

"TERMS AND CONDITIONS"

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 Pooja Tiles and Sanitary Private Limited 2nd Floor, AB Complex A.T Road, Near Mahavir Bhavan, Guwahati, Assam, India, Pin: 781001 Plot No 1A, Brahmaputra Industrial Park Gauripur, Amingaon, Guwahati Assam, India, Pin: 781031
2	Name and address of Branch, the secured creditor	State Bank of India SAMB-II, Kolkata, 10 th Floor, Jeevandeep Building 1, Middleton Street, Kolkata 700071
3	Description of the immovable secured assets to be sold.	
i.	All that piece and parcel of Residential Flat No 1A, situated on the First Floor of R. R. Residency, K. C. Road, Chatribari, Guwahati, 781001, (Urban), Admeasuring Total Area : 1676.83 sq. ft , along with Parking Space of 3 (Three) Cars on the Ground Floor together with proportionate, undivided and inseparable share of 1/10 th in the schedule land equivalent to 4.1 lechas over the land measuring 2(Two) kathas 01(One) lecha covered by Dag No. 1052 of K.P.Patta No. 558 of Sahar Guhawati, Part-II, Mouza - Guwahati in the district of Kamrup(Metro), Assam, Sale Deed No 926/2011 in the name of Sri Manoj Kumar Goyal	1. Reserve Price: Rs. 1,38,00,000/- 2. EMD: Rs. 13,80,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. 6. Possession type: Physical Possession
ii	All that piece and parcel of a Commercial Space/ unit being Unit No. 1C,1 st Floor, Balajee Point, Athgaon, Guwahati, 781001, (Urban), having super Built Up Area measuring 775 sq.ft along with One Car Parking Space together with undivided proportionate area in land measuring 0.27 ares over the land measuring 2 (Two) kathas 10 (Ten) lechas covered by Dag No.555 of K.P. Patta No. 145 of Village-Sahar Guhawati, Part- I, Athgaon, under	1. Reserve Price: Rs. 1,05,00,000/- 2. EMD: Rs. 10,50,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. 6. Possession type: Physical Possession



	Mouza - Guwahati in the district of Kamrup (Metro), Assam, Sale Deed No. 645/ 2014 in the name of Sri Manoj Kumar Goyal	
iii	All that piece and parcel of Residential Flat No. 1 D2 and 1F situated on the 1st Floor of The Kohinoor Residency, Bhagaduttapur, Kahilipara, Guwahati, 781019, (Urban), Admeasuring Total Area : 1586.65 sq.ft (carpet area) along with proportionate area of land measuring 4.5 lechas mote or less over the land measuring 17.26 ARE equivalent to 1 Bigha 1 katha 9 Lechas covered by Dag No 475(Old) ,2590 (New) of K.P Patta no 7/110(Old),139 (New) of Village Udalbakra, Mauza - Beltola in the district of Kamrup(Metro), Assam, Sale Deed No 502/2010 in the name of Sri Manoj Kumar Goyal	<ol style="list-style-type: none"> 1. Reserve Price: Rs. 99,00,000/- 2. EMD: Rs. 9,90,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. 6. Possession type: Physical Possession
iv	All that piece and parcel of Residential Flat No. F (duplex), Green Valley Apartments, Block 7, Bhanunagar , Upper, Siliguri, 734001, (Urban), Admeasuring about 1521 Sq Ft. (Super Built up area) in the First Floor and 814 Sq Ft (Super Built-up area) in the Ground Floor ,Total Area : 2335 sq. ft (SBU) along with a Car parking space in the ground Floor with a undivided proportionate area of land measuring more or less 289 Kathas 2 (Two) Chattaks, forming part of Plot no. 254 ,recorded in Khatian No. 176/5, situated within Mouza- Dabgram, J.L. No. 2, Sheet no. 7, Pargana - Baikanthapur, P.S: Bhaktinagar, within Ward no 43 of Siliguri Municipal Corporation, district: Jalpaiguri, West Bengal, Sale Deed No 4390/ 2008 in the name of Sri Manoj Kumar Goyal	<ol style="list-style-type: none"> 1. Reserve Price: Rs. 1,28,00,000/- 2. EMD: Rs. 12,80,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. 6. Possession type: Physical Possession
v	All that piece and parcel of residential flat no- A-401, 4th Floor , G.K.Enclave, Kahilipara, Guwahati, 781016, (Urban), Admeasuring Total Area : 2400 sq. ft along with Parking Space at Ground Floor for 2 (Two) Cars on	<ol style="list-style-type: none"> 1. Reserve Price: Rs. 1,35,00,000/- 2. EMD: Rs. 13,50,000/- 3. Increment amount: Rs. 1,00,000/-



