

TERMS AND CONDITIONS OF AUCTION SALE OF THE SECURED ASSETS OF THE 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. SIDDHI REFOILS AND INDUSTRIES PVT. LTD. 24A, Shakespeare Sarani, 2 nd floor, Room No.6, Kolkata - 700017, West Bengal.				
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Management Branch-II, Kolkata, Jeevandeep Building (10 th floor), 1, Middleton Street, Kolkata- 700071.				
3	Description of the immovable secured assets to be sold.	<table border="1"> <thead> <tr> <th data-bbox="544 869 624 936">Srl. No.</th> <th data-bbox="624 869 1406 936">Description of immovable and movable property</th> </tr> </thead> <tbody> <tr> <td data-bbox="544 936 624 1675">1</td> <td data-bbox="624 936 1406 1675"> <p><i>Factory land and building located at Mauza-Akbar Malahi and Mauza-Matiara, PS Sarai, Vaishali, near Railway Gumati, measuring 1069.50 decimal in the name of Siddhi Refoils and Industries Pvt. Ltd., Deed Nos. 6505/2010, 5892/2010, 5894/2010, 5882/2010, 5883/2010, 6274/2010, 6082/2010, 6268/2010, 6292/2010, 5730/2010, 5580/2010, 5695/2010, 6011/2010, 5893/2010, 5548/2010, 7933/2010, 117/2011, 263/2011, 6934/2010, 7448/2010, 813/2011, 953/2011, 1423/2011, 1621/2011, 1179/2011, 1281/2011, 1565/2011, 4093/2011, 3065/2011, 3220/2011, 3221/2011, 1968/2011, 5793/2011, 4890/2011 total mortgaged land 1189 decimal, less acquired by Bihar Govt. Land Acquisition Department of 119.50 decimal. The residual land for sale is 1069.50 decimal.</i></p> <p>(Further details of properties mentioned in Annexure-1)</p> <p>(Under Physical Possession).</p> <p>PROEPRTY ID: SBINSRSARAI AUCTION ID: 246239</p> </td> </tr> </tbody> </table>	Srl. No.	Description of immovable and movable property	1	<p><i>Factory land and building located at Mauza-Akbar Malahi and Mauza-Matiara, PS Sarai, Vaishali, near Railway Gumati, measuring 1069.50 decimal in the name of Siddhi Refoils and Industries Pvt. Ltd., Deed Nos. 6505/2010, 5892/2010, 5894/2010, 5882/2010, 5883/2010, 6274/2010, 6082/2010, 6268/2010, 6292/2010, 5730/2010, 5580/2010, 5695/2010, 6011/2010, 5893/2010, 5548/2010, 7933/2010, 117/2011, 263/2011, 6934/2010, 7448/2010, 813/2011, 953/2011, 1423/2011, 1621/2011, 1179/2011, 1281/2011, 1565/2011, 4093/2011, 3065/2011, 3220/2011, 3221/2011, 1968/2011, 5793/2011, 4890/2011 total mortgaged land 1189 decimal, less acquired by Bihar Govt. Land Acquisition Department of 119.50 decimal. The residual land for sale is 1069.50 decimal.</i></p> <p>(Further details of properties mentioned in Annexure-1)</p> <p>(Under Physical Possession).</p> <p>PROEPRTY ID: SBINSRSARAI AUCTION ID: 246239</p>
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4.	Details of the encumbrances known to the secured creditor.	<p>A. Encumbrances: Not Known.</p> <p>B. Intending purchaser will have to make his/its' own enquiry as to other encumbrances, any statutory or other dues on the property.</p> <p>C. 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.</p>				

