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## JM Financial Home Loans Limited

JM FINANCIAL Home Loans

Corporate Office: 3rdFloor, Suashish IT Park, Plot No. 68E, off Datta Pada Road, Opp. Tata Steel, Borivali (E), Mumbai - 400 066

### DEMAND NOTICE

**Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules").**

Whereas the undersigned being the Authorised officer of JM Financial Home Loans Limited (JMFHLL) under the Act and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Rules already issued detailed Demand Notice dated below under Section 13(2) of the Act, calling upon the Borrower(s)/Co-Borrower(s)/Guarantor(s) (all singularly or together referred to "Obligors")/Legal Heir(s)/Legal Representative(s) listed hereunder, to pay the amount mentioned in the respective Demand Notice, within 60 days from the date of the respective Notice, as per details given below. Copies of the said Notices are served by Registered Post and are available with the undersigned, and the said Obligor(s)/Legal Heir(s)/Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

In connection with the above, Notice is hereby given, once again, to the said Obligor(s) /Legal Heir(s)/Legal Representative(s) to pay to JMFHLL, within 60 days from the date of the respective Notice/s, the amount indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column till the date of payment and / or realization, read with the loan agreement and other documents/writings, if any, executed by the said Obligor(s). As security for due repayment of thse loan, the following Secured Asset(s) have been mortgaged to JMFHLL by the said Obligor(s) respectively.

| Sl. No. | Borrower, Co-Borrowers and Guarantors Name, and LAN | Property Description | Date of 13(2) Notice, Date of NPA Total Outstanding as on date |
|---|---|---|---|
| 1 | **1. Mr. Omjayam J**<br>**2. Mrs. Anitha O**<br><br>**Loan Account No. LPON22000026979** | Pondicherry Registration District, Villianur Sub-Registration District, Villianur Commune Panchayath Limits, Village No.51 Kizhur Revenue Village, Land comprised in Resurvey No.48/9/A, Cadastre No.217part, Patta No.193 (N), Measuring to and extent of 2 Are 56 Centiares, on Northern side portion out of which Measuring to and extent of 128 Sq.mtr (Or) 1377 sq.feet. of Vacant plot is Subject to this deed. Boundaries; East of Plot belongs to Mannathappillai, West of Plot belongs to Ramalingapillai, South of Plot belongs to Ramalingapillai, North of Mariamman Koil Street, EXTENTS: Measuring to and extent of 2 Are 56 Centiares, on Northern side portion out of which Measuring to and extent of 128 Sq.mtr.(Or) 1377 sq.feet. of Vacant plot. | **1. 07-09-2026**<br>**2. 04-09-2026**<br>**3. Rs. 15,22,923/-** (Rupees Fifteen Lakhs Twenty-Two Thousand Nine Hundred and Twenty-Three Only) **outstanding as on 07-September-2026.** |

*with further interest, additional Interest at the rate as more particularly stated in respective Demand Notices dated mentioned above, incidental expenses, costs, charges etc incurred till the date of payment and/or realization. If the said Obligor(s) shall fail to make payment to JMFHLL as aforesaid, then JMFHLL shall proceed against the above Secured Asset(s)/Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Obligor(s)/Legal Heir(s)/Legal Representative(s) as to the costs and consequences.

The said Obligor(s)/Legal Heir(s)/Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s)/Immovable Property(ies), whether by way of sale, lease or otherwise without the prior written consent of JMFHLL. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

**Place: Pondicherry**
**Date: 17/09/2026**

**Sd/- Authorised Officer,**
**JM Financial Home Loans Limited**

## AXIS BANK LTD

**Legal & Support Team : 2nd floor, Door no 31, Old no 14, South Mada Street, Mylapore, Chennai - 600 004.**

### POSSESSION NOTICE Under Rule 8(1) (For Immovable Properties)

Notice is hereby given under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, a demand notice was issued on the dates mentioned against each account and stated hereinafter calling upon them to repay the amount within 60 days from the date of receipt of said notice.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers / Guarantors and the public in general that the undersigned has taken possession of the property described herein below in exercise of power conferred on him/her under section 13(4) of the said Act read with Rule 8 of the said Act on the dates mentioned against each account.

The Borrowers / Guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AXIS BANK LTD for an amount and interest thereon.

