

THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED 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 Borrowers Name and address of the Guarantor	1. Late Miss. Abcy Vijitha Mercelyn, D/O Shri. Gandhi U, - No.6, 3rd Floor, Brindavan Apt,9A Cross, Thillai Nagar, Trichy-620018 - Flat No. C-107, First Floor,C Block, "Martins Nandavanam", Saravanampatty, Cheran Nagar, Coimbatore-641029. 2. Shri. Gandhi U, S/O Shri. Uruman, - No. 6, 3rd Floor, Brindavan Apt, 9A Cross, Thillai Nagar, Trichy-620018 - Flat No C-107, First Floor, C Block, "Martins Nandhavanam", Saravanampatty, Cheran Nagar, Coimbatore – 641029 1. Smt. Christy Vanitha Evelyn, W/O, Shri. Gandhi U - No. 6, 3rd Floor, Brindavan Apt, 9A Cross, Thillai Nagar, Trichy-620018 - Flat No C-107, First Floor, C Block, "Martins Nandhavanam", Saravanampatty, Cheran Nagar, Coimbatore – 641029
2	Name and address of Branch,the secured creditor	State Bank of India, HLC, Tiruchirapalli Branch No. 7, Mc Donalds Road, First Floor, State Bank Road, Trichy-620001 Phone: 9940793808 / 9488486588 Email: sbi.10205@sbi.co.in
3	Description of the secured assets to be sold.	This flat property bearing Flat no.C107 is situated at first floor of 'C' Block in "Martin's Nandavanam" at Saravanampatti-Thudiyalur Road, chinnavedampatti village within Coimbatore corporation limits and is about 2km from State Bank of India, Saravanampatti branch, 11.6km from Coimbatore junction. Surrounded by residential buildings, Residential Apartments and Layouts etc. Latitude:11.080539 Longitude:76.966339
4	Details of the encumbrances known to the secured creditor.	Nil
5	Other Information	Nil
6	The secured debt for recovery of which the hypothecated property is to be sold	Rs.18,60,625/- (Rupees Eighteen Lakhs Sixty Thousand Six Hundred and twenty five only) as on 07.01.2026 and further interest at contractual rate from 08.01.2026
7	Deposit of earnest money(EMD) to be Remitted (10% of Reserve Price)	Rs.2,79,000/- EMD being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s PSB Alliance (BAANKNET) on its e-auction site https://baanknet.com by means of RTGS/NEFT.
8	(i) Reserve price of (ii) Bank account in which EMD to be remitted. (iii) Last Date and Time within which EMD to be remitted	(i) Rs. 27,90,000/- (Rupees Twenty-seven Lakhs Ninety Thousand only) + applicable GST (ii) Bidders own wallet Registered with M/s PSB Alliance (BAANKNET) on its e-auction site https://baanknet.com (iii) Date: 23.03.2026 Time: Up to 4.00 P.M.



9	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 Authorized 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. . In case if successful bidder fails to pay the amount on or before the mentioned date, already paid amount will not be refunded
10	Time and place of public e- Auction or time after which sale by any other mode shall be completed.	Date: 24.03.2026 Time: From 11.30 a.m to 12.30 p.m Duration: 60 Minutes With unlimited extension of 5 minutes for each bid, if the bid continues, till the sale is concluded.
11	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.	M/s. PSB Alliance (BAANKNET) at the web portal https://baanknet.com
12	(i) Bid increment amount: (ii) Auto extension: (limited /unlimited) (iii) Bid currency & unit of measurement	(i) Rs.25,000/- (ii) With unlimited extensions of 5 minutes each. (iii) Rupees
13	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: 18.03.2026 Time: 11.00 am to 3.00 pm Bank Officer: 9940793808 / 9488486588
14	Other conditions	a) The Bidders should get themselves registered on https://baanknet.com/eauction-psb/bidder-registration, by providing requisite KYC documents and registration fee as per the practice followed by M/s. PSB Alliance (BAANKNET), well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). b) The Intending bidder should transfer his EMD amount to Bank Collection Account No.4897932102056; SBIN0010205; Account Name: Subsidy Inward Remit NEFT/RTGS Account by means of challan generated on his bidder account maintained with PSB Alliance (BAANKNET) at https://baanknet.com by means of NEFT transfer from his bank account. The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the e-Auction, self-attested copies of (i) Proof of Identification (KYC) Viz ID card / Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid e-mail ID (v) Contact number (mobile/Land line of the bidder etc., to the Authorized Officer of State Bank of India, HLC, Trichy by 23.03.2026 by 4.00 P.M . Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorized Officer. c) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.

- d) It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
- 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 saleprice to be paid immediately i.e. on the same day or not later than next working day, as the case may be. The said amount must be remitted to the **Bank Collection Account No.4897932102056; SBIN0010205; Account Name: Subsidy Inward Remit NEFT/RTGS Account**. The sale confirmation advice will be issued on satisfactory verification of the KYC & Other formalities.
- 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 Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- k) 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.
- 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 M/s PSB Alliance (BAANKNET). The Bidder must place a request with PSB Alliance 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 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 it may 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, GST, etc. for transfer of the property in his/her name.
- r) The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees, GST 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 Authorized 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 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 e-Auction will be entertained.

Place: Trichy.

Date: 10.03.2026

कृते भारतीय स्टेट बैंक
For STATE BANK OF INDIA
Authorized officer
State Bank of India
HLC, Trichy - 620 001
Chief Manager
Home Loan Centre
Trichy