

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	Borrower- M/S Hamro Pasal- An Initiative Of Mani Trust, Mani Bhawan, Relli Road, Kalimpong, West Bengal- 734301 and guarantors (1) Shri Subash Singh, S/O- Mani Singh, Mani Bhawan, Relli Road, Kalimpong, West Bengal-734301, (2) Smt Reshma Singh, W/O- Shri Subash Singh, Mani Bhawan, Relli Road, Kalimpong, West Bengal- 734301, (3) Shri Rizwan Rehman, S/O- Late M.D. Kamruddin, H-549, Crown Lodge, Municipal Ward No. XI, Murgi- Hatta, Kalimpong, West Bengal- 734301, (4) Smt Parina Dahal, W/O- Sudhakar Lama, Tripai Road, Near Tharpa Cholling Gumba, Kalimpong, West Bengal- 734301
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	<p>(i) All that residential flat having covered area of 1921 sq feet and having super built up area of 2305.2 sq feet, being the first floor consisting of Flat A and B of the four storied R.C.C building situated at Relli Road (near Mani Garage) Kalimpong along with undivided proportionate share in the land bearing Khatian Nos. 5576, 5578, consisting of R.S. Plot Nos. 2721, L.R. plot No.2743, Mouza Kalimpong town, J.L. No.56, in the P.O., P.S and District of Kalimpong. Property in the name of Mani Trust, Title Deed No. I-126/2019</p> <p>Property ID- SBIN10137112</p> <p>All that Semi Commercial Flat having covered area of 380 sq feet, super built area of the apartment 456 sqft, being the basement floor consisting of flat 1, R.C.C building situated at Relli Road, Zone name (Mani Garage to Raibahadur Compound), Kalimpong along with undivided proportionate share in the land bearing Khatian Nos. 5576 and 5578 respectively, having common plots consisting of R.S. Plot Nos. 2721 L.R. Plot No. 2743, Mouza Kalimpong Town, J.L. No.56, in the P.O., P.S and District of Kalimpong.</p> <p>Property in the name of Mani Trust, mentioned in Schedule A of Title Deed No. I-1311/2019</p> <p>All that Semi Commercial Flat having covered area of 944 sq feet, super built area of the apartment 1133 sqft, being the Ground floor consisting of flat 1, R.C.C building situated at Relli Road, Zone name (Mani Garage to Raibahadur Compound), Kalimpong along with undivided proportionate share in the land bearing Khatian Nos. 5576 and 5578 respectively, having common plots consisting of R.S. Plot</p>



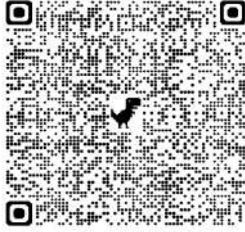


		<p>Nos. 2721 L.R. Plot No. 2743, Mouza Kalimpong Town, J.L. No.56, in the P.O., P.S and District of Kalimpong.</p> <p>Property in the name of Mani Trust, mentioned in Schedule B of Title Deed No. I-1311/2019</p> <p>Property ID- SBIN10137113</p> <p>Type of possession: All the properties are under Constructive/ Symbolic possession u/s 13(4) of SARFAESI Act, 2002.</p> <p>The Physical Possession of Property will be Handed to the Successful Bidder as and when it is available to the Bank.</p>
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.73,25,996/- (Rupees Seventy three Lakhs Twenty five Thousand Nine Hundred Ninety Six only) as on 16.11.2022 plus further interest and cost, charges, etc thereon from 17.11.2022.
06	Deposit of earnest money	<p>EMD being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s. MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of RTGS/NEFT.</p> <p>EMD for property No.(i) (Property ID- SBIN10137112)- is Rs.6,10,000.00 (Rupees Six lakhs One thousand only)</p> <p>EMD for property No. (ii) (Property ID- SBIN10137113)- is Rs.5,30,000.00 (Rupees Five lakhs Thirty thousand only)</p>
07	<p>Reserve price of the immovable secured assets:</p> <p>Account/ Wallet in which EMD to be remitted</p> <p>Last Date and Time within which EMD to be remitted</p>	<p>Reserve Price for Property No. (i) (Property ID- SBIN10137112)- is Rs.61,00,000.00 (Rupees Sixty one lakhs only)</p> <p>Reserve Price for Property No. (ii) (Property ID- SBIN10137113)- is Rs. Rs.53,00,000.00 (Rupees Fifty three lakhs only)</p> <p>Bidders own wallet Registered with M/s MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. by means of RTGS/NEFT.</p> <p>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</p>

		maintained with M/s. MSTC Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.
08	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 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. The Bank account in which fund to be remitted is as under: Account No.- 38346111402, IFSC: SBIN0011384 Bank: State Bank of India, Salugara Branch, Siliguri Address: Janki Complex, 4 th Mile, Service Road, Salugara, Siliguri, Dist.-Jalpaiguri, PIN-734008.
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	The E-auction will take place on 12.07.2024 between 11 A.M to 04 P.M with unlimited extension of 10 minutes each.
10	The e-Auction will be conducted through the Bank's approved service provider	M/s. MSTC Ltd at the web portal https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp .
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	Bid increment amount for property No.(i) (Property ID-SBIN10137112): Rs.50,000/- (Rupees Fifty thousand only) Bid increment amount for property No.(ii) (Property ID-SBIN10137113): Rs.50,000/- (Rupees Fifty thousand only) (ii) Unlimited extension of 10 minutes each. (iii) INR
12	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. Contact person with mobile number	Date: 09.07.2024 Time: Between 11:30 A.M to 4:30 P.M. Contact Person: (I) Shri Rajnath Prakash, Authorised Officer, SBI SARB, Siliguri, Mob No-7260842268 and (ii) Shri Roushan Kumar, Manager, SBI SARB, Siliguri, Mob-9674713970. email- sbi.10137@sbi.co.in ,

13	Other conditions	<p>(a). The Bidders should get themselves registered on https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. by providing requisite KYC documents and registration fee as per the practice followed by M/s. MSTC. Ltd 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 MSTC Ltd at https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. by means of NEFT/ RTGS transfer from his bank account.</p> <p>(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. MSTC Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.</p> <p>(d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the Authorised Officer 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.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>(i) Decision of the Authorised Officer, SBI, SARB, Siliguri, regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(j) The Authorised 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.</p>
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		and the decision of the hon'ble tribunal will be binding on all the parties.
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Bank website:URL: https://bank.sbi	E-auction website: URL: https://ibapi.in/	Location of both the Properties	Photographs of property 1	Photographs of property 2
	 Search Property IDs as mentioned above			

Date: 07.06.2024
Place: Siliguri

Authorised Officer
Stressed Assets Recovery Branch, Siliguri