		Sale is on "As is Where is" As is What is" Whatever there is" and "Without Recourse" basis.
5.	The secured debt for recovery of which the property is to be sold	Rs.70,82,68,899.37 (Rupees seventy crore eighty-two lakhs sixty-eight thousand ninety nine and thirty seven only) due as on 15.12.2014 with further interest, cost, incidental charges, etc. thereon.
6.	Deposit of earnest money (EMD)	Rs.1,75,20,000/- (Rupees One crore Seventy-five Lakh and Twenty Thousand only) To be transferred /deposited by Interested bidder with PSB Alliance at least one day before the date of auction. (https://baanknet.com) by means of RTGS/NEFT
7.	Reserve price of the immovable secured assets: Bank account in which EMD to be remitted. Last Date and Time within which EMD to be remitted:	Rs.17,52,00,000/- (Rupees Seventeen Crore and Fifty-two Lakh only) EMD to be transferred / deposited by Interested bidder with PSB Alliance https://baanknet.com at least one day before the date of auction by means of RTGS/NEFT. For assistance: support.baanknet@psballiance.com <i>Bidders</i> own wallet Registered with baanknet on its e-auction site https://baanknet.com/eauction-psb/x-login Interested bidder may deposit Pre-Bid EMD with baanknet before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in baanknet's Bank account and updating of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last-minute problem. Bidders are requested to visit user manual on baanknet portal in Help menu.
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.	20.02.2026 between 11.00 A.M. to 4.00 P.M. M/s PSB Alliance Private Limited at the web portal https://baanknet.com For assistance: support.baanknet@psballiance.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 Corporate Office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400 037 (Helpdesk Numbers: 022-69029800) at the web portal https://baanknet.com . For assistance: support.baanknet@psballiance.com , M-+918291220220. For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website https://sbi.bank.in
11.	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement.	(i) 1,00,000.00 (ii) 10 minutes, extended time when valid bid received. (iii) Indian Rupees (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: 08.02.2026, Time: 12.00 P.M. to 3.00 P.M. Name: 1) Sri Suresh Chandra Panda, Contact No.9810562803 2) Sri Biplab Kumar Biswas, Contact No. 9674719465
13.	Other conditions	(a) The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and



registration fee as per applicable guidelines of PSB Alliance Ltd well before the auction date. The process of registration has been detailed in the above website <https://baanknet.com>. The intending bidder should bear in mind that the process of registration takes a minimum of two working days.

(b) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Ltd at <https://baanknet.com> by means of NEFT/RTGS transfer from his bank account.

(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. PSB Alliance-<https://baanknet.com> is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.

(d) Bidders shall have to visit the website <https://baanknet.com> of our e-auction service provider of PBS Alliance Ltd, to participate for online bid. For Technical Assistance, the bidders may refer to PSB Alliance helpline numbers. E-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password of PBS Alliance, may be conveyed through email.

(e) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorized Officer of the bank and the remaining amount i.e 25 % of sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be.

(f) The intending bidders need to sign in the portal with ID and Password.

(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 Authorized 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 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.

(k) 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.

(l) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

(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 Authorized Officer is not bound to accept the highest offer and the Authorized 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.

(p) 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.

(q) 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.

(r) 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 the provisions of sec-194-IA of the income tax.

(s) 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 Authorized 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.

(t) 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.

(u) The EMD of the unsuccessful bidder will be refunded to their respective originating account by the service provider (PSB Alliance



		<p>Ltd). The bidders will not be entitled to claim any interest, costs, expenses, and any other charges (if any).</p> <p>(v) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable 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.</p>
14	Details of pending litigation, if any, in respect of property proposed to be sold.	<ol style="list-style-type: none"> 1. OA 233/2015 in DRT-III, Kolkata. 2. CS 239/2022 in Kolkata High Court.

Date: 03.02.2026.

