

Annexure-15

Appendix-IV-A
[See Proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/ physical _____ (whichever is applicable) possession of which has been taken by the Authorised Officer of StateBank Of India, the Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is" on **16/10/2026** (mention date of the sale), for recovery of **Rs.1170663.00** as on 15/09/2026 plus further interest and cost, charges etc., thereon pending since 29/05/2026, due to the secured creditor from **Sri Sonu Tiwari (Borrower) C/o. Ramesh Tiwari**. The reserve price will be **Rs. 826400.00** and the earnest money deposit will be **Rs.82640.00/-**.

(Give short description of the movable property with known encumbrances, if any)

Model & Make: TATA NEXON EV MR CRE,
Engine No. TZ180XS91AB25010701,
Chassis No. MAT635304SLD00189,
Body Type: SALOON,
Registration No. WB-15H 5977.

The Car Loan stands in the Name of **Sri Sonu Tiwari (Borrower) C/o. Ramesh Tiwari**.

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website www.sbi.co.in *

(*) specific link created for the particular auction can be mentioned in the Blank.

Date: 28/09/2026

Place: Chinsurah



Authorised Officer

 **bank.sbi**

 **96749 13036**

 **sbi.64153@sbi.co.in**

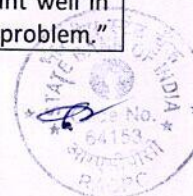
আর. এ. সি. পি. সি. চিনসুরা (৬৪১৫৩)
রহুরা প্লাজা, প্রথম তল
মিউনিসিপ্যাল বাস স্ট্যান্ড
জে. সি. ঘোষ সরণী, চিনসুরা
জেলা - হুগলী - ৭১২১০১, পঃ বঃ

Retail Assets Central Processing Centre
(RACPC) Chinsurah - 64153
'Rohra Plaza', 1st Floor
Municipal Bus Stand,
J.C. Ghosh Sarani, Chinsurah
Dist. - Hooghly - 712101, W.B.

কেন্দ্রীয় খুদরা আস্তি প্রক্রিয়া কেন্দ্র
(আর.এ.সি.পি.সি.) চিনসুরা - ৬৪১৫৩
রহুরা প্লাজা, প্রথম তল
ম্যুনিসিপ্যাল বাস স্ট্যান্ড
জে. সি. ঘোষ সরণী, চিনসুরা
জিলা: হুগলী - ৭১২১০১, পঃ বঃ

THE TERMS AND CONDITIONS**SECURED ASSET WILL BE SOLD ON "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" BASIS**

1	Name and address of the Borrower	Sri Sonu Tiwari C/o. Ramesh Tiwari at: Sukumar Sur Sarani, Champadani (M), P.O. Bhadreswar, District- Hooghly, Pin - 712124.
2	Name and address of Branch, the secured creditor	State Bank of India, Home Loan Centre (HLC) Chinsurah 'Rohra Plaza', 1 st Floor, Municipal Bus Stand, J.C. Ghosh Sarani, Chinsurah, District – Hooghly – 712101, West Bengal Email: sbi.64153@sbi.co.in , M: 9674725714
3	Description of the movable secured assets to be sold.	Model & Make: TATA NEXON EV MR CRE, Engine No. TZ180XS91AB25010701, Chassis No. MAT635304SLD00189, Body Type: SALOON, Registration No. WB-15H 5977. The Car Loan stands in the Name of Sri Sonu Tiwari (Borrower) C/o. Ramesh Tiwari.
4	Details of the encumbrances known to the secured creditor.	The intending bidders are advised to satisfyhimself/ herself by local enquiry and by visiting offices of the revenue authorities and from own sources beforeparticipating in the auction process. Please also refer to point No. 13(r) andpoint no. 14 of the T&C document in this regard.
5	The secured debt for recovery of which the property is to besold	Rs.1170663.00 as on 15/09/2026 plus further interest and cost, charges etc., thereon pending since 29/05/2026
6	Deposit of earnest money	EMD: Rs.82640/- being the 10% of Reserve price to be transferred/deposited by the bidder/bidders in his/her/their own Wallet provided by bankeacution.com on its e-auction site https://www.bankeacution.com by means of RTGS / NEFT.
7	Reserve price of the immovable secured assets: Bank account in which EMD to be remitted.	Rs.826400/-(Rs Eight Lakh Twenty Six Thousand Four Hundred only) (Bidder /Purchaser to register on e-auction portal https://www.bankeacution.com using his mobile No. and email ID. KYCverification will bedone online. Hence bidder to upload requisite KYC documents verification of which may take 02working days) "Interested bidder maydeposit Pre-Bid EMD with https://www.bankeacution.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://www.bankeacution.com and up-dation 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 submitthe pre-bid EMD amount well in advance (before auction date) to avoid any last-minute problem."



	Last Date and Time within which EMD to be remitted: Rs	EMD to be remitted on or before 15.10.2026 till 16.00 p.m.
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 amount deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15 th 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 auction.
9	Time and place of public auction or time after which sale by any other mode shall be completed.	16.10.2026 between 11.00 A.M. to 1.00 P.M. with unlimited extension of 10 minutes for each bid.
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://www.bankeacution.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://www.bankeacution.com The sale Notice containing the Terms and Conditions of sale is uploaded in the portal. Help Manual on operational part of e-auction related to this e-auction from https://www.bankeacution.com
11	(1) Bid increment amount: (ii) Auto extension: times (limited/unlimited) (ii) Bid currency & unit of measurement	(i) Rs 2500 /- 3000/- (ii) Auto extension of 10 minutes each. (iii) INR
12	Date and Time during which inspection of the immovable secured assets to be sold alongwith title deeds of the property. Contact person with mobile number	Date: 13/10/2026, Time 11.00 A.M. to 2.00 P.M. Name: Pintu Samui e-mail: sbi.64153@sbi.co.in Mobile No. 9674777462
13	Other conditions	(a) The Bidders should get themselves registered on https://www.bankeacution.com by providing requisite KYC documents and registration fee as per the practice followed by https://www.bankeacution.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://www.bankeacution.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

		https://www.bankeacution.com 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 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 Mega 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 https://www.bankeacution.com. The Bidder has to place a request with https://www.bankeacution.com 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.
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		(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) 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
14	Details of pending litigation, if any, in respect of property proposed to be sold	NIL

Date:28/09/2026
Place: Chinsurah



AUTHORISED OFFICER
STATE BANK OF INDIA