (Rupees Sixty Five Lakh Fifty Two thousand only)	**₹6,55,200/-** (Rupees Six Lakh Fifty Five Thousand Two Hundred only) on or before 12th November,2026 by 4:00 P.M.	Rs.10,000/- (Rupees Ten Thousand Only)	**16th November 2026** @ 11 A. M to 12.30 P.M

4. Time of auction for land with an auto extension clause of 5 minutes each i.e., e-auction end time will be extended by 5 minutes each, if a bid is made before closure of auction. The amount by which the bidding/s is/are to be increased shall be in multiple of Rs. 10,000/-(Rupees Ten Thousand only) for the property. In the event of any dispute arising as to the amount of bid, or as to the bidders, the lot shall at once again put for auction.

5. At the sale, the public are invited to participate in "**online e-auction**" through the service provider M/s PSB Alliance PVT Ltd. e-mail Id: support.baanknet@psballiance.com Contact helpdesk support of Baanknet (Contact 8291220220).

6. The intending participants/bidders are advised to contact service provider i.e. M/s PSB Alliance PVT Ltd vide its e-mail ID support.baanknet@psballiance.com and website: https//.baanknet.com/ (Details provided above) for detailed terms and conditions of e-auction sale and are also required to contact the e-auction service provider for online registration, user ID, Password, help, to know procedure, online training about e-auction etc. for submitting their bid forms and for taking part in e-auction sale proceedings.

7. Prospective bidders are advised to visit website https://baanknet.com/ and registrar yourself on the e auction plateform and further ensure having valid KYC documents like PAN Card & AADHAAR card and Adhaar linked with latest mobile number and registered with Digi Locker Mandatorily. For bidding in the above e Auction from Baanknet.Com portal (M/s PSB Alliance Pvt. Ltd.) you may contact the helpdesk support of Baanknet (Contact 8291220220), Email Support support.baanknet@psballiance.com.

8. The intending participants shall deposit EMD (Earnest Money Deposit) amount being 10% of the reserve price in e –wallet of M/s PSB Alliance Private limited (BAANKNET) portal directly or by generating the challan receipt therein to deposit the EMD though RTGS/NEFT in the account details mentioned in the said challan on or before 12.11.2026 4.00PM.

9. **The hard copies of duly filled bid form along with self-attested copies of above documents by hand delivery/registered/speed post/courier to the undersigned so as to reach on or before 12.11.2026 by 4.00 PM. The EMD amount and subsequent sale transactions amounts should be routed through the bidder/s account only.** The EMD received/deposited and uploading of bid forms in e-auction service provider portal after 12.11.2026 at 4.00 PM shall not be considered. Postal delays are not entertained. Separate Bid forms should be submitted along with proof of deposit of EMD for each item property, if items are more.

10. The deposit of EMD amount and online submission of Bids should be completed by 12.11.2026 at 4.00 PM. The EMD /s and Bid/s received thereafter shall not be considered. The said deposit be adjusted in the case of successful bidders. The unsuccessful bidder/s shall take return of the EMD directly from the above Bank after receipt of such report from e-auction service provider/bank/financial institution on closure of the e-auction sale proceedings.

11. Prospective bidder/s is/are required to register themselves with the portal and obtain user ID/password well in advance, which is mandatory for bidding in above e-auction through the e-auction service provider.

12. The intending bidder/participates are advised to contact, **Bank Official Contact:** Mr. Kumar Sheel Bhadra (Chief Manager) State Bank of India.
(Mobile: 9732122664 | Email: sbi.10137@sbi.co.in)
before date of auction sale, for detail terms and conditions, queries, knowing about pending litigation/s, guidance, inspection of schedule property/ies, perusal of copies of title deeds and latest encumbrances certificates to exercise due diligence and satisfy themselves about the title of property/ies which is/are under auction sale. Branch Manager West Bengal gramin bank, Berhampore Branch will hand over the property and related title deed documents, if any to the successful bidder in whose favour the sale will be confirmed by the undersigned.

13. The undersigned reserves the right to accept or reject any or all bids, if, found unreasonable or postpone/cancel the auction at any time without assigning any reason.

14. If, more than one property in the schedule, the property will be put up for the sale in the lots specified in the schedule. If, the amount to be realized is satisfied by the sale of a portion/item of the property, the sale shall be immediately stopped with respect to the reminder. The sale also be stopped it, before any lot is knocked down, the arrears mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.

15. The sale shall be subject to the conditions prescribed in the Second schedule to the Income Tax Act, 1961 and the rules made there under and to the further following conditions: The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned authority, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.

16. The successful/Highest bidder shall be declared to be the purchaser of any land provided that further that the bid/purchase amount quoted by him/her should not less than the reserve price. It shall be in the discretion of the undersigned authority to decline acceptance of the highest bid when the price offered appears as clearly inadequate as to make it in advisable to do so.