	proportionate area of land measuring 1015.53 sq ft more or less over the land measuring 1 Bigha, 3 Kathas 6.5 Lechas covered by Dag No. 22,28,29 and 9 of K.P Patta no. 782 and 229 situated at revenue village, kahilipara under Mouza- Beltola in the district of Kamrup(Metro), Assam, Sale Deed No 7582/2011 in the name of Sri Manoj Kumar Goyal	<ol style="list-style-type: none"> 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. 6. Possession type: Physical Possession
vi	All that piece and parcel of Residential Flat No. 103, 1st Floor, Core Residency, Panjabari, Guwahati, 781037, (Urban), Admeasuring Total Area : 1595 sq. ft along with One Car Parking Space together with proportionate share of land measuring 0.54 Ares over the land measuring 26.71 Ares covered by Dag no. 497 (Old)/ 2248 (New), of K.P Patta No. 117(Old)/ 1524 (New) of village- Dwarandah, under Mouza - Beltola, Guwahati, in the district of Kamrup (Metro), Assam, Sale Deed No 7822/2013 in the name of Sri Manoj Kumar Goyal	<ol style="list-style-type: none"> 1. Reserve Price: Rs. 84,00,000/- 2. EMD: Rs. 8,40,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. 6. Possession type: Physical Possession
vii	All that piece and parcel of a Commercial Space/ unit being Unit No. 1D,1st Floor, Balajee Point, Athgaon, Guwahati, 781001, (Urban), having Super Built- Up Area : 741 sq.ft along with 1 (One) Car Parking Space and undivided proportionate area in land measuring 0.27 Ares over the land measuring 2(Two) kathas 10(Ten) lechas covered by Dag No. 555 of K.P. Patta No. 145 of Village- Sahar Guhawati ,Part-I, Athgaon, under Mouza - Guwahati, in the district of Kamrup (Metro), Assam, Sale Deed No 644/ 2014 in the name of Sri Manoj Kumar Goyal	<ol style="list-style-type: none"> 1. Reserve Price: Rs. 1,00,00,000/- 2. EMD : Rs. 10,00,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc. 5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M. 6. Possession type: Symbolic Possession
viii	All that piece and parcel of Residential Flat no 6A, 6 th Floor, Jagdamba Apartment, Ulubari, ASEB Road, Guwahati-781007 (urban) Admeasuring total area:1716 sq ft (super built up area) including One Car Parking Space as are earmarked by No.	<ol style="list-style-type: none"> 1. Reserve Price: Rs. 99,00,000/- 2. EMD: Rs. 9,90,000/- 3. Increment amount: Rs. 1,00,000/- 4. Encumbrance details: Society dues, Electricity, Holding Tax etc.



