



STATE BANK OF INDIA
Stressed Assets Management Branch-1 (Kolkata)

Nagaland House, 8th Floor, 11 & 13 Shakespeare Sarani, Kolkata - 700 071, E-mail:
sbi.04151@sbi.co.in

(Annexure-15 A)

**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 WHAT-EVER THERE IS” BASIS**

1.	Name and address of the Borrower	M/s SHIVPRIYA INDUSTRIES Registered Office at: Flat No.3(A) Shine Tower Aryachawk, Sharabhati Chariali S J Road, Guwahati Dist – Kamrup (Metro) Assam - 781008	
2.	Name and address of Branch, the secured creditor.	State Bank of India, Stressed Asset Management Branch -1, Nagaland House 8 th Floor, 11 & 13 Shakespeare Sarani, Kolkata 700071. Ph: 033-22810623/22803097, Fax: 033-22829134, E-mail: clo5.04151@sbi.co.in	
3.	Description of the immovable secured assets to be sold.	As below.	
	SI No.	Description of property/assets	Possession Type
	A	Shop nos S-58 & S-59, 2nd Floor, of 'Roodraksh Mall', PS-Bhangagarh, G S Road, Guwahati - 781005 owned by Late Munni Devi Poddar built up area 365.4 sq ft., super built up area 487 sq ft. together with undivided proportionate share of land measuring 0.20 Are standing over a plot of land measuring 4 bigha, 2 katha 10 lechain total, wherein land measuring 2 bighas under Dag no. 546 of KP Patta no. 308 and land measuring 2 bighas 2 katha 10 lecha under Dag no. 559 of KP Patta no. 1206. Registered vide Deed no.254 of 2017 dated 10.01.2017 at Sub-Registrar, Kamrup (Metro), Guwahati and Deed of Rectification no.4040 of 2017 dated 18.05.2017 registered at Senior Sub-Registrar, Kamrup (Metro), Guwahati. Property ID: SBIN200031598004 Bounded by on the:	Physical Possession