17. The Successful/Highest bidder/s shall have to pay 25% (including bid amount) of the purchase amount by way of RTGS/NEFT/Fund transfer to the credited to E-Auction collection account by next date by 3.00 PM.

Bank Name: State Bank of India.

Branch Address: State Bank of India, Stressed Asset Recovery Branch, Siliguri, Homeland Business Centre, 1st Floor, 3rd Mile, Sevoke Road, Siliguri- 734008.

Account Name: PARKING ACCOUNT SARB SILIGURI.

Account Number: 38346111402.

IFSC Code: SBIN0011384.

Nature of Account: CA (Current Account)

If, the next day is falls holiday or Sunday, then on next first office working day the above purchase amount to be deposited, failing which the earnest money (EMD) shall be forfeited.

18. Further, the successful/Highest bidder shall deposit, through NEFT/RTGS to the **Account Number: 38346111402, with State Bank of India,** State Bank of India, Stressed Asset Recovery Branch, Siliguri, Homeland Business Centre, 1st Floor, 3rd Mile, Sevoke Road, Siliguri- 734008, **IFSC Code: SBIN0011384.**, the balance 75% of the purchase amount/ sale amount or the mode of payment (as per details mentioned in para No 15 above) on or before 30th day from the date of auction of the property, exclusive of such day, or if the 30th day be Sunday or other public holiday, then on the first office day after the 30th day along with the poundage fee @ **1%** of such gross amount on the purchase/sale amount should be paid in favour of Registrar, DRT-Siliguri through Demand Draft.

19. In case of default of payment within the prescribed period as stated above, the property shall be resold, after the issue of fresh proclamation of sale. The deposit, after defraying the expenses of the sale, any, if the undersigned thinks fit, be forfeited to the Govt and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold.

20. EMD and subsequent demand drafts if any, payable by such successful auction purchaser is to be collected by the authorized officer/: Mr. Kumar Sheel Bhadra (Chief Manager), (Mobile: 9732122664 | Email: sbi.10137@sbi.co.in) (e-auction collection account maintaining with the Bank) from the undersigned who will be responsible for keeping the EMD of such successful bidder and remaining amount payable for such sale payable within 15 days in FDR form as directed by the Recovery Officer, in auto renewal mode and such original FDR is also to be submitted before the undersigned for records. On confirmation of sale by this Tribunal, the interest on EMD and subsequent payment of such sale shall accrue in the FD account and any claim by such successful auction purchaser for such interest on bid amount/EMD shall not be entertained.

21. What is proposed to be sold is/are the rights to which the certificate debtor/s is/are entitled in respect of the property/ies. The property/ies will be sold along with liabilities, if any. The extent of the properties shown in the proclamation is as per the property attached in the above proceedings. The undersigned authority shall not be responsible for any variation in the extent due to any reason. The property will be sold on **"as is where is" and "as is what is" and no complaint basis",** Intending bidders are advised to peruse copies of the title deeds available with the bank and also check the identity and correctness of the property details, encumbrances, inspection of the schedule property and also pending litigation/s etc.

22. The detail terms and conditions is a part and parcel of this sale proclamation.

23. The sale will be of the property of the above named CD/s as mentioned here under and the liabilities and claims attaching to the said property/ies, so far as they have been ascertained, are those specified hereunder.

Attached property described in the schedule hereunder.	Description of the property/ies to be sold with name of owners where the property/ies belonging to defaulter or any other person as co-owner.	Revenue assessed upon the property or any part thereof.	Details of any of the encumbrance to which the property is liable	Claims if any which have been put forward to the property and any other known particulars bearing on its nature and value.
1. Details of the property mentioned in the schedule hereunder.	Details of the property mentioned in the schedule hereunder.	NIL	As per EC	Dues of State Bank of India as per **RC No 57/2023 in T.O.A No. 181/2017**

Property Details

The mortgaged property being all that piece and parcel of homestead land measuring 2 Kathas 8 Chhataks or 0.042 acre along with a four storied building appertaining to and forming part of plot No. 5139 recorded in Khatian No. 1210 situated at Mouza – Siliguri, Pargana, Baikhantapur, J.L. No. 110 (88), within the limits of Siliguri Municipal Corporation Ward No. XXVI, Holding No. 241/557/382 at Sukanta Sarani, Milanpally under Police Station – Siliguri, District – Darjeeling, which is butted and bounded by North – Siliguri Municipal Corporation Road, South – Land of Dayaram Singh, East – Land of Dayaram Singh, West – Land of Sanjay Paul [Title Deed No. 2688 for the year 2006 registered on 25.08.2006], as mentioned in the Schedule – "A".