The borrowers attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

| Sl. No | Name of Account / Borrowers / Proprietor / Partners/ Guarantors / Legal Heir(s) / Owner of property etc & address | Date of Demand Notice | Amount outstanding |
|---|---|---|---|
| 1. | **(Ref No.:AXIS/SBB/SARFAESI/SEP-2026/7845)**<br>**1. M/s. Go Green Traders, [Borrower], Represented by its Partnership - Mr. Arivazhagan S & Mrs. Banupriya A,** No 10, Ramar Koil Street, Ground Floor, Nandambakkam Kudiyiruppu, Nandambakkam, Chennai -600089.<br>**2. Mr. Arivazhagan S,** S/o.Samikannu, **3. Mrs. Banupriya A,** W/O. Mr. Arivazhagan S, both at : J-109, Casa Grand Irene, MG Road, Manapakkam, Chennai-600125. **Also, At:** Plot No.28, (West Part), S.No 66(Old), 66/41 & 66/38 (New),0, Saratha Nagar, Neelagiri, Therku Thottam, Thanjavur -613004 | **29.09.2025**<br>**Date of Possession Notice**<br>**15.09.2026** | **Rs.50,42,955/- as on 07.06.2025** |

**Description of the property mortgaged/charged : Properties belonging to the name of Mr. Arivazhagan As per the Doc No. 2847/2002.** Neelagir Therku Thottam, Village, Thanjavur Taluk, Thanjavur Regd. District, Thanjavur Jt.No-1 SRO., Saradha Nagar - Plot No-29 Eastern side, Door No (As per property tax) 2597, S.No-66/41. As per Revenue Record : S.No-66/41A. Total Extent - 600 Sq.Ft. **Boundaries for 600 Sq.Ft of land with building :** North Of – Plot No-33, South Of - Colony Common Road, East Of -Plot No-29 Western side part, West Of Plot No-28. **Measurement Details :** North East West : 10 ft., South East West : 10 ft., East - South North : 60 ft., West - South North : 60 ft., 600 Sq.Ft. With all easements Rights and Pathway. **As per the Doc No 2848/2002.** Neelagir Therku Thottam, Village, Thanjavur Taluk, Thanjavur Regd. District, Thanjavur Jt.No-1 SRO, Saradha Nagar - Plot No-28 Western side, Door No (As per property tax) : 2597, S.No-66/38, As per Revenue Record S.No-66/38A. Total Extent - 900 Sq.Ft. **Boundaries for 900 Sq.Ft of land with building** North Of -Plot No-34, South Of - Colony Road, East Of -Plot No-29, West Of Plot No-28 Eastern side part. **Measurement Details :** North East West : 15 ft., East - South North : 60 ft., South East West : 15 ft., West - South North : 60 ft., 900 Sq.Ft. With all easements Rights and Pathway.

**Date : 15.09.2026**
**Place : Thanjavur**

**Authorized Officer**
**Axis Bank Ltd.**

## JM Financial Home Loans Limited

JM FINANCIAL Home Loans

Corporate Office: 3rdFloor, Suashish IT Park, Plot No. 68E, off Datta Pada Road, Opp. Tata Steel, Borivali (E), Mumbai - 400 066

### DEMAND NOTICE

**Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules").**

Whereas the undersigned being the Authorised officer of JM Financial Home Loans Limited (JMFHLL) under the Act and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Rules already issued detailed Demand Notice dated below under Section 13(2) of the Act, calling upon the Borrower(s)/Co-Borrower(s)/Guarantor(s) (all singularly or together referred to "Obligors")/Legal Heir(s)/Legal Representative(s) listed hereunder, to pay the amount mentioned in the respective Demand Notice, within 60 days from the date of the respective Notice, as per details given below. Copies of the said Notices are served by Registered Post and are available with the undersigned, and the said Obligor(s)/Legal Heir(s)/Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

In connection with the above, Notice is hereby given, once again, to the said Obligor(s) /Legal Heir(s)/Legal Representative(s) to pay to JMFHLL, within 60 days from the date of the respective Notice/s, the amount indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column till the date of payment and / or realization, read with the loan agreement and other documents/writings, if any, executed by the said Obligor(s). As security for due repayment of thse loan, the following Secured Asset(s) have been mortgaged to JMFHLL by the said Obligor(s) respectively.