Place: Kolkata


 AUTHORISED OFFICER
 State Bank of India, Stressed Assets Management
 Branch-II, Kolkata
 Email: clo1.samb2kol@sbi.co.in



ANNEXURE-1

DESCRIPTION OF PROPERTIES OF JAISHREE BALAJI FATS & OILS PVT. LTD.
AVAILABLE FOR SALE

Factory land and building located at Mauza-Akbar Malahi and Mauza-Matiara, PS Sarai, Sub-registry Lalganj, Registering Officer Hazipur, Vaishali, Bihar near Railway Gumati, measuring 1069.50 decimal in the name of Siddhi Refoils and Industries Pvt. Ltd., Deed Nos. 6505/2010, 5892/2010, 5894/2010, 5882/2010, 5883/2010, 6274/2010, 6082/2010, 6268/2010, 6292/2010, 5730/2010, 5580/2010, 5695/2010, 6011/2010, 5893/2010, 5548/2010, 7933/2010, 117/2011, 263/2011, 6934/2010, 7448/2010, 813/2011, 953/2011, 1423/2011, 1621/2011, 1179/2011, 1281/2011, 1565/2011, 4093/2011, 3065/2011, 3220/2011, 3221/2011, 1968/2011, 5793/2011, 4890/2011 total mortgaged land 1189 decimal, less acquired by Bihar Govt. Land Acquisition Department of 119.50 decimal. The residual land for sale is 1069.50 decimal.

SRL. NO.	DEED NO.	KHATA	KHASRA	DECIMAL	TOTAL AREA (DECIMAL)
1	6505	259	1375	42	112
		259	1407	10	
		259	1364	10	
		260	1371	28	
		261	1364/1805	22	
2	5892	2 OLD 1	56 OLD 4	31	56.5
		25	59	25.5	
3	5894	4	52	47	94
		75	1356	6	
		6	51	26	
		6	50	15	
4	5882	296	1353	26	37
		353	1354	11	
5	5883	296	1353	26	36

		353	1354	10	
6	6274	391	1353	12	17
		353	1354	5	
7	6082	29	1361	12	12
8	6268	520 OLD 197	1372 OLD 646, 647	14	14
9	6292	259	1375	21	31
		259	1407	5	
		259	1364	5	
10	5730	218	1359	21	74
		236	1370	28	
		236	1408	25	
11	5580	12	46 AND 47	15	15
12	5695	450	1368	14.5	14.5
13	6011	450	1403	18.5	18.5
14	5893	233 OLD 4	1362 OLD 628	29	64.5
		196	1366	6.5	
		159	1373 OLD 1374	29	
15	5548	259	1375	21	31
		259	1407	5	
		259	1364	5	
16	7933	408	1363	8	8
17	117	408	1363	8	8
18	263	408	1363	8	8
20	6934	281	1369	13	13
21	7448	377	1365	21	21
22	813	55	1347	20	20

23	953	116	1376	25	
		116	1378, 1377, 1379	47	72
24	1423	331	1338	8	8
25	1621	370	1337	15	15
26	1179	22	1414	11.5	11.5
27	1281	91	1339	16	16
28	1565	464	1380	11	11
29	4093	450	1336	14	14
30	3065	450	1403	9	9
31	3220	281	1401	15	15
32	3221	281	1401	15	32
		281	1335	17	
33	1968	37	1405, 1387, 1388	37	37
34	5793	79	1381	17	17
35	4890	331	1395	75.25	226.5
		331	1397	10.5	
		374	1399	13	
		374	1391	6	
		338	1392	6	
		338	1400	14	
		331	1395	78.5	
		331	1397	21.25	
		466	1390	2	

1189

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Please Note State Govt. of Bihar has acquired 119.50 decimal of land for Railways as below:

SRL. NO.	DEED NO.	KHATA	KHASRA	DECIMAL
1	5894	6	51 50	6 8
2	5882	296 353	1353 1354	25
3	7448	377	1365	8
4	5893	233 194 159 196	1362 1373 1366	1.5
5	1621	370	1337	7
6	5882	296 353	1353 1354	64
Total land acquired by Bihar Govt. for the railways				119.50

Total land to be auctioned 1069.50 decimal

