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

<table>
<tr><td>1</td><td>Name and address of the Borrower / guarantor</td><td colspan="2">
<table>
<tr><td><u>Residential address of the Borrower as per Application:</u><br>Shri. K.Ramesh<br>S/o Shri.Kuppusamy<br>A Block, Flat No.105, First Floor,<br>Row 9, Garden city Apartment,<br>Nagarajapuram to Perur road,<br>Near SBI ATM,<br>Vedapatti,<br>Coimbatore-641007<br>Ph:9894097721/+97451157667</td><td><u>Property address of the Borrower:</u><br>Shri K.Ramesh<br>S/o Shri.Kuppusamy<br>Block –A,Flat No.306,Third Floor,<br>Row 8, Garden city Apartment,<br>Nagarajapuram to Perur road,<br>Near SBI ATM,<br>Vedapatti,<br>Coimbatore-641007<br>Ph:9894097721/+97451157667</td></tr>
<tr><td><u>Work Place Address of the borrower as per Application:</u><br><u>Shri</u>.K.Ramesh<br>S/O Shri.Kuppusamy<br>GEEBEE GARMENTS FZE<br>ACCOUNTS- DEPARTMENT, E4-9&11,<br>PO BOX:7866, Saif Zone, Near Rexton Factory<br>Sharjah,United Arab Emirates<br>Ph:+971 65571090 / Ph:9894097721/<br>+97451157667</td><td><u>Residential address as per passport:</u><br>Shri K.Ramesh<br>S/o Shri.Kuppusamy<br>T3, Sri Daksha Adyant Apartments,<br>Guru Samy Nagar,Navavoor Pirivu,<br>Coimbatore- 641 046<br>Ph:9894097721/+97451157667</td></tr>
<tr><td><u>Present address of the Borrower as per Application:</u><br>Shri. K.Ramesh<br>S/o Shri.Kuppusamy<br>Flat No-09, Building No-28,<br>Abhushagara – Sharjah,<br>Near Amber Super Market,<br>Sharjah,United Arab Emirates<br>Ph:+971 65571090 / Ph:9894097721/<br>+97451157667</td><td></td></tr>
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<tr><td>2</td><td>Name and address of Branch, the secured creditor</td><td colspan="2">State Bank of India, Home Loan Centre (North), Kurinji Complex, Coimbatore – 641 018</td></tr>
<tr><td>3</td><td>Description of the immovable secured assets to be sold.</td><td colspan="2"><u>Description of the Immovable property</u><br><br>The Property is in the name of Shri.K.Ramesh S/o Shri.Kuppusamy (Doc No. 2319/2019)<br>In Coimbatore Registration District, Thondamuthur Sub Registration District, Perur Taluk, Vedapatti Village<br>Survey No 257 Hectare 1.16.50, Acres 2.88 under Patta No.534<br>Survey No 252/1B Acres 1.56<br>Survey No 253/1 Acres 1.62<br>Survey No 251/1 Acres 0.58 ½<br>Survey No 254 Acres 0.41<br>Survey No 258 Acres 0.98<br>Survey No 259/2 Acres 2.79<br>Survey No 260/2 Acres 0.05<br>Aggregating in all to 10 acres and 87 ½ cents<br>Together with all appurtenances attached to the said land and ease monetary rights attached to the said land.<br>Out of 10 Acres and 87 ½ cents we have gifted 75,039 Sq.feet towards OSR & Approach Road to Vedapatti Town Panchayat and 3,064.52 Sq.ft for Scheme Road balance has been Shared as UDS.<br>The Director of Town and Country Planning vide DTCP Approval No.25675/2011, and Local Planning Authority Approval No.6645/2011, vide renewal No.1243/2015.</td></tr>
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| | | **SCHEDULE -B**<br>In the Property described in Schedule A above, an undivided 264.66 Sq. ft or 24.58 Sq.Meters of land.<br>The Property is situated within Vedapatti Town Panchayat.<br>**SCHEDULE -C**<br>The Apartment **bearing Unit No.06 on the Third Floor of type 2 BHK, Row 8, Block A, Flat No-A306** having a carpet area of about **377.67 Sq.ft** in the Residential Complex/township called **"GARDEN CITY"** in Vedapatti Coimbatore.<br>Door No. R8-A306, Garden City, Vedapatti.<br>Assessment No.2856, (Old Assessment No.4320).<br>E.B.Connection No.03-105-012-603.<br>Along with fixtures, with privilege and easement right and all common amenities, and electricity service connections and respective deposits etc., provided in the apartment and with all common rights in the common areas and right over the roads and pathways for ingress and egress.<br>The Property is situated within **Vedapatti Town Panchayat.** |
| 4 | Details of the encumbrances known to the secured creditor. | Nil. However, bidders are requested to make their own enquires /due diligence. |
| 5 | The secured debt for recovery of which the property is to be sold | **Rs. 19,05,251.00 (Rupees Nineteen Lakhs Five Thousand Two Hundred and Fifty One Only) as on 28.10.2026** with interest, cost and incidental charges thereon etc., |
| 6 | Deposit of earnest money (EMD)<br><br>(10% of Reserve Price) | Rs.1,65,900/-<br>Pre-bid EMD being the 10% of Reserve Price to be transferred by interested bidders in the global EMD wallet of https://baanknet.com/eauction-psb/home by means of transfer of funds. Interested bidder may deposit pre-bid EMD with PSB Alliance Baanknet before the close of e-auction. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in PSB Alliance 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 EMD amount well in advance to avoid any last minute problem.<br><br>The auction will be conducted online only, through the web portal https://baanknet.com/eauction-psb/home. The bidder registration should be completed by bidder well in advance, before e-auction date as the process takes minimum of two to three working days. |
| 7 | (i) Reserve price of the immovable secured assets:<br>(ii) Bank account in which EMD to be remitted. | Rs.16,59,000/-<br><br>Bidders own wallet Registered with Baanket on its e-auction site https://baanknet.com/eauction-psb/home by means of Transfer of funds.<br><br>In case of successful bid, the remaining part of successful bid amount should be paid through NEFT to the A/c No: 4897932610402 IFSC: SBIN0061040, Bank: State Bank of India Address: Home Loan Centre (North),Kurinji Complex, Coimbatore |
| 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. |
| 9 | Time and place of public e-Auction or time after which sale by any other mode shall be completed. | Date: 10.12.2026<br><br>Time: 11.00 A.M to 4.00 PM with unlimited extensions of 10 minutes each Online |
| 10 | The e-Auction will be conducted through the Bank's approved service provider. | Baanknet at the web portal https://baanknet.com/eauction-psb/home |