	6A, respectively, in the ground floor along with the undivided proportionate share of land measuring 3.9 lessa out of total land of 1 bigha, 1 katha 1 lecha (16.24 ARE) of Dag no. 278 and 279 (Old), 1318 and 1319(New) of KP Patta no.477 (Old) 261(New) of Village – Sahar Ulubari part II under Mouza – Ulubari, Guwahati in the District of Kamrup , Assam, Sale Deed No 15343/ 2015 belonging to Manoj Kumar Goyal	<p>5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M.</p> <p>6. Possession type: Physical Possession</p>
ix	All that piece and parcel of Residential Flat no 6C, 6 th Floor, Jagdamba Apartment, ASEB Road, Guwahati-781007 (urban) Admeasuring total area:1860 sq ft (super built up area) including One Car Parking Space in the Ground Floor along with undivided proportionate share of land measuring 3.9 lessa out of total land measuring 1 bigha, 1 katha 1 lecha (16.24 ARE) of Dag No.278 and 279 (Old), 1318 and 1319(New) of KP Patta no. 477 (Old) 261(New) of Village – Sahar Ulubari part II under Mouza – Ulubari, Dist – Kamrup , Assam, Sale Deed No. 8501/ 2015 belonging to Sri Manoj Kumar Goyal	<p>1. Reserve Price: Rs. 1,07,00,000/-</p> <p>2. EMD: Rs. 10,70,000/-</p> <p>3. Increment amount: Rs. 1,00,000/-</p> <p>4. Encumbrance details: Society dues, Electricity, Holding Tax etc.</p> <p>5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M.</p> <p>6. Possession type: Physical Possession</p>
x	All that piece and parcel of Residential Flat No 104, 1st Floor, Core Residency, Panjabari, Guwahati, 781037, (Urban), Admeasuring Total Area : 1526 sq. ft along with One Car Parking Space together with proportionate share of land measuring 0.54 Ares over the land measuring 26.71 Ares covered by Dag no.497(Old) / 2248 (New), of K.P Patta No.117 (Old) / 1524 (New) of village Dwarandah, under Mouza – Beltola, Guwahati, in the district of Kamrup (Metro), Assam, Sale Deed No 7823/2013 in the name of Sri Manoj Kumar Goyal	<p>1. Reserve Price: Rs. 80,00,000/-</p> <p>2. EMD : Rs. 8,00,000/-</p> <p>3. Increment amount: Rs. 1,00,000/-</p> <p>4. Encumbrance details: Society dues, Electricity, Holding Tax etc.</p> <p>5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M.</p> <p>6. Possession type: Physical Possession</p>
xi	All that piece and parcel of Residential Flat No. B 3N , Block B, 3rd Floor, Lake View apartments, Dharapur, Guwahati, 781133, (Semi Urban), Admeasuring Total Area: 1386 sq. ft (super built up	<p>1. Reserve Price: Rs. 59,00,000/-</p> <p>2. EMD: Rs. 5,90,000/-</p> <p>3. Increment amount: Rs. 50,000/-</p>



