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

PROPERTY WILL BE SOLD ON 15.06.2026
[Property Id- SBIN 036156447148]

"**AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" BASIS**

01	Name and Address of the Borrower	LATE RAM CHANDRA DAS S/O- SRI RAM JEEVAN DAS AT-BAHILWARA RUNATH, PO-AZIZPUR PS: SARAIYA, DIST – MUZAFFARPUR BIHAR-842001 MOB: 9631434475 **A/c No. 41497043226**
02	Name and address of Branch, the secured creditor	RASECC (Code 10012), Zonal Office Building, Poddar Complex, Mithanpura, P.O Ramna, Muzaffarpur, PIN-842002, email-sbi.10012@sbi.co.in
03	Description of the movable secured assets to be sold	Registration No.- **BR06DC6838** Engine No.- **G4FLNV392036** Chasis No.- **MALPB812LNM391310** Make & Model- **2022, CRETA 1.5 MPI IMTS**
04	Details of the encumbrances know to the secured creditor	NA
05	The secured debt for recovery of which the property is to be sold	Rs.986496/- (Rupees Nine Lakh eighty six Thousand four Hundred ninety six Only) + interest and expenses, costs, charges etc as on 12.10.2025
06	Deposit of earnest money	**EMD: Rs. 80000/-** being the 10% of Reserve Price to be remitted by RTGS/NEFT to the Bidder Global EMD wallet maintained with eBKray.
07	Reserve price of the movable secured assets: Bank account in which EMD to be remitted Last Date and Time within which EMD to be remitted	**Rs 800000/-+ Applicable GST** EMD amount as mentioned above shall be paid online through NEFT/RTGS/Internet Banking mode from website https://ebkray.in in bidders E-wallet. NEFT/RTGS/Internet Banking transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode 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. EMD to be remitted to e-wallet (https://ebkray.in) well in advance before 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 Authorized 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.
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	**Date: 15.06.2026** **Time: 180 minutes from 11:00 A.M. to 02:00 P.M. 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	The Auction will be conducted through our e-Auction service provider M/s PSB Alliance Private Limited at the web portal https://baanknet.com/eauction-psb/home
11	(i)Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	**Rs.10,000/-** unlimited extension of 10 minutes each INR
12	Date and Time during which inspection of the movable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Date: 14**.06.2026 Time: 2:00 P.M.** V.BROTHERS RA Mobile No: 9472816268 Name : Arvind Kumar Mobile No:9031831768 Manoj kumar Sinha Mobile No:7903546708

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) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties. However the intending bidders should make their own independent enquiries regarding the encumbrance, title of properties put to e-auction and claims/rights/dues affecting the property, prior to submitting their bid and/or prior to participating in online auction. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrance whether known or unknown to the Bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights /dues. The Sale shall be subject to rules/conditions prescribed under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. (c) The intending Bidders/ Purchasers have to register on portal https://ebkray.in using their Aadhar enabled mobile number and email-id and complete e-KYC online. The intending Bidders/ Purchasers have to transfer the EMD amount using online mode in the ebkray EMD Wallet preferably before the eAuction time in the portal. (d) The intending bidder should transfer the EMD amount from his Account through NEFT/RTGS/Internet Banking, etc to his/her wallet maintained with M/s PSB Alliance Private Limited before auction date. Payment of EMD by any other mode such as Cheques, etc will not be accepted. Platform (https://ebkray.in) for e-auction will be provided by e-Auction service provider M/s PSB Alliance Private Limited having its Registered Office at Unit 1, 3rd Floor, VIS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400037. The intending Bidders/ Purchasers are required to participate in the eAuction process at e-Auction Service Provider's website https://ebkray.in. For any query/support please contact- +91 8291220220 (ebkray) & emailsupport.baanknet@psballiance.com. (e) Name of Eligible Bidders will be identified by the M/s PSB Alliance Private Limited to participate in online e-Auction on the portal https://ebkray.in/eauction#psb/home Vendor: M/s PSB Alliance Private Limited who will provide user ID and Password to the Bidders. (f) 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. (g) 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. (h) 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. (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 the defaulting bidder. (k) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (l) 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. (m) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (n) 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.

		(o) 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 EMD amount through the portal of https://ebkray.in . The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (p) 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. (q) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property/asset nor on any part of the sum for which may it be subsequently sold. (r) 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/assets in his/her name. (s) The payment of all statutory /non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only including provisions of Sec 194-IA of the Income Tax. (t) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the movable secured assets including the size/area of the movable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever. (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 authorized officer of the concerned bank branch only. (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.

Date: 04.06.2026
Place: Muzaffarpur

(ARVIND KUMAR)
Authorised Officer
State Bank Of India
RASECC, Muzaffarpur