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| | e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above | |
| 11 | (i) Bid increment amount:<br>(ii) Auto extension: (limited / unlimited)<br>(iii) Bid currency & unit of measurement | Rs.25,000/-<br><br>Unlimited extensions of 10 minutes each<br><br>In Rupees |
| 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.<br>Contact person with mobile number | Date: 22.11.2026 & 23.11.2026<br>Time : 11.00 A.M to 04.00 P.M<br><br>Name: Surendhar Arunachalam<br>Mobile No.94894 52782 |
| 13 | Other conditions | |
| | a) The Bidders should get themselves registered on https://baanknet.com/eauction-psb/home by providing requisite KYC documents and registration fee as per the practice followed by 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 by means of challan generated on his bidder account maintained with https://baanknet.com/eauction-psb/home by means of transfer of funds 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 Licence/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 Authorised Officer of State Bank of India, HLC,Coimbatore North Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. | |
| | c) Pre-bid EMD being the 10% of Reserve Price to be transferred by interested bidders in the global EMD wallet of https://baanknet.com/eauction-psb/home by means of transfer of funds. Interested bidder may deposit pre-bid EMD with PSB Alliance Baanknet before the close of e-auction. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in PSB Alliance 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 EMD amount well in advance to avoid any last minute problem. The auction will be conducted online only, through the web portal https://baanknet.com/eauction-psb/home. The bidder registration should be completed by bidder well in advance, before e-auction date as the process takes minimum of two to three working days | |
| | d) To the best of knowledge and information of the Authorised 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 Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. | |
| | e) It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. | |
| | f) 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 sale price after adjusting EMD already paid 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 has to be remitted to the A/c No: 4897932610402 IFSC: SBIN0061040; Account Name: State Bank of India. The sale confirmation advice will be issued on satisfactory verification of the KYC & Other formalities. | |
| | 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 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. | |

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| | j) | 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. |
| | k) | Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. |
| | l) | 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. |
| | m) | The bid submitted without the EMD shall be summarily rejected. The property shall be sold above the reserve price. |
| | n) | 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. |
| | o) | The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with Baanknet.The Bidder has to place a request with https://baanknet.com/eauction-psb/home 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). |
| | p) | 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. |
| | q) | 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 be subsequently sold. |
| | r) | 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. |
| | s) | 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. |
| | t) | 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 Authorized Officer of the concerned bank branch only. |
| | u) | 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. |
| | v) | This sale will attract the provisions of sec 194-IA of the Income Tax Act. |
| | w) | GST @ 18% will be applicable on the sale value of Plant & Machinery and Stocks |
| | x) | Dues payable such as, statutory dues, pending payment, tax arrears, if any, to be borne by the successful auction purchaser. |

Place: Coimbatore
Date: 29.10.2026

Authorised Officer
State Bank of India, HLC Coimbatore North