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 Borrower	Smt.S.Sudha,W/o Shri.Shanmugasundaram Door No.: 1C, Alagar Nagar II,Vellalapalayam, 46,Pudur Post, Pudur,Erode- 638002 2. Shri.P.Shanmugasundaram, Door No.: 1C, Alagar Nagar II, Vellalapalayam,46,Pudur Post, Pudur, Erode- 638002
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, 377/1, Dr.Nanjappa Road, Behind: N. S.Palaniappa Nursing Home,Coimbatore-18
3	Description of the immovable secured assets to be sold.	**<u>Property belonging to Smt.Sudha.S [Covered under Document No.6115/2013] & Rectification Deed DocNo.6063/2014</u>** Erode Registration District, Aval poondurai Sub Registration Office, Erode Taluk,46 Pudhur Village, R.S. No. 385/6 Part Hec 0.01.0, Kist RS.0.06, R.S No. 385/8,Part P.Hec 0.73.0 Kist RS.2.02,old as S.F.No.435/1,435/3, in this land common 1.00 acre formed layout and annexed 16 feet East West Road and 23 feet wide North South Road and continued to this layout formed 23 feet East West Road and named as Alagar Nagar II, and Sold several house sites one of the House Site No.17 with titled house and vacant site under the following boundaries: South of : House Site No 16. North of : 23 feet wide East West Road, West of : 23 feet wide North South Road, East of : the remaining land belonged to the vendor Admeasuring Northern side East west 29.3 feet, Southern side East West 30.3 feet, Western side North South in cross 41.6+8.7=> 50.3 feet, Eastern side North South 51feet Land admeasuring totally 1451 Sq.ft (134.80 Sq.mt) together with building constructed thereon, with mamool pathway rights and all other easementary rights thereto. The above said property situated within the limits of 46 Puthur village panchayat. EB Service No .04-027-003-1162
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.62,23,492/- (Rupees Sixty Two Lakhs Twenty Three Thousand Four Hundred and Ninety Two Only) as on 20.09.2026 with future interest, costs, etc.,

भारतीय स्टेट बैंक
एस. ए. आर. शा. कोयम्बतूर
SAR Br. Coimbatore
10204
State Bank of India

<table>
<tr><td>6</td><td>Deposit of earnest money (EMD)

(10% of Reserve Price)</td><td>
<table>
<tr><th>S.NO</th><th>Reserve Price [Rs.]</th><th>(10% of Reserve Price) EMD</th></tr>
<tr><td>1</td><td>37,74,000/=</td><td>3,77,400/=</td></tr>
</table>

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 NEFT. Interested bidder may deposit pre-bid EMD with psballiance before the 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 EMD amount well in advance to avoid any last minute problem</td></tr>
<tr><td>7</td><td>(i) Reserve price of the immovable secured assets:
(ii) Bank account in which EMD to be remitted.</td><td>
<table>
<tr><th>S.NO</th><th>Reserve Price [Rs.]</th><th>(10% of Reserve Price) EMD</th></tr>
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</table>

Bidders own wallet Registered with M/s PSB Alliance on its e-auction site https://baanknet.com/eauction-psb/home by means of NEFT</td></tr>
<tr><td>8</td><td>Time and manner of payment</td><td>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.

Amount should be paid through RTGS/NEFT/Net Banking /Fund Transfer to the A/c No.: 31282412150. IFSC : SBIN0000827, Account Name: SARB Parking Account; Bank : State Bank of India Address: Main Branch, Bank Road, Coimbatore.</td></tr>
<tr><td>9</td><td>Time and place of public e-Auction or time after which sale by any other mode shall be completed.</td><td>Date:15.10.2026
Time: 11.00 A.M to 4.00 P.M with unlimited extensions of 10 minutes each.
Online</td></tr>
<tr><td>10</td><td>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</td><td>The auction will be conducted online only, through M/s.PSB Alliance at the web portal https://baanknet.com/eauction-psb/home.</td></tr>
</table>

	the service provider as mentioned above	
11	(i) Bid increment amount: (ii) Auto extension: (limited / unlimited) (iii) Bid currency & unit of measurement	Rs. 25,000/- Unlimited extensions of 10 minutes each In Rupee
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:01.10.2026 Time :11.00 A.M to 4.00 P.M Name :Mr.R.Rajagopalan - Mobile No.90045-78960 Mr.Shrinath MG - Mobile No. 94453-95289
13	**Other conditions** (1) Intending Bidders should get themselves registered on https://baanknet.com/eauctionpsb/ bidder-registration by providing requisite KYC documents and registration fee as per the guidelines provided on BAANKNET well before the auction date (The registration process is detailed on the above website). (2) Bidders have to visit the website (https://www.baanknet.com/eauction-psb/x-login) to participate for online bid. For technical assistance, the bidders may refer to BAANKNET helpline numbers/email id mentioned on the home page of https://www.baanknet.com (3) Bidders shall hold a valid e-mail ID (e-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and password by BAANKNET may be conveyed through e-mail.) (4) 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. (5) 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. (6) 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. (7) 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. (8) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (9) 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. (10) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (11) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondences regarding any change in the bid shall be entertained. (12) Lien on the wallet of unsuccessful bidders to the extent of EMD amount will be automatically removed by the system. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). ((13) 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.	

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	(14) 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 it be subsequently sold. (15) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, Tax, fees etc. for transfer of the property in his/her name. (16) The payment of all statutory /non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (17) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable 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. (18) 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 of 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. (19) 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. Provided if the sale price is above Rs.50,00,000.00, it shall be responsibility of the auction purchaser has to deduct the 1% TDS in the name of the owner of the property and remit to income tax Dept. as per sec. 194IA of Income Tax Act on PAN number which may be provided by the Authorised Officer. The sale certificate will be issued only on receipt of the Form No. 26QB and challan for having remitted to the Bank subsequently. Failing which, it shall be a default under section Rule 9(5) of Security Interest (Enforcement) Rules. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction will be entertained. (20) The Sale Certificate will not be issued pending operation of any stay/injunction/restraint order passed by the court/Tribunal against issue of sale certificate. Further, no interest will be paid on the amount deposited during this period. No request of for return of deposit either in part or full/ cancellation of sale will be entertained. (21) QR Code is provided only for the convenience to intending bidders. However details of the property will be as per the description given in the notice published in Newspaper and uploaded in https://baanknet.com, portal only (22) Bidder shall be responsible to avoid any technical glitches or mistakes that may affect the e-auction. Therefore, the Bank shall not be responsible for the same and there shall not any claim or whatso ever from the bidder thereon affecting the auction process. (23) Where land & building and plant & machinery both are put on the same auction under different Lot, Authorised Officer reserves right to confirm the sale immovable property only if plant and machinery is sold out.	
14	Details of pending litigation, if any, in respect of the property proposed to be sold	Nil as on date

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Place: Coimbatore
Date: 21.09.2026

Chief Manager & Authorised Officer
State Bank of India , SARB,Coimbatore