



Regional Business Office -II
15 , Square East Road
PO- Berhampore , Dt- Murshidabad , 742101 (WB)

THE TERMS AND CONDITIONS OF SALE

asset(s) will be sold on “ As is Where is, As is What is and Whatever there is and Without recourse” basis **including encumbrance**, if any

1	Name and address of the Borrower	Mrs Mononita Ganguly Maitra Samudra Apartment Flat no D-6, Berhampore, Murshidabad, 742101
	Name and address of the branch	State Bank of India Berhampore Branch (00034) Add : 15 , Square East Road PO- Berhampore , Dt- Murshidabad , 742101 (WB)
	Description of the assets to be sold	4 Wheeler Vehicle of Make Tata Tiago XT 1.2RTN BS6PH2, Colour- Daytona Grey, Body Type- Hatchback, Vehicle No- WB57P0845 <u>Make Year: 2025</u>
	Details of encumbrance known to bank, if any	Mortgaged to SBI BERHAMPORE BRANCH . <u>Other encumbrances are not known to SBI .</u>
	Loan outstanding & charges , interests thereon .	Rs 7,38,842/- as on 15.06.2026 plus further charges, expenses and interests (Ref Loan A/c-44638767738). <u>Bank reserves the right to set off any other loan in default (SBI LOAN A/C only) in the name of the mentioned borrowers .</u>
	Details of earnest money	EMD: ₹63700/- for asset(i.e sale of personal car) being the 10% of Reserve price to be transferred/deposited by the bidder/bidders in his/her/their own Wallet provided by https://baanknet.com/ its e-auction site https://baanknet.com/ by means of ONLINE PAYMENT GATEWAY/RTGS / NEFT
	Reserve price of the asset Bank account in which EMD to be remitted. <u>Last Date and Time within which EMD to be remitted</u>	1) Reserve Price =Rs 6,37,000/- 2) Bidders own wallet Registered with https://baanknet.com/ by ONLINE PAYMENT GATEWAY/RTGS / NEFT 3)Time: Upto 5 P.M., Date: 23.06.2026
	Time and manner of payment	<u>The successful bidder shall deposit 100% of sale price & applicable GST</u> , 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.
	<u>Time and place of public E-Auction</u> or time after which sale by	<u>Date: 24.06.2026 , Online e-Auction</u> Time: 10.00 AM to 5.00 PM with unlimited extension of five minutes

any other mode shall be completed	for each bid, if the bidding continues, till the sale is concluded.
The E-Auction will be conducted through the Bank's approved service provider.	https://baanknet.com
. (i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	1) ₹1000 /- 2) Unlimited extension of 5 minutes each if a bid is placed before 5 minutes of the scheduled closing time of e-Auction and bidding continues there after 3) (INR ₹)
Date and Time during which inspection of the asset to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	<u>22.06.2026 & 23.06.2026</u> 11:00 Hrs to 17:00 Hrs Shri Anirban Sarkar (Authorised Officer) Mob-8001194300
Other conditions	(a) The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by https://baanknet.com well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). (b) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with https://baanknet.com at https://baanknet.com by means of NEFT/RTGS or online Payment gateway transfer from his bank account. (c) The Intending bidder should take asset(ie individual house)e that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with https://baanknet.com Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (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 of sale price plus GST 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. Participation in the auction will mean acceptance of the terms and conditions and modalities mentioned herein and in the sale notice.

(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 below 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 ebkay.in. The Bidder has to place a request with ebkay.in 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 bank.

(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 asset 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) 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.

(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 auction will be entertained

(t) Intending bidders should inspect the asset(s) before participating and satisfy themselves about the description, quality and other particulars since no complaint of any kind will be entertained after successful bidding.

u) Please note that it is the responsibility of the purchaser to transfer the asset in his/her own name within one month after the delivery at his/her own cost. Applicable taxes & GST will be applicable as per govt. norms and will have to be borne by the purchaser.

v)The purchaser has to take responsibility till the asset is transferred to his/her own name after the delivery by signing an indemnity bond.

Date : 18.06.2026

Place : SBI Berhampore Branch (00034)

AUTHORIZED OFFICER
SBI Berhampore Branch (00034).