| Sl. No. | Borrower, Co-Borrowers and Guarantors Name, and LAN | Property Description | Date of 13(2) Notice, Date of NPA Total Outstanding as on date |
|---|---|---|---|
| 1 | **1. Mr. Mohan Velayutham**<br>**2. Mrs. Mariselvi M**<br><br>**Loan Account No. HTIR23000046663 & LTIR25000110483** | 1. All that Piece and parcel of Land Situated at Tirunelveli Registration District, Tirunelveli Joint 2 Sub Registration Office, Tirunelveli Taluk, Tirunelveli Village, C.N.Village, Kurukkuthurai Road, Tirunelveli Corporation Limit, T.S.Ward.10, Block.22, T.S.No.1576 having an extent of 2 Acre 63 Cents in its southern side subdivided as T.S.No.1576/2 having extent of 0.88.00 Ares = 2 Acre 17 Cents land 2. T.S.No.1577 having an extent of 8 Cents in its southern side subdivided as T.S.No.1577/2 having extent of 0.02.75 Ares = 7.39 Cents land. 3. T.S.No.1578 having an extent of 1 Acre 2 Cents in its southern side subdivided as T.S.No.1578/2 having extent of 0.34.25 Ares = 84.13 Cents land. 4. T.S.No.1584 having an extent of 53 Cents in its southern side subdivided as T.S.No.1584/2 having extent of 0.12.90 Ares = 31.87 Cents land. 5. T.S.No.1585/1 having an extent of 0.24.20 Ares = 59.75 Cents land. 6. T.S.No.1586 having an extent of 0.19.50 Ares = 48 Cents land. 7. T.S.No.1587 having an extent of 1 Acre 17 Cents in its Northeast corner exclude 16 cents remaining 1 Acre 1 Cents in its Southern side subdivided as T.S.No.1587/3 having extent of 0.04.60 Ares = 11.39 Cents land. Totally above said 1 to 7 Schedule properties are combined and divided into plots and named as "Adura Chidambaram Gardens" Southern Portion and in which plot No.53EWS measuring an extent of 645.84 Sq.ft = 60 Sq.Mtr = 1.482 Cents land with house bearing Door No.53 and with all aminites and also above said property situated in T.S.No.1576/2 with following boundaries: North by: Plot No.54 EWS, East by: Plot No.64 South by: Plot No.52 EWS, West by: South north Common Pathway Measuring East to West on the Northern Side: 15 Meter, East to West on the Southern Side: 15 Meter, North to South on the Eastern Side: 4 Meter, North to South on the Western Side: 4 Meter with all easement and Pathway rights | **1. 07-09-2026**<br>**2. 04-09-2026**<br>**3. Rs. 22,08,515/-** (Rupees Twenty-Two Lakhs Eight Thousand Five Hundred and Fifteen Only) **Outstanding as on 07-September-2026.** |

*with further interest, additional Interest at the rate as more particularly stated in respective Demand Notices dated mentioned above, incidental expenses, costs, charges etc incurred till the date of payment and/or realization. If the said Obligor(s) shall fail to make payment to JMFHLL as aforesaid, then JMFHLL shall proceed against the above Secured Asset(s)/Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Obligor(s)/Legal Heir(s)/Legal Representative(s) as to the costs and consequences.

The said Obligor(s)/Legal Heir(s)/Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s)/Immovable Property(ies), whether by way of sale, lease or otherwise without the prior written consent of JMFHLL. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

**Place: Tirunelveli**
**Date: 17/09/2026**

**Sd/- Authorised Officer,**
**JM Financial Home Loans Limited**

## TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)

Truhome FINANCE

**Head Office:** Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; **Tel:** 1800 102 4345 ; **Website:** http://www. truhomefinance.in
**Reg.Off.:** Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018

### APPENDIX-IV-A [SEE PROVISION TO RULES 8 & 9] Sale Notice for Sale of Immovable Properties through Private Treaty

**Private Treaty Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.**

**Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to Truhome Finance Limited (formerly M/s Shriram Housing Finance Limited), the Physical Possession of which have been taken by the Authorized Officer of Truhome Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in Private Treaty on 05.10.2026 for recovery of the balance due to Truhome Finance Limited from the Borrowers And Guarantors, as mentioned in the table.**

**Details of Borrowers and Guarantors, amount due, Short Description of the immovable property, Sale Price , its deposit and date of Inspection are also given as:**

| Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers | Amount of Recovery and date of Demand Notice | Private Treaty Sale Price | Private treaty Date | Symbolic/Physical possession date | Contact Person |
|---|---|---|---|---|---|
| **Mr. Christoper S/o Mr. Nallamuthu No.20 E 2nd Street, Selvanayagapuram Thoothukudi - 628002**<br><br>**Mrs. Ponmary W/o Mr. Christoper No.20 E 2nd Street, Selvanayagapuram Thoothukudi - 628002** | Demand Notice Date: 11-06-2025 Rs. 2795303/- (Rupees Twenty seven lak ninety five thousand three hundred and three Only) as on 09-06-2025 under reference of Loan Account No. SLPHTCRN0000015 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice. | Rs. 30,00,000/- (Rupees Thirty Lakhs only ) | **Private treaty Date: 05.10.2026** | **Symbolic possession dated on 15.10.2025** | **Gurunthalingam - 9444505750**<br>**Mr. Selvakumar-9176224367**<br>**Mr.A.Karthikeyan-9791308353** |
| | | **Encumbrance: Two tenants occupied the property, and Tenants filed a suit for not to evict from the property and Physical possession yet to taken** | | | |

**Description of Property**

1.All part and parcel of the property situated at Thoothukudi Registration district, Thoothukudi Joint II Sub Registration district, Thoothukudi Taluk, Thoothukudi Coporation, Ward No.07, Municipal 2nd Ward, Town Survey Ward, No.04, Block o.36, T.S.No.4346/4 extend of the property 577.5 Sq.ft land with building bearing Door No.20E
Four Boundaries: