बैंक ऑफ़ बड़ौदा
Bank of Baroda

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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 descriptionof the immovable propertywith known encumbrances, if any (owner/Mortgagor name ___)	Total Dues.	Date of e-Auction Time of E-auction - Start Time to End Time	1. Reserve Price 2. Earnest Money Deposit 3.Bid Increase Amt	Status of Possession (Constructi ve /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 NAMELY"MADHUBAN APARTMENT-II" ,AT NAITI ROAD, NABAGRAM, NEAR BENGAL NURSERY, PIN-712246 IN THE NAME OF MRS ARPITA DHARA & MR. SUBRATA DHARA. **Boundary are as under:-** North-House of Sri. D. Bag & other 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	16.11.2026 02:00 PM-06:00 PM	1790000.00 179000.00 10000.00	Physical	Any working day from 10AM-4PM
2.	1. Shri Narugopal Chakraborty S/o Jiban Krishna Chakraborty Address: Tilotama Apartment, Flat No GD, Ground Floor Inda, H.N 262/216, Plot No-4289, Kundu Gali, Kharagpur, Dist-West Midnapore, Pin-721305 2. Smt. Munmun Chakraborty, W/o Shri Narugopal Chakraborty Address: Tilotama Apartment, Flat No GD, Ground Floor Inda, H.N 262/216, Plot No-4289, Kundu Gali, Kharagpur, Dist-West Midnapore, Pin-721305	Equitable Mortgage, of Flat bearing No -G/D Ground Floor situated at Tilottama Apartment, Mouza-Inda, JL No-232 , Plot No.-262/216, PS-Kharagpur, Dist-West Midnapore, West Bengal-721305 in the name of Mr. Narugopal Chakraborty & Mrs. Munmun Chakraborty having Build up area 600 sq ft. & Carpet area 526 sq feet. Boundary Description :: East : Lift stairs & Common space West :Flat No G/A North- Lobby South : Common Space	Rs 20,36,162.00 as on 18.04.2026 plus interest & other charges w.e.f 18.04.2026	16.11.2026 02:00 PM-06:00 PM	1870000 187000 10000	Symbolic	Any working day from 10AM-4PM

3	1. Mr. Santu Das Address: SAFIABAD SAFIABAD EAST MIDNAPORE 721442 2. Mr. Samar Das SAFIABAD SAFIABAD EAST MIDNAPORE 721442	Equitable mortgage of land and building situated at Mouza: Safiabad, JL No 497, KH No: 2013, LR Plot No-1320, PS Contai, Dist: Purba Medinipur area 2.825 decimal in the name of Mr. Santu Das, bounded by On the North by: Road On the South by: Plot No 1336 On the East by: Rest of plot no 1320 On the west by: Plot No 1323,1322,1224	Rs 2386319.43.00 as on 28.10.2026 plus interest & other charges w.e.f 29.10.2026	30.11.2026 02:00 PM-06:00 PM	2500000 250000 10000	Physical	Any working day from 10AM-4PM

TERMS AND CONDITIONS –

1. 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.

2. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online i.e. through NEFT/RTGS after generation of Challan from (https://baanknet.com) in bidders Global EMD Wallet. Challan will be valid for one NEFT/RTGS transaction only. If multiple transactions are made, only first will be reconciled and other transaction(s) shall not be considered. NEFT/RTGS transfer can be done from any Scheduled Commercial Bank. Only NEFT/RTGS mode should be used for fund transfer. Use of any other payment mode would result in non-credit of EMD amount in the bidder's wallet. Payment of EMD by any other mode such as Cheques will not be accepted. The Earnest Money Deposited shall not bear any interest. For refund of EMD of the unsuccessful bidders, Bidder has to seek the refund online from e-Auction service provider by logging in https://baanknet.com and by following procedure for refund given therein and only after seeking refund online, the refund will be made by the e-Auction service provider. EMD amount of the unsuccessful bidders will be returned without interest.

3. Platform (https://baanknet.com) for e-Auction will be provided by Bank's e Auction service provider PSB Alliance Limited . The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://baanknet.com). This Service Provider will also provide online demonstration/ training for the intending bidders/ purchasers on e-Auction on the portal before the e-auction. The Sale Notice containing the Terms and Conditions of Sale is uploaded in the Banks websites/webpage portal. https://www.bankofbaroda.in (direct link https://www.bankofbaroda.in/e-auction.htm) 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.

4. The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in the table to the last higher bid of the bidders. The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.

5. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.

6. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider (https://baanknet.com), contact details of which are available on the e-Auction portal.

7. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through SMS/ email. (on mobile no/ email address given by them/ registered with the service provider).

8. The successful Auction Purchaser / Bidder shall have to deposit 25% (Twenty Five Percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid purchase price payable shall be paid by the successful Auction Purchaser/Bidder to the Authoirized Officer on or before the fifteenth day of confirmation of sale of the property or such extended period as may be agreed upon in writing

9. Between the purchaser and the secured creditor, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

10. Default of Payment: Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/ or 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited to the Bank by the Authoirized Officer.

11. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount. The successful Auction Purchaser

/ Bidder shall have to pay applicable GST to Bank on the bid amount.

12. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing, both existing and future relating to properties.

13. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.

The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authoirized officer / Bank.

14. The Authorized Officer/Bank has the absolute right 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 without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.

15. The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Bank of Baroda Branch during office hours prior at least two days before auction date.

16. The property is being sold on **"As is where is", "As is what is" and "Whatever there is"** basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authoirized Officer/ Secured Creditor shall not be responsible in any way for any third party encumbrances/ claims/rights/dues. No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.

17. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale. The Authoirized 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 Authoirized 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: 31.10.2026

Place :Burdwan

Authorized Officer

Bank of Baroda