	area) along with a Car Parking Space provided in the Ground Floor of Block D together with undivided proportionate share of land out of total land measuring 2 Bighas, 2 Kathas and 1 Lecha covered under Dag No. 839 of K.P Patta no 188 under Vill - Dharapur, Mouza - Ramcharani in the district of Kamrup(Metro), Assam, Sale Deed No 7545/ 2011 in the name of Sri Manoj Kumar Goyal	<p>4. Encumbrance details: Society dues, Electricity, Holding Tax etc.</p> <p>5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M.</p> <p>6. Possession type: Physical Possession</p>
xii	All that piece and parcel of Residential Flat No B- 3S,3 rd Floor, Block B, Lake View apartments, Dharapur, Guwahati, 781133, (Semi Urban), Admeasuring Total Area : 1386 sq. ft along with One Car parking Space provided in the Ground Floor of Block D together with undivided proportionate share of land over the land measuring 2 Bighas, 2 Kathas and 1 Lecha covered under Dag No. 839 of K.P Patta no 188 under Vill - Dharapur, Mouza - Ramcharani in the district of Kamrup(Metro), Assam, Sale Deed No 7547/2011 in the name of Sri Manoj Kumar Goyal	<p>1. Reserve Price: Rs. 59,00,000/-</p> <p>2. EMD: Rs. 5,90,000/-</p> <p>3. Increment amount: Rs. 50,000/-</p> <p>4. Encumbrance details: Society dues, Electricity, Holding Tax etc.</p> <p>5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M.</p> <p>6. Possession type: Physical Possession</p>
xiii	<p>Part I : All that piece and parcel of Plot covered by Dag No 808 (2 katha 5 lechas), 809 (2 katha 8 lechas) both of KP Patta No. 67, situated at Brahmaputra Industrial Park, Gauripur of Revenue Village- Sila, Mouza - Sila Senduri Ghopa, in the district of Kamrup (Rural), Guwahati, 781031, Assam, admeasuring Total Area : 4 Kathas 13 Lechas, Sale Deed No. 1449/ 2014 belonging to Sri Manoj Kumar Goyal</p> <p>Part II : All that piece and parcel of a Commercial Plot covered by Dag No. 815, KP Patta No. 98, situated at Brahmaputra Industrial Park, Gauripur of Revenue Village- Sila, Mouza - Sila Senduri Ghopa, Dist Kamrup(Rural), Guwahati, 781031, Assam, admeasuring Total Area : 1 Katha 14 Lechas, Sale Deed No 1450/ 2014 belonging to Sri Manoj Kumar Goyal</p>	<p>1. Reserve Price: Rs. 53,93,00,000/-</p> <p>2. EMD: Rs. 5,93,00,000/-</p> <p>3. Increment amount: Rs. 5,00,000/-</p> <p>4. Encumbrance details: Society dues, Electricity, Holding Tax etc.</p> <p>5. Inspection Date and Time: 02.09.2025, 11.00 A.M to 3.00 P.M.</p> <p>6. Possession type: Symbolic Possession</p>

	Part III : All that piece and parcel of a Commercial Plot with office building bearing Dag No. 807 (3 kathas 13 lechas), 811 (3 kathas 10 lechas) both of KP patta No. 187, situated at Brahmaputra Industrial Park, Gauripur of Revenue Village – Sila, Mouza- Sila Senduri Ghopa, District- Kamrup (Rural), Guwahati, 781031, Assam, admeasuring Total Area : 1 bigha 2 Kathas 3 Lechas, Sale Deed No 1448/ 2014 belonging to Sri Manoj Kumar Goyal	
4	The secured debt for recovery of which the property is to be sold	Rs. 58,55,81,274.00 (Rupees fifty eight crore fifty five lac eighty one thousand two hundred seventy four only) as on 27.03.2023 and subsequent interest, charges, cost etc thereon.
5	Deposit of earnest money	EMD being the 10% of Reserve price to be transferred /deposited by interested bidder with ebkay (PSB Alliance) before the close of e-auction. (https://baanknet.com) by means of RTGS/ NEFT.
6	Bank account in which EMD to be remitted. Last Date and Time within which EMD to be remitted:	10% of Reserve Price as mentioned 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 by means of RTGS/ NEFT.as per the guidelines available in the website. As applicable as per policy of PSB Alliance Ltd. E -Auction ID : SBIN203950027
7	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.
8	The e-auction will be	



(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-eBkay 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 Ltd). The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

		<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> <p>(w) Intending Bidder can bid for only for Plant & Machinery. However, priority will be given for purchase of land and building along with plant & machinery together. Only land and building will not be sold.</p>
12	Details of pending litigation, if any, in respect of property proposed to be sold	<p>1.OA 293 of 2023 has been filed at DRT-I, Kolkata. Next hearing is scheduled on 18.07.2025.</p> <p>2. Original sale deeds were parted with Central Bureau of Investigation (CBI). However, the same will handed over to successful Action Purchaser on release from CBI.</p>

Date: 24.08.2025
Place: Kolkata


AUTHORISED OFFICER,
STATE BANK OF INDIA,

