PROPERTY WILL BE SOLD ON 23.11.2026

"AS IS WHERE IS, AS IS WHAT IS AND WHAT-EVER THERE IS" BASIS

1	Name and address of the Borrower	1. Smt. Sumitra Lahon C/o Chikon Lahon, near Lachit Middle School, Abhoypuria, Lukhurakhon Gaon, Selenghat, Jorhat 785636 2. Smt. Sumitra Lahon W/o Shri Sunil Borah Kuladhar Chaliha Road, Attilagaon, Jorhat, Assam, PIN-785001
2	Name and address of Branch, the secured creditor	Stressed Assets recovery Branch, Na-Ali, M.G. Road, Jorhat, Opp. ASEB Building, PIN: 785001 (Assam)
3	Complete Description of the movable secured assets to be sold with identification marks or number, if any, on them	**Property ID: SBIN78532116148** **VEHICLE NO: NL-07-AA-4723** **ENGINE NO. PDHZ430032** **CHASSIS NO. MB1GWGCD2PRDP2803** **MANUFACTURER: ASHOK LEYLAND** **VEHICLE CLASS: DUMPER** *The seized vehicle is currently parked at* Kaziranga Parking Yard, Bokakhat, Dist-Golaghat, Assam
4	Details of the encumbrances known to the secured creditor	Stressed Assets recovery Branch, Na-Ali, M.G. Road, Jorhat, Opp. ASEB Building, PIN: 785001 (Assam)
5	The secured debt for recovery of which the property is to be sold	**Rs. 21,93,941.47** (Rupees Twenty One Lakh Ninety Three Thousand Nine Hundred Forty One and Forty Seven paise only) as on 03-09-2026 + further interest, cost, charges & other expenses etc thereon.
6	Deposit of earnest money	**EMD: Rs. 1,25,000.00 (Rupees One Lakh Twenty Five Thousand only)** **Pre-bid EMD being 10% of Reserve price to be transferred by interested bidders in the global EMD Wallet of https://baanknet.com/ by means of NEFT/Challan.** Interested bidder may deposit pre-bid EMD with M/s PSB Alliance before close of e-auction. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in M/s PSB Alliance Bank account and updation

		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 amount well in advance to avoid last minute problem.
7	Reserve price of the movable secured assets: Bank account in which EMD to be remitted. Last Date and Time within which EMD to be remitted:	**Rs. 12,50,000.00 (Rupees Twelve Lakh Fifty Thousand only)** Account No.38401351282; SBI SARB, Jorhat, IFSC Code: SBIN0004460. Bidders Global EBD Wallet maintained with https://baanknet.com/. (Bidder/Purchaser to register in e-auction portal. https://baanknet.com/eauction-psb/bidder-registration using his mobile no. and email id. KYC verification will be done online. Hence bidder to upload requisite KYC documents verification of which may take 02 working days. "Interested bidder may deposit Pre-bid EMD with **BAANKNET** before the close of e-auction. Credit of Pre-bid shall be given to bidder only after receipt of payment in **BAANKNET** bank account and updation 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 amount well in advance (before auction date) to avoid any last minute problem."
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 auction purchaser not exceeding three months from the date of auction, failing which the earnest money deposited by the bidder shall be forfeited. The account details for depositing 25% of the sale price and balance amount on being declared successful bidder: Account No. **38401351282** IFSC Code: SBIN0004460 Account Name: SBI SARB, Jorhat Branch: Stressed Asset Recovery Branch, Jorhat

