

THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE**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	Ms. Tangam House No 1103 A, Sector-8, Ambala City-134003
2	Name and address of the Branch, and secured creditor	State Bank of India, SARB, SCO-70, Sector-5, Panchkula-134109.
3	Description of the immovable secured assets to be sold	Residential house No 2164 and 2165 measuring 52 sq. yards, EWS, Housing Board Colony Sector 10, Ambala City registered in the name of Mrs Tangam W/o Sh Shiv Parkash vide sale deed No 1461 dated 06.10.2020. (Physical Possession Date: 11.06.2026)
4	Details of the encumbrances known to the secured creditor	Nil
5	The secured debt for recovery of which the property is to be sold	Rs.24,82,563/- (Rupees Twenty Four Lakh Eighty Two Thousand Five Hundred Sixty Three only) as on 21.09.2023 plus future interest & charges.
6	Deposit of earnest money	EMD: Rs. 2,62,600/- being the 10% of Reserve price to be transferred / deposited to bidders own Wallet provided by PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com/ by means of RTGS/NEFT.
7	Reserve price of the immovable secured assets Bank Account/Wallet in which EMD to be Remitted Last date and time within which EMD to be remitted	Rs. 26,26,000/- Bidders own wallet Registered with PSB Alliance Pvt Ltd on its e-auction site https://baanknet.com/ by means of RTGS/NEFT. Time: 16:00 Date: 27.08.2026
8	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately (within 24 hours), 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	Place: Online Date: 27.08.2026 Time: 11:00 am to 16:00 pm

	be completed	
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	PSB Alliance Pvt Ltd at the web portal https://baanknet.com/
11	i) Bid increment amount: ii) Auto extension: _____ times (limited/unlimited) iii) Bid currency & unit of measurement	i) Rs. 20,000/- ii) Unlimited extension of 10 minutes each iii) 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: 21.08.2026 Time: 2.00 PM to 04:00 PM Name: Sh. Chanchal Singh & Sh. Simranjeet Singh
13	Other conditions	(a) The Bidders should get themselves registered on https://baanknet.com/ by providing requisite KYC documents and registration fee as per the practice followed by PSB Alliance Pvt Ltd well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). (b) Haryana State Property ID (PID) is not available with Bank. The intending bidder should verify the ID in Revenue record / relevant Revenue portal to avoid any difficulty at the time of registration of property. (c) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Pvt Ltd at https://baanknet.com/ by means of NEFT/ RTGS transfer from his bank account. (d) The Intending bidder should take care that the EMD is transferred and confirm that his wallet maintained with PSB Alliance Pvt Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (e) The EMD of the successful bidder will be automatically

	transferred to the bank once the sale is confirmed by the respective Authorised Officer of the bank. (f) 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. (g) 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. (h) 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. (i) 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. (j) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (k) 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. (l) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (m) 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. (n) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with PSB Alliance Pvt Ltd. The Bidder has to place a request with PSB Alliance Pvt Ltd for 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). (o) 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. (p) In case of forfeiture of the amount deposited by the defaulting
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	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, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (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 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. (t) The bidders are advised to check the relevant property documents by visiting SAR branch, SCO-70, Sector-5, Panchkula, in case they desire so, before bidding. (u) 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. (v) 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. (w) 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
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		other than the person who submitted the bid/participated in the e-Auction will be entertained. x) The successful bidder is required to get the Sale Certificate registered within the timeline prescribed by Government/Revenue Department.
14	Details of pending litigation, if any, in respect of property proposed to be sold.	Nil as per our record.

Date: 13.08.2026
Place: Panchkula

AUTHORISED OFFICER
STATE BANK OF INDIA