AUCTION SCHEDULE

Date and Time of Auction	**16th November 2026, between 11:00 A.M. to 12:30 P.M**
Last Date and Time for online Bids/Tender submission.	**12th November 2026 by 04.00PM**
Last Date and Time for Hard Copy of Auction tender submission.	**12th November 2026 by 04.00PM**

Given under my hand and seal of the Tribunal on this 06.10.2026.

Place: Siliguri

Date: 06.10.2026

RECOVERY OFFICER
DRT-SILIGURI

Recovery Officer
DRT Siliguri, Govt. of India
Ministry of Finance, Siliguri-1

Copy to:

1. Notice Board of DRT-Siliguri.
2. The Branch Manager/Head, State Bank of Infdia - For compliance.
3. M/s psballiance.com, & Baanknet.com

DEBTS RECOVERY TRIBUNAL, SIIGURI

2ND Floor, PCM Tower, 2nd Mile Sevoke Road, Siliguri

CASE NO.RC/57/2023

IN THE MATTER OF

STATE BANK OF INDIA
VS
SRI RATAN LAL AGARWAL

SALE NOTICE

The under mentioned property will be sold by online e-auction through web portal **https://baanknet.com** " AS IS WHERE IS" basis for recovery of Certificate amount in case number mentioned herein above.

Description of the Property:

The mortgaged property being all that piece and parcel of homestead land measuring 2 Kathas 8 Chhataks or 0.042 acre along with a four storied building appertaining to and forming part of plot No. 5139 recorded in Khatian No. 1210 situated at Mouza – Siliguri, Pargana, Baikhantapur, J.L. No. 110 (88), within the limits of Siliguri Municipal Corporation Ward No. XXVI, Holding No. 241/557/382 at Sukanta Sarani, Milanpally under Police Station – Siliguri, District – Darjeeling, which is butted and bounded by North – Siliguri Municipal Corporation Road, South – Land of Dayaram Singh, East – Land of Dayaram Singh, West – Land of Sanjay Paul [Title Deed No. 2688 for the year 2006 registered on 25.08.2006], as mentioned in the Schedule – "A".

Date and time of e-auction:

16th November 2026, between 11:00 A.M. to 12:30 P.M with auto time extension of 5 (five) minutes, till sale is conducted on the e-auction platform **https://baanknet.com** Reserve Price: The Reserve Price is fixed at ₹65,52,000/- (Rupees Sixty Five Lakh Fifty Two thousand only).

(B) Earnest Money: EMD is **Rs.** ₹6,55,200/- (Rupees Six Lakh Fifty Five Thousand Two Hundred only) The intending purchasers are required to pay Earnest Money Deposit in form of Demand Draft / Pay Order / NEFT / RTGS/Fund Transfer to following bank account of .

Bank Name: State Bank of India.

Branch Address: State Bank of India, Stressed Asset Recovery Branch, Siliguri, Homeland Business Centre, 1st Floor, 3rd Mile, Sevoke Road, Siliguri- 734008.

Account Name: PARKING ACCOUNT SARB SILIGURI.

Account Number: 38346111402.

IFSC Code: SBIN0011384.

Nature of Account: CA (Current Account)

Bank Official Contact: Mr. Kumar Sheel Bhadra (Chief Manager)
(Mobile: 9732122664 | Email: sbi.10137@sbi.co.in)

(C) Bid Increment: Incremental bid value for the sale is fixed at **Rs. 10000/- (Rupees Ten Thousand) or in multiple there of**

(D) Prospective bidders are advised to visit website https://baanknet.com and registrar yourself on the e auction plateform and further ensure having valid KYC documents like PAN Card & AADHAAR card and Adhaar linked with latest mobile number and registered with Digi Locker Mandatorily. For bidding in the above e Auction from Baanknet.Com portal (M/s PSB Alliance Pvt. Ltd.) you may contact the helpdesk support of Baanknet (Contact 8291220220), Email Support support.baanknet@psballiance.com.

No bid will be accepted after the date of **12th November, 2026 by 4:00 P.M.**

Percipients/intending purchasers with further directions, if any for login and participating in the Auction on their e-mail id by the E-Auction service provider company.

The other details and terms and conditions of the sale are available on the proclamation of sale that has been uploaded on https://baanknet.com web site.

Property can be inspected on appointment with **Bank Official:** Mr. Kumar Sheel Bhadra (Chief Manager), (Mobile: 9732122664 | Email: sbi.10137@sbi.co.in) **11 AM to 4 PM.** on working days.

Recovery Officer-I
DRT-SILIGURI

Recovery Officer
DRT Siliguri, Govt. of India
Ministry of Finance, Siliguri-1