9	Time and place of public auction or time after which sale by any other mode shall be completed	**On line e-auction on 23.11.2026** Time: 11.00 A.M to 5.00 P.M with unlimited extension of 10 minutes each. The sale will be done by the undersigned through e-auction platform provided at the website https://baanknet.com on the date and time mentioned above.
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.	https://baanknet.com/ For detailed terms and conditions of the E-auction sale, steps to be followed by the bidder for registering with e-auction portal and for E-Auction tender document containing online e-auction bid form, Declaration etc, please refer to the link provided in https://baanknet.com/ & https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	(I) Rs 10,000.00/- (Rupees Ten Thousand only) (II) Auto extension with unlimited extension of 10 minutes each (iii) Indian Rupees (INR)
12	Date and Time during which inspection of the movable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number:	Date: 09.11.2026 to 21.11.2026 Time: 11:00 A.M. to 3:00 P.M except holidays. Following officers may be contacted during office hours. 1. Nijananda Badir, Assistant General Manager, SARB, Jorhat, Mob.No. 9508417080. 2. Pankaj Dutta, Deputy Manager, SARB, Jorhat, Mobile No: 7896262847.
13	Other conditions	(a) The Bidders should get themselves registered on PSB Alliance Pvt Limited https://baanknet.com/ using his mobile no and email Id. Bidders to upload requisite KYC documents which will be verified by PSB Alliance Pvt Ltd. (The registration process is detailed on the above website). (b) The intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Pvt Limited at https://baanknet.com by means of NEFT/RTGS transfer from his bank account.

		(c) The intending bidders should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with PSB Alliance Pvt Limited is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (d) 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 and the remaining amount i.e. 25% of the sale price to be paid immediately i.e. on same day or not later than the next working day as the case may be. The said amount has to be remitted to the Bank Collection Account No. **38401351282** IFSC Code: SBIN0004460 Account Name: SBI SARB, Jorhat Branch: Stressed Asset Recovery Branch, Jorhat The sale confirmation advice will be issued on satisfactory verification of the KYC & Other formalities. (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 e-Auction 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. (h) 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. (i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (j) 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. (k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below

		the reserve price. (l) 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. (m) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with PSB Alliance Pvt Limited. The bidder has to place a request with PSB Alliance Pvt Limited 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). (n) 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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. (o) 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 it may be subsequently sold. (p) **The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees, TDS, etc (which ever applicable) for transfer of the property /asset in his/her name.** (q) **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.** (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 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. (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 e-Auction will be entertained.

		(t) The Bank is not liable to pay any interest/ refund of EMD/money paid in case of any delay in issuance of confirmation of Sale/ Sale Certificate by virtue of any Tribunal/Court Order in connection with this e-auction. (u) **The bidders shall independently ascertain any other dues/liabilities/encumbrances in respect of the asset from the concerned authorities to their satisfaction before submitting bids. It would not be open to the Bidder(s) whose bid is accepted by the Authorised officer to withdraw his bid, either on the ground of defects/repairs or any other ground whatsoever.** (v) Bidders are requested to inspect the vehicle and satisfy themselves regarding the condition, existing claim, registration of the vehicle prior to submission of their online bids. All costs incurred in connection with such inspection shall be borne by the Bidders. (x) Bidders advised / cautioned to verify with the Regional transport office as well as obtain and analyze the records with respect to the vehicle to satisfy themselves regarding title, nature, description, condition, existing en-cumbrances, liens, charges, statutory dues, etc., over the vehicle before submitting their bids. (y) State Bank of India shall not be responsible for rendering any assistance to the Bidder in connection with its independent inspection of the Vehicle. Bidders are requested to submit their bids only after conducting their own independent due diligence exercise with respect to their title to the vehicle. (z) (i) All expenses incurred towards movement / shifting of vehicle post the E- Auction process should be borne by the Successful Bidder. (z) (ii) Qualified / Successful Bidder(s) shall not be entitled to receive re- imbursement of any expenses which may have been incurred in carrying out of the due diligence, search of title to the assets and matters incidental thereto or for any purpose in connection with the E-Auction process. z (iii) It is expressly stated that the State Bank of India does not take or assume any responsibility for any dues, statutory or otherwise, of the Company, including such dues, if any, which may affect transfer of the asset to the Successful Bidder and such dues, if any, will have to be borne/ paid by the Successful Bidder. ○ For any issues during registration contact customer support / helpdesk (Tel: 8291220220) or drop a

		mail to: support.baanknet@psballiance.com.
14	Details of pending litigation, if any, in respect of property proposed to be sold	Nil

Date: 06.11.2026
Place: Jorhat

AUTHORISED OFFICER
STATE BANK OF INDIA