

**THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.**

**PROPERTY WILL BE SOLD ON 30-01-2024**

**“AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS” BASIS**

1	Name and address of the Borrower	Dhara Holiday LLP, C/o Urja Nissan, Bhoomi Cars PVT LTD, Saguna More, Patna Bihar -801505 Shri Rahul Kumar, Rohit Kumar, Swarn Kiran Bihari Kunj Makhaniya Kunj, Patna 800004
2	Name and address of Branch, the secured creditor	SBI, SARB, PATNA 2 <sup>nd</sup> Floor, Patna Main Branch Building, West Gandhi Maidan, Patna, Bihar-800001
3	Description of the immovable secured assets to be sold.	<b>(1) Immovable property (Flat) in the name of Smt. Swarna Kiran W/o Sri Varun Kumar, Deed No. 5248 dated 20.04.2018 at Flat No 806, 7<sup>th</sup> Floor, (3BHK) Block –A, Sai Enclave, Vijay Singh Yadav Path, Mauza-Mustafapur, PS – Khagaul, Dist – Patna, Thana No – 36, Tauzi No – 5276, Khata No -165, Plot No – 179. Area -1550 Sq Ft.</b> Boundaries: North- End Wall of Apartment South- End Flat No. 804 East- Flat No. 805 West- End Wall of Apartment
4	Details of the encumbrances known to the secured creditor.	NIL
5	The secured debt for recovery of which the property is to be sold	<b>₹ 4,62,58,847.06 (Rupees Fore Crore Sixty Two Lac Fifty Eight Thousand Eight Hundred Forty Seven and Six Paise Only) as on 15.07.2021 with further interest, Cost Charges, Other miscellaneous expenses etc.</b>
6	Deposit of earnest money	EMD: ₹ 5,60,000.00 (Rs Five lakhs Sixty Thousand only) being the 10% of Reserve Price to be remitted by NEFT to the Bidder Global EMD wallet maintained with MSTC.
7	<b>Reserve price</b> of the immovable secured assets:  <b>Bank account</b> in which EMD to be remitted.	<b>₹ 56,00,000.00 (Rs Fifty Six Lakhs Only)</b> Bidder Global EMD wallet maintained with MSTC. (Bidder/Purchase to register on e-auction portal <a href="https://mstcecommerce.com/auctionhome/ibapi/index.jsp">https://mstcecommerce.com/auctionhome/ibapi/index.jsp</a> using his mobile no and email Id. KYC

	<b>Last Date and Time</b> within which EMD to be remitted:	verification will be done, bidder to upload requisite KYC documents, which will be verified by MSTC, may take 02 working days))  EMD to be remitted to Global EMD Wallet well in advance before e-auction.
8	<b>Time and manner of payment</b>	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 15 <sup>th</sup> 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 auction or time after which sale by any other mode shall be completed.	<b>Date: 30-01-2024</b> <b>Time: 120 minutes from 12:00 Noon to 02:00 PM</b> with unlimited extension of 10 minutes each.
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	<b>e-Bikray</b> at the web portal <a href="https://mstcecommerce.com/auctionhome/ibapi/index.jsp">https://mstcecommerce.com/auctionhome/ibapi/index.jsp</a>
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	(i) ₹ 50,000.00 (ii) Unlimited. (iii) INR
12	<b>Date and Time</b> 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	<b>25-01-2024 (From 02:00 PM to 05:00 PM)</b>  Mr. Shashi Ranjan Chaudhary CLO-8811060438 Mr. Rajeev Kumar CCO - 6287220111
13	Other conditions	(a) The properties are being sold on "AS IS WHERE IS BASIS and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".  (b) The intending Bidders/ Purchasers are requested to register on portal ( <a href="https://mstcecommerce.com/auctionhome/ibapi/index.jsp">https://mstcecommerce.com/auctionhome/ibapi/index.jsp</a> ) using their mobile number and email-id.

		<p>Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by 2 working days before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.</p> <p>(c) The auction sale will be "online through e-auction". The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <a href="https://www.mstcecommerce.com">https://www.mstcecommerce.com</a> .</p> <p>(d) Platform (<a href="https://www.mstcecommerce.com">https://www.mstcecommerce.com</a>) for e-auction will be provided by e-Auction service provider M/S MSTC Limited having its Registered Office at 225-C, A.J.C. Bose Road, Kolkata - 700020 (Contact Phone Numbers 033-40645207, 40609118, 40645316, 40602403, 40067351, 40628253). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <a href="http://www.mstcecommerce.com/">http://www.mstcecommerce.com/</a> This Service Provider will also provide online demonstration/ training on e-Auction on the portal.</p> <p>(e) <b>Earnest Money Deposit (EMD)</b> amount as mentioned above shall be paid online through 03 modes i.e. <b>NEFT/ Cash/ Transfer</b> (After generation of Challan from (<a href="https://www.mstcecommerce.com">https://www.mstcecommerce.com</a>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit <b>Indian Bank Branch</b>. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.</p> <p>(f) Name of Eligible Bidders will be identified by the MSTC Limited to participate in online e-Auction on the portal <a href="https://mstcecommerce.com/auctionhome/ibapi/index.jsp">https://mstcecommerce.com/auctionhome/ibapi/index.jsp</a> Vendor: M/s MSTC Ltd who will provide user ID and Password after due verification on</p>
--	--	--

		PAN/KYC of the Eligible Bidders.
		(g) The successful bidder shall be required to submit the final prices, quoted during the e-auction as per the annexure after the completion of the auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction.
		(h) 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.
		(i) 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.
		(j) 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.
		(k) 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.
		(l) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
		(m) The Authorised Officer shall be at liberty to cancel the e-auction process/tender at any time, before declaring the successful bidder, without assigning any reason.
		(n) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
		(o) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondences regarding any change in the bid shall be entertained.
		(p) The EMD of the unsuccessful bidder will be refunded to their respective Account Numbers shared with the Bank. Unsuccessful bidder has to claim the EMD amount through the portal

		<p><a href="https://www.mstcecommerce.com">https://www.mstcecommerce.com</a>. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).</p>
		<p>(q) The Authorised Officer is not bound to accept the highest offer and the Authorised 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.</p>
		<p>(r) 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>(s) 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>

Date: **07-01-2025**

Place: Patna

AUTHORISED OFFICER,  
STATE BANK OF INDIA,  
**SARB, PATNA**