

**TERMS & CONDITIONS:**

- 1 First of all intending bidder/purchaser has to visit e-Auction website <https://baanknet.com/eauction-psb/x-login> for online registration for taking part in the e-Auction, generation of user id and password for downloading documents. Bidders may contact Branch Head of Ranchi Branch as per the details provided in the sale notice.
- 2 Earnest Money Deposit (EMD) as mentioned above for the properties is required to be deposited in the wallet account opened after registration with the auction conducting agency before commencement of auction.
- 3 The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://baanknet.com/eauction-psb/x-login> & E-Auction will be conducted **on 18.07.2026 from 11.00 AM to 05.00 PM (IST)** with unlimited extensions of **10 minutes** each.
- 4 All persons participating in e-Auction should submit their sufficient and acceptable proof of their identity, residence, authority and also PAN/TAN cards etc at the time of deposit of EMD.
- 5 The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, immediately (latest by 19.07.2026) and the remaining amount shall have to be paid within 15 days from the date of auction. In case of failure to deposit the amount within the time as stipulated, the amount paid will be forfeited by the Authorized Officer and Authorized Officer shall have the liberty to cancel the auction and conduct a fresh auction.
- 6 On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per rules.
- 7 All expenses relating to stamp duty and registration of Sale Certificate/conveyance, if any, shall be borne by the successful bidder.
- 8 The Authorized Officer will not be held responsible for any charge, lien, encumbrance, property tax or any other dues to the Government or anybody in respect of the property under sale.
- 9 Due to any administrative exigencies, necessitating change in date and time of e-Auction sale will be intimated through the service provider or the Bank at the registered email addresses or through SMS on the mobile number/email address given by them/registered with the service provider.
- 10 The Authorized Officer has the absolute right to accept or reject any bid or adjourn/postpone/cancel the sale without assigning any reason thereof. It may be noted that nothing in this notice constitute or deemed to constitute any commitment or representation on the part of the bank to sell the property.
- 11 For inspection of the property(ies), the intending bidders may contact Respective Branches of UCO Bank, during office hours between 13.07.2026 to 17.07.2026.
- 12 This is also a 30 days' notice to the borrowers/guarantors/mortgagors of the above said loan about holding of this sale on the above mentioned date.
- 13 The above properties/assets shall be sold **on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS and WHATEVER THERE IS BASIS "**. The intending bidder should make their own inquiries regarding any statutory liabilities, arrears of Property Tax, Electricity dues etc. relating to the above properties by themselves before participating in the Auction Sale process.
- 14 Particulars specified in schedule above have been stated to the best of the information of the Authorized Officer/Bank. Authorized Officer and/ or Bank will not be answerable for any error, misstatement or omission in this public notice.
- 15 Please consider the bid increment amount of Rs.10,000.00 (Rs Ten Thousand Only).

Date- 10.07.2026
Authorized Officer
Ranchi Branch,
UCO Bank.

