

**THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE  
WEBSITE OF THE SECURED CREDITOR  
PROPERTY (P & M) WILL BE SOLD ON 28.05.2024  
(Property ID - SBIN37490044104)**

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

1	Name and address of the Borrower	<b>M/s Your Aqua Prop. Jai Prakash Paswan S/o Late Dwarika Paswan Sundar Nagar Chitochak, Jhajha Distt.- Jamui (Bihar) Pin- 811308 A/c No - 37490044104</b>
2	Name and address of Branch, the secured creditor	<b>State Bank of India, SARB, PATNA 2<sup>nd</sup> Floor, Patna Main Branch Building, West Gandhi Maidan, Patna, Bihar-800001</b>
3	Description of the Movable secured assets to be sold.	Plant and Machinerics (Purified Water)of M/s Your Aqua, Prop: Sri Jai Prakash Paswan in non-working condition/closed unit situated at Khata No-83, Khesra No-2/63, Thana No-3, Tauzi No-346, Sundar Nagar, Chitochak, Jhajha, Bihar.
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>Rs. 72,33,657.00 (Rupees Seventy two lakh thirty three thousand six hundred fifty seven only) as on 16.11.2019</b> , and interest from 17.11.2019 and expenses, costs, charges etc less deposit/recovery made thereafter.
6	Deposit of earnest money	<b>EMD: Rs. 1,62,000.00 (Rupees One Lakh Sixty Two thousand only)</b> being the 10% of Reserve Price to be remitted by RTGS/NEFT to the Bidder Global EMD wallet maintained with MSTC.
7	<b>Reserve price</b> of the movable secured assets:  <b>Bank account</b> in which EMD to be remitted.	<b>Rs 16,20,000.00 (Rupees Sixteen lakh Twenty thousand 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 verification will be done, bidder to upload requisite KYC documents, which will be verified by MSTC, may take 02 working days))



to register on portal (<https://mstcecommerce.com/auctionhome/ibapi/index.jsp>) using their mobile number and email-id. 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.

(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 <https://www.mstcecommerce.com>.

(d) Platform (<https://www.mstcecommerce.com>) 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 (MSTC Central Helpdesk Numbers- 033 40645207, 40609118, 40645316, 40602403, 4006735140628253, Indian Bank Helpline Number- 18001025026, 011 41106131). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <http://www.mstcecommerce.com/> This Service Provider will also provide online demonstration/ training on e-Auction on the portal.

(e) **Earnest Money Deposit (EMD)** amount as mentioned above shall be paid online through 03 modes i.e. **NEFT/ Cash/ Transfer** (After generation of Challan from (<https://www.mstcecommerce.com>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit **Indian Bank Branch**. 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.

(f) Name of Eligible Bidders will be identified by the MSTC Limited to participate in online e-Auction on the portal <https://mstcecommerce.com/auctionhome/ibapi/index.jsp> Vendor: M/s MSTC Ltd who will provide user

		<p>ID and Password after due verification on PAN/KYC of the Eligible Bidders.</p>
		<p>(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.</p>
		<p>(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.</p>
		<p>(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.</p>
		<p>(j) The bidders are required to submit acceptance of the terms &amp; conditions and modalities of e-auction adopted by the service provider before participating in the e-auction.</p>
		<p>(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.</p>
		<p>(l) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p>
		<p>(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.</p>
		<p>(n) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p>
		<p>(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>
		<p>(p) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. Unsuccessful bidder has to claim the</p>

		<p>EMD amount through the portal of <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> <p>(t) 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>(u) 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 Authorised 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 authorised officer of the concerned bank branch only.</p> <p>(v) 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.</p>
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Date: **04.05.2024**

Place: Patna

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