

THE TERMS AND CONDITIONS OF SALE

Property will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" Basis;

01	Name and Address of the Borrower	SRIJANA SUBBA W/O- Narendra Kumar Subba Yangthang, Hee Gaon Gyalshing West Sikkim-737113
02	Name and address of Branch, the secured creditor	State Bank Of India Stressed Asset Recovery Branch, Siliguri, Home Land Business Centre, 1st Floor, 3rd Mile, Sevoke Road, Siliguri-734008
03	Description of the immovable secured assets to be sold	Land & thereon building structure (consisting of 03 storeyed building) bearing Khatian No. 673, Plot No.275/2612 admeasuring an area of 0.1120 hectare (more or less) under Hee Block, Radu-Khandu ILaka and Dentam Mahakuma, West Sikkim standing in the name of Smt. Srijana wife of Narendra Kumar. Type of possession: SYMBOLIC, The Symbolic/ Constructive Possession of which have been taken by the Authorized Officer of State Bank of India, the Secured Creditor, will be sold on " As is Where is", " As is What is " and " Whatever there is" basis on Symbolic Possession by e-auction dated 17.02.2026 & the physical possession of property will be handed over as and when it is available to the bank.
04	Details of the encumbrances know to the secured creditor	NIL
05	The secured debt for recovery of which the property is to be sold	Rs.1,41,30,668/- (Rupees One crore Forty one Lakh Thirty Thousand Six Hundred Sixty Eight only) as on 19.01.2026 plus future interest and expenses after netting off recoveries.
06	Deposit of earnest money	EMD: Rs 19,30,000/- (Rupees Nineteen lacs Thirty thousand only) being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided M/s. PSB Alliance. Pvt. Ltd. on its e-auction site https://baanknet.com by means of RTGS/NEFT, as per the guidelines available in the website.
07	Reserve price of the immovable secured assets: Account/ Wallet in which EMD to be remitted Last Date and Time within which EMD to be remitted	Rs. 1,93,00,000/- (Rupees One crore Ninety three lacs Only) 10% of Reserve price to be transferred/ deposited by bidders in his / her/ their own Wallet provided by M/s. PSB Alliance. Pvt. Ltd. on its e-auction site https://baanknet.com by means of RTGS/NEFT, as per the guidelines available in the website upto 17.02.2026 at 10.00 am. As applicable as per policy of M/s. PSB Alliance Pvt. Ltd.without which the system will not allow the bidder to participate in the e-auction.

08	Time and manner of payment	<p>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 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.</p> <p>The Bank account in which fund to be remitted is as under:</p> <p>Account No.- 38346111402, IFSC: SBIN0011384 Bank: State Bank of India, Salugara Branch, Siliguri Address: Janki Complex, 4th Mile, Service Road, Salugara, Siliguri, Dist.-Jalpaiguri, PIN-734008.</p>
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	<p>The E-auction will take place through M/S. PSB Alliance Pvt. Ltd. at the web portal. https://baanknet.com on 17.02.2026 between 11 A.M to 04 P.M with unlimited extension of 10 minutes each.</p>
10	The e-Auction will be conducted through the Bank's approved service provider	<p>M/S. PSB Alliance Pvt. Ltd. at the web portal. https://baanknet.com</p>
11	<p>(i) Bid increment amount:</p> <p>(ii) Auto extension:</p> <p>(iii) Bid currency & unit of measurement</p>	<p>(i) Bid increment amount: Rs.50,000/-</p> <p>(ii) Unlimited extension of 10 minutes each.</p> <p>(iii) INR</p>
12	<p>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.</p> <p>Contact person with mobile number</p>	<p>Date: 09.02.2026</p> <p>Time: Between 11:00 A.M to 3:00 P.M.</p> <p>Contact Person: (i) Shri Rajnath Prakash, Authorised Officer, SARB, SBI, Siliguri, Mob No-7260842268 and (ii) Smt. Anuradha, Manager, SARB, SBI, Siliguri, Mob-9674657580. email-sbi.10137@sbi.co.in,</p>
13	Other conditions	<p>(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 M/s. PSB Alliance Pvt. Ltd. well before the auction date. The process of</p>

registration has been detailed in the above website <https://baanknet.com>. The intending bidder should bear in mind that the process of registration takes a minimum of two working days.

(b). The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with M/s. PSB Alliance Pvt. Ltd. at <https://baanknet.com> by means of NEFT/ RTGS transfer from his bank account.

c) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with M/s. PSB Alliance Pvt. Ltd. is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.

(d) Bidders shall have to visit the website <https://baanknet.com> of our e-auction service provider M/s. PSB Alliance Pvt. Ltd. to participate for online bid. For technical Assistance, the bidders may refer to M/s. PSB Alliance Pvt. Ltd. helpline numbers. E-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password of M/s. PSB Alliance Pvt. Ltd. MD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the Authorized Officer of the Bank and the remaining amount i.e. 25 % of sale price (after adjusting the Earnest Money Deposit) to be paid immediately i.e. on the same day or not later than next working day, as the case may be.

(e) The intending bidders need to sign in the portal with ID and Password.

(f) 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.

(g) 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.






(h) The Authorized Officer, SBI, SARB, Siliguri shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.

(i) 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.

(j) 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

	<p>the defaulting bidder.</p> <p>(k) Decision of the Authorized Officer, SBI, SARB, Siliguri, regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(l) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(m) The conditional bids shall be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.</p> <p>(n) The Authorized Officer, SBI, SARB, Siliguri is not bound to accept the highest offer and the Authorized Officer, SARB, SBI, Siliguri, has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof.</p> <p>(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> <p>(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.</p> <p>(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.</p> <p>(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 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 Authorized Officer, SBI, SARB, Siliguri.</p> <p>(s) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by the secured creditor. The sale certificate shall be issued in the name of the successful bidder only. 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.</p> <p>(t) The EMD of the unsuccessful bidder will be refunded to their respective originating account by the service provider (M/s. PSB Alliance Pvt. Ltd.). The bidders will not be entitled to claim any interest, costs, expenses, and any other charges (if any).</p> <p>(u) In case of refund of the Bid/Auction amount due to any reason, successful bidder/Auction Purchaser will not be entitled to claim the interest on the Bid/Auction amount.</p>
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14	Details of pending litigation, if any, in respect of property proposed to be sold.	No case is pending before DRT Siliguri.

Bank website: URL: https://bank.sbi	E-auction website: URL: https://baanknet.com/	Property Location	Photographs	Photographs
	 Search Property ID- SBIN10137117			

Date: 02.02.2026
Place: Siliguri

Authorised Officer
Stressed Assets Recovery Branch, Siliguri