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

Property will be sold on 'AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" basis

1.	Name and address of the Borrower	**M/S. STARSHINE NIRMAN PVT. LTD.** Room No. 1109, 11th Floor, Om Tower, 32 Chowringhee Road, Kolkata – 700 071
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Management Branch- II, Kolkata, Jeevandeep Building (10th floor), 1, Middleton Street, Kolkata- 700071
3	Description of the immovable secured assets to be sold.	Vacant Landed property of 1 Acre 77 Decimal equivalent to 56 katha 12 Dhur 16 Dhurki equivalent to 77101.20 square feet situated at Mouza - Simli Murarpur (South of N. H.), Survey P. S. - Patna city (Malsalami), P. S. – Didarganj, Sub Registration Office – Patna City, District Registration Office and District – Patna (Bihar), Thana No. – 38, Patna Sadar, Present Jamabandi No. – 809, Page No.1128, Computerised Jamabandi No. 212140000189452 in the name of M/s Ganga Plastic Products Private Limited registered vide Deed no 458 dated 09.01.2013 in Book No.1, Volume no.10, on pages from 157 to 172, Serial No.476, preserved in total 16 pages in C.D. Volume No.2 / Year 2013, Registering Officer, Patna. (i) Tauzi no 670, Khata No 1005, Cadestral Survey Khesra No 1706 of **Area-88 decimal**. **Boundary:** **North:** Cadestral Survey Khesera No. – 1780, 1781. **South:** Cadestral Survey Khesera No. – 1792. **East:** Cadestral Survey Khesera No. – 1761, 791. **West:** Cadestral Survey Khesera No. – 1704, 1705. (ii) Tauzi no 670, Khata No 1005, Cadestral Survey Khesra No 1792 of **Area-89 decimal**. **Boundary:** **North:** Cadestral Survey Khesera No. – 1706. **South:** Cadestral Survey Khesera No. – 1793. **East:** Cadestral Survey Khesera No. – 1791. **West:** Cadestral Survey Khesera No. – 1703, 1704. **Encumbrances: Not known** **PROPERTY ID: SBINSTARPAT** **AUCTION ID: 265653**

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4.	Details of the encumbrances known to the secured creditor.	A. Properties are being sold on constructive possession and bank does not take liability to provide the possession within any specific time frame. B. Bank will provide only tile deeds of the immovable properties and only constructive possession (along with sale certificate) of the immovables. C. Intending purchaser will have to make his/its' own enquiry as to other encumbrances, any statutory or other dues on the property. D. Area/measurement of the properties under sale may be lesser then those mentioned herein above and no dispute or claim of refund will be entertained. E. Sale is on "As is Where is "As is What is" Whatever there is" and "Without Recourse" basis. F. **Encumbrances: Not known**
5.	The secured debt for recovery of which the property is to be sold	**Rs. 26,14,90,854.30 (Rupees Twenty-six crore fourteen lacs ninety thousand eight hundred fifty-four and paise thirty only)** as on 30.08.2015 and interest, costs, charges, & expenses from 31.08.2015 due to the secured creditors.
6.	Deposit of earnest money	**EMD: Rs. 80,70,000/-** being the 10% of respective Reserve price to be remitted by RTGS/NEFT to the Bank account or Demand Draft drawn in favour of SBI account (unit name) Name of the Branch drawn on any Nationalised or Scheduled Bank. **<u>* The earnest money to be transferred/ deposited by bidders in his/ her/ their own Wallet provided by ebkray/ PSB Alliance Pvt. Ltd. on its e auction site.</u>**
7.	Reserve price of the movable & immovable secured assets: Bank account in which EMD to be remitted.	The Reserve Price for will be **Rs. 8,07,00,000/-**. The intending Bidders/ Purchasers are requested to get themselves registered on portal (https://baanknet.com) using their Mobile Number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by the e- auction service provider (which may take 2 working days), the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet before the last date for submission of online application for BID with EMD. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e auction.

	Last Date and Time within which EMD to be remitted:	**Time : Up to 3 P.M., Date :24.03.2026**
8.	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.
9.	**Time and place of public e-Auction** or time after which sale by any other mode shall be completed.	**24.03.2026 between 11.00 a.m. to 4.00 p.m.** at https://baanknet.com.
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 having its Registered Office at 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai- 400020 (Helpdesk Numbers:+918291220220) at it's web portal https://baanknet.com. For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor's website **https://sbi.bank.in** and auction conductor's website https://baanknet.com.
11.	(i) Bid increment amount: (ii) Auto extension: _______ times. (limited / unlimited) (iii) Bid currency & unit of measurement	(i) Rs. 1,00,000/- (ii) Unlimited. (iii) Indian Rupees (INR)
12.	Date and Time during which **inspection** of the immovable	**Date: 18.03.2026, Time: 12.00 P.M. to 3.00 P.M.**

	secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	 Name: Suresh Chandra Panda, AGM & CLO-1, Mobile No. 9810562803. Biplab Kumar Biswas, Manager & Case Officer, Mobile No. 9674719435.
13.	Other conditions	(a) Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (e -mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password by M/s PSB Alliance Ltd. may be conveyed through e mail. (b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the E/auction, self-attested copies of (i) Proof of Identification (KYC) viz ID card/Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) valid e-mail ID, (v) contact number (mobile/Land Line) of the bidder etc., to the Authorised Officer of State Bank Of India, SAMB-II - Kolkata, Jeevandeep Building, 10th floor, 1, middleton street, Kolkata - 700071 by 24.03.2026 and 3.00 p.m. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. (c) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Management Branch – II, Kolkata, Jeevandeep Building (10th Floor), 1 no. Middleton Street, Kolkata – 700071 to participate in online e-auction on the portal https://baanknet.com M/s PSB Alliance Private Limited will provide User ID and Password after due verification of PAN of the Eligible Bidders. (d) 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. (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. (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.

		(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. 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. (h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (i) The Authorised Officer shall be at liberty to cancel or restart the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason. The decision of the Authorized officer to restart the auction process will be notified only to those participants who have while complying the condition "(b)" herein above furnished their emails at least one day before the auction date. Notifications for restart will be send on email only. (j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (k) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained. (l) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance Ltd. The Bidder has to place a request with M/s PSB Alliance Ltd. for the refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges(if any). (m) 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. (n) 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. (o) 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) 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. (q) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining

		to the immoveable secured assets including the size/area of the immovable 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. (r) 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 off 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. (s) 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 e-Auction will be entertained.
14.	Details of pending litigation, if any, in respect of property proposed to be sold	RC/88/2018 at DRT, Patna. SA/50/2024 at DRT, Patna. Objection petition filed by third party in DRT, Patna regarding ownership of land.

Date: 04.03.2026

Place: Kolkata

Authorised Officer
SBI, SAMB-II, Kolkata
Email: clo1.samb2kol@sbi.co.in