STRESSED ASSETS RECOVERY BRANCH, SOUTH BENGAL
Jeevan Deep Building, 2nd Floor, 1, Middleton Street, Kolkata - 700 071
Phone : (033) 2288 4437, Fax : (033) 2288 4302, E-mail : sbi.15196@sbi.co.in

E- Auction Notice

(Annexure-15 A)

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 WHATEVER THERE IS" Basis

1.	Name and address of the Borrower	(i)Krishna Baidya, W/O- Salil Baidya, (ii) Subhasis Baidya, S/O- Salil Baidya, (iii) Snehasis Baidya, S/O- Salil Baidya. All of Address: Narayanitala, PO-Gocharan, PS-Joynagar(Near Gocharan Girls High School), South 24 Parganas, Pin-743372
2	Name and address of Branch, the secured creditor	STRESSED ASSETS RECOVERY BRANCH, SOUTH BENGAL Jeevan Deep Building, 2nd Floor, 1, Middleton Street, Kolkata - 700071 Phone : 9674717302, 9674717303, E-mail : sbi.15196@sbi.co.in Mobile No. of Authorised Officer : 9051108745
3	Description of the immovable secured assets to be sold.	All that piece and parcel of land measuring an area 10 decimal with single storied building be the same lying and situated at Mouza- Narayanitala, J.L No. 01, comprised in R.S & L.R Dag No. 405 under R.S Khatian No. 537, under L.R Khatian No. 1694, within the limits of Narayanitala G.P; P.S-Joynagar, DSR-IV in the District – South 24 Parganas. Butted & Bounded by: On the North: Land of Sukhendu Hait On the South: Land of Bukai Santra On the East: Land of Panchanna Baidya On the West: Land of Saroj Baidya & 6 ft. wide common passage. Deed No: 160402243 for the year 2018, Registered in Book No. 1,Pages from 59663-59687, Vol. No. 1604-2018, DSR-IV, South 24 Parganas. Property stands in the name of Krishna Baidya, W/O-Salil Baidya. **Type of Possession : Physical**
4.	Details of the encumbrances known to the secured creditor.	The intending bidders are advised to satisfy themselves by local enquiry and by visiting offices of the revenue authorities and from own sources before participating in the auction process. Please also refer to point No. 13(r) and point no.14 in this regard.
5.	The secured debt for recovery of which the property is to be sold	**Debt of** Rs.22,91,170.00 (Rupees Twenty Two Lacs Ninety One Thousand One Hundred Seventy only)) as on 05.03.2024 **+ Accrued unrealized intt. + Incidental charges & costs**
6.	Deposit of earnest money	EMD :- 1) Rs. 2,52,000.00(Rupees two lac fifty two thousand only) being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bidder Global EMD wallet maintained with PSB Alliance Pvt Ltd/baanknet.com.
7.	Reserve price of the immovable secured assets: Bank account in which EMD to be remitted. Last Date and Time within which EMD to be remitted:	**Reserve Price fixed: Rs.25,20,000.00(Rupees twenty five lac twenty thousand only)** (Bidder /Purchaser to register on e-auction portal https://baanknet.com using his mobile no and email Id. KYC verification will be done online. Hence bidder to upload requisite KYC documents verification of which may take 02 working days). "Interested bidder may deposit Pre-Bid EMD with https://baanknet.com before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in https://baanknet.com/PSB Alliance Pvt Ltd 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 (before auction date) to avoid any last-minute problem."
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 Authorised Officer, failing which the 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 Auction purchaser not exceeding three months from the date of e-Auction.
9.	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	**26.11.2026 between 11.00 A.M. to 4.00 P.M.**
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. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://baanknet.com. 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 of Terms & Conditions of the 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	(i) 10,000.00 (ii) Auto extension of 10 minutes each bid. (iii) INR
12.	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	**Date: 10.11.2026 & 17.11.2026 Time: 11 A.M to 3 P.M.** Name: Jayant Augustine Mundu / Arjun Kumar Naskar, e-mail ID : sbi.15196@sbi.co.in Mobile No: 9051108745 /9674711520
13.	Other conditions	(a). 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 PSBAlliance Pvt Ltd , 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 PSB Alliance Pvt Ltd before auction date. (c). Name of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch, South Bengal to participate in online e-Auction on the portal https:// baanknet.com. (d). The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorized Officer of the bank and the remaining amount i.e 25 % of sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be. (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. (h). 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. (i). Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (j). The Authorized Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason. (k). The bid submitted without the EMD shall be summarily rejected. The property shall not be sold at or below the reserve price. The property should be sold at least one increment higher than the reserve price. (l). 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. (m). The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with https://baanknet.com/PSB Alliance pvt Ltd. The Bidder has to place a request with https://baanknet.com /PSB Alliance pvt Ltd for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (n). The Authorized Officer is not bound to accept the highest offer and the Authorized officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. (o). 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 may it be subsequently sold. (p). 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. (q). 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. (r). 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 Authorized Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever. (s). 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 Authorized Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call of 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 authorized officer of the concerned Bank branch only. (t). 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 auction will be entertained.

14. Details of Pending Litigation, if any, in respect of property proposed to be sold : NA

Date : 03.11.2026.
Place : Kolkata

Authorized Officer
State Bank of India