Detailed Terms and Conditions of sale of Immovable property more particularly described in the Schedule herein below under SARFAESI Act 2002, The E-auction Notice of which was Published in Hindustan Times (English) and Hindustan (Hindi) on 17.10.2026 of A/c M/s. Shiv Durga Enterprises.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

1. The Bank under SARFAESI Act has taken possession of the property described in the schedule herein below.
2. The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and WHATEVER THERE IS" basis.
3. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues/ effecting the property/ies, prior to submitting their bid. 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 encumbrances 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.
4. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against property description.
5. The interested bidders shall submit their EMD through Web Portal: https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.com) through Login ID & Password. The EMD shall be payable through Pay Order/ Demand Draft of Nationalized / Scheduled Bank drawn in favor of **"HDFC BANK Limited"** payable at Patna, should reach the office of the HDFC Bank Ltd., Dept. For Special Operations, 1st Floor, Rajendra Ram Plaza, Exhibition Road, Patna, Bihar, Pin-800001.
6. After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the Demand Draft or Pay Order; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport/ Ration Card/Aadhar Card, etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: https//www.bankeauctions.com) AFTER DULY FILLING UP & SIGNATURE IS ALSO REQUIRED.
7. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact **M/s. C1 India Pvt. Ltd., Plot No 301, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon . Helpline Nos : 7291981124/25/26 ,Mr.Mithilesh Kumar, Mobile :7080804466.** Help Line e-mail ID: support@bankeauctions.com, delhi@c1india.com and for any property related query may contact **the concerned Authorised Officer Mr. Pappu Thakur (Mobile-9439757978), E Mail-pappu.thakur@hdfc.bank.in; or Ms. Payal Ganguly (Mb. 9051808307), email – payal.ganguly@hdfc.bank.in or at address as mentioned above in** office hours during the working days. (10 AM to 5:00 PM)
8. Only buyers holding valid User ID/ Password and confirmed payment of EMD through Demand Draft or Pay Order shall be eligible for participating in the e-Auction process.
9. The interested bidder has to submit their Bid Documents [EMD of Rs. 7,47,000/- of Scheduled Property and required documents (mentioned in Point No.6)] on/ before on/ before 03.11.2026

up to 5:00 PM, after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorised Officer.

10. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Incremental Amount' as mentioned in the sale notice or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
11. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be forthwith refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately i.e. on the same day or not later than the next working day, as the case may be, after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.
12. The prospective qualified bidders may avail online training on e-Auction from M/s. C1 India Pvt. Ltd. prior to the date of e-Auction. Neither the Authorised Officer/ Bank nor M/s. C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
13. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ registration fees and expenses/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
14. The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
15. The Concerned Authorised Officer may cancel the auction process/bidding at any time without assigning any reason thereof.
16. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. C1 India Pvt. Ltd., https://www.bankeauctions.com and www.hdfcbank.com before submitting their bids and taking part in the e-Auction.
17. Any issue with regard to connectivity during the course of bidding online shall be the sole responsible of the bidder and no claim in this regard shall be entertain. The intending bidders should register their name at https://www.bankeauctions.com and get user-id and password free of cost. Bidders who are holding valid ID &Password provided by C1 India Pvt. Ltd. for this auction after due verification of PAN are allowed to participate in online e-auction on the above portal
18. Bidding in the last moment should be avoided in the bidder's own interest as neither the HDFC BANK LTD. nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.). In order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the auction successfully.
19. On confirmation of the sale by the bank and if the terms of payment have been complied with, the concerned Authorised Officer exercising the power of sale shall issue the sale certificate for the immovable property in favour of the purchaser(s) in the form given in Appendix 5 of the security

interest(Enforcement) Rule, 2002. The sale certificate will be issue in the name of purchaser(s)/Applicant(s) only and will not be issued in any other name(s).

20. If the Sale Price is more than 50,00,000(Rupess Fifty Lakh Only) then the auction purchaser/successful bidder has to deduct 1% of the sale price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of the Income Tax Department and only 99% of the sale price has to be remit to the bank. The Sale Certificate will be issued only on the receipt of Form 26QB & Challan for Having remitted the TDS.
21. The Purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fee Etc. And, any past, present or future encumbrances, all the statutory/non-statutory dues whatsoever in the future by any authority or agency including Sale Tax, Municipality tax, Property Tax, Other Tax Liabilities, electricity Dues, Water Dues, Maintenance Charges, Utility Charges, Transfer Fee and/or any other liabilities with respect to the property; taxes, rates, assessment charges, fee etc. owing to anybody.
22. The Bank shall not be responsible for any loss or damage pursuant to any litigant whatsoever in nature either at the instance of the mortgagor(s) or the borrower(s) in respect of the said property.
23. Bank has discretion to revoke this sale at any point of time before execution of sale certificate and in the event bank shall reimburse amount paid to the bank without interest.
24. The stamp duty with respect to the sale certificate shall be borne by the purchaser only.
25. On the issuance of Sale Certificate by the bank, sale shall be complete and no claims shall be entertained by the bank
26. Noting in the notice constitutes or will be deemed to constitute any commitment or representation on the part of the bank to sell the property. Bank reserve the right to cancel the sale for any reason it may deem fir or even without assigning any reason and such cancellation shall not be called in question by the bidders.

Schedules of the Property: -

Schedule No.1 Property as given Below:

All that piece or parcel of land measuring 7 decimals bearing khata no.-140, Plot/Khesra No.-2010, Thana No-154, situated at Mouza-Bhojpur Kadiy, Circle- Dumrao, District- Buxar, and along with structures and buildings constructed there on sanding in the name of Mr. Rajesh Kumar.

Date: 17.10.2026
Place: Patna

Sd/-
Authorised Officer
HDFC Bank Ltd.