		North: Club School & plot of Naren Deka South: G S Road East: Big Bazar and plot of A R Nath, S Kalita, R Saikia & Ors West: Land of S Roy, P. Nath & M.Todi & Dag No.1818 & 556						
4.	Details of the encumbrances known to the secured creditor	No known encumbrances.						
5.	The secured debt for recovery of which the property is to be sold	Rs. 13,70,00,000.00 (Rupees thirteen crores seventy lakhs only) as on 31.03.2026 alongwith accrued Interest and Charges thereafter due to the Secured Creditor from Ms Shivpriya Industries (Borrower) and (1) Shri Abhishek Sureka, (2) Shri Vishal Poddar, (3) Smt Kavita Agarwalla, (4) Shri Om Prakash Poddar, (5) Smt Sangita Sureka, (6) Shri Sushil Kumar Sureka, (7) Shri Pradip Kumar Sureka, (8) Late Munni Devi Poddar (represented by legal heirs Shri Om Prakash Poddar, Shri Vishal Poddar, Smt Kavita Agarwala) (Personal Guarantor(s)) .						
6.	Deposit of earnest money (EMD)							
	<table><tr><th>SI No.</th><th>Description of property/assets</th><th>EMD (In INR)</th></tr><tr><td>A</td><td>Shop nos S-58 & S-59, 2nd Floor, of 'Roodraksh Mall', PS-Bhangagarh, G S Road, Guwahati - 781005 owned by Late Munni Devi Poddar built up area 365.4 sq ft., super built up area 487 sq ft. together with undivided proportionate share of land measuring 0.20 Are standing over a plot of land measuring 4 bigha, 2 katha 10 lechain total, wherein land measuring 2 bighas under Dag no. 546 of KP Patta no. 308 and land measuring 2 bighas 2 katha 10 lecha under Dag no. 559 of KP Patta no. 1206. Registered vide Deed no.254 of 2017 dated 10.01.2017 at Sub-Registrar, Kamrup (Metro), Guwahati and Deed of Rectification no.4040 of 2017 dated 18.05.2017 registered at Senior Sub-Registrar, Kamrup (Metro), Guwahati. Property ID: SBIN200031598004 Bounded by on the: North: Club School & plot of Naren Deka South: G S Road East: Big Bazar and plot of A R Nath, S Kalita, R Saikia & Ors West: Land of S Roy, P. Nath & M.Todi & Dag No.1818 & 556</td><td>3,60,000.00</td></tr></table>	SI No.	Description of property/assets	EMD (In INR)	A	Shop nos S-58 & S-59, 2nd Floor, of ' Roodraksh Mall ', PS-Bhangagarh, G S Road, Guwahati - 781005 owned by Late Munni Devi Poddar built up area 365.4 sq ft., super built up area 487 sq ft. together with undivided proportionate share of land measuring 0.20 Are standing over a plot of land measuring 4 bigha, 2 katha 10 lechain total, wherein land measuring 2 bighas under Dag no. 546 of KP Patta no. 308 and land measuring 2 bighas 2 katha 10 lecha under Dag no. 559 of KP Patta no. 1206. Registered vide Deed no.254 of 2017 dated 10.01.2017 at Sub-Registrar, Kamrup (Metro), Guwahati and Deed of Rectification no.4040 of 2017 dated 18.05.2017 registered at Senior Sub-Registrar, Kamrup (Metro), Guwahati. Property ID: SBIN200031598004 Bounded by on the: North: Club School & plot of Naren Deka South: G S Road East: Big Bazar and plot of A R Nath, S Kalita, R Saikia & Ors West: Land of S Roy, P. Nath & M.Todi & Dag No.1818 & 556	3,60,000.00	
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		Total	3,60,000.00
EMD being 10% of Reserve price as mentioned in the aforementioned table is to be transferred / deposited by bidders in his / her/ their own Wallet registered with M/s. PSB ALLIANCE on its e-auction site https://baanknet.com as per the guidelines available in the website.			
7. Reserve price of the immovable secured assets:			
SI No.	Description of property/assets	Reserve Price (In INR)	
B	Shop nos S-58 & S-59, 2nd Floor, of 'Roodraksh Mall', PS-Bhangagarh, G S Road, Guwahati - 781005 owned by Late Munni Devi Poddar built up area 365.4 sq ft., super built up area 487 sq ft. together with undivided proportionate share of land measuring 0.20 Are standing over a plot of land measuring 4 bigha, 2 katha 10 lechain total, wherein land measuring 2 bighas under Dag no. 546 of KP Patta no. 308 and land measuring 2 bighas 2 katha 10 lecha under Dag no. 559 of KP Patta no. 1206. Registered vide Deed no.254 of 2017 dated 10.01.2017 at Sub-Registrar, Kamrup (Metro), Guwahati and Deed of Rectification no.4040 of 2017 dated 18.05.2017 registered at Senior Sub-Registrar, Kamrup (Metro), Guwahati. Property ID: SBIN200031598004 Bounded by on the: North: Club School & plot of Naren Deka South: G S Road East: Big Bazar and plot of A R Nath, S Kalita, R Saikia & Ors West: Land of S Roy, P. Nath & M.Todi & Dag No.1818 & 556. All costs, charges, expenses, taxes, duties, levies, cess, registration charges, stamp duty and other outgoings, if any, relating to or arising out of the sale, transfer and registration of the secured asset shall be borne and paid exclusively by the successful Auction purchaser.	36,00,000.00	
	Total	36,00,000.00	
Bank account in which EMD to be remitted.		10% of Reserve price as mentioned under item no 06 to be transferred / deposited by bidders in his / her / their own Wallet registered with M/s. PSB Alliance on its e-auction site https://baanknet.com as per the guidelines available in the website. Kindly note that it takes 2-3 days for registration process in PSB Alliance site.	
Last Date and Time within which EMD to be remitted:		Not applicable as per PSB ALLIANCE policy.	



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 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 15 th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor's and the auction purchaser not exceeding three months from the date of auction.
9.	Time and place of public auction or time after which sale by any other mode shall be completed.	22.09.2026 between 11:00 AM to 4:00 PM
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.	M/s. PSB Alliance at the web portal https://baanknet.com
11.	(i) Bid increment amount:	Rs. 50,000.00 (Rupees Fifty thousand only)
	(ii) Auto extension:	Unlimited extensions of 10 minutes each.
	(iii) Bid currency & unit of measurement	Indian Rupee (INR) as per ISO 4217.
12.	Date and Time during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Date: 11.09.2026 Time: 1.00 P.M. to 2.00 P.M. Name: Soumyajit Dutta e-mail ID: clo5.04151@sbi.co.in, Mobile No: 8584043514 Please note that interested parties should inform at least 2 working days before to facilitate the inspection arrangements. Inspection will only be allowed after meeting KYC compliance requirements as per banks policy.
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 Pass word by M/s PSB Alliance 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 email ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank Of India SAMB-I Kolkata, 8th Floor Nagaland House, 11& 13 Shakespeare Sarani, Kolkata – 700071 by _____ date _____ and _____ time. 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 SAMB-I Kolkata, 8th Floor Nagaland House, 11& 13 Shakespeare Sarani, Kolkata – 700071 to participate in online e-auction on the portal https://baanknet.com. PSB ALLIANCE 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 eauction 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 eauction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder. (h) Decision of the Authorised Officer regarding declaration of
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	successful bidder shall be final and binding on all the bidders. (i) 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. (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 correspondences regarding any change in the bid shall be entertained. (l) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. 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, Tax, fees etc. for transfer of the property in his/her name. (p) 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. (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
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	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. (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 auction will be entertained.
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Date: 31.08.2026
Place: Kolkata



[Signature]
Authorized Officer
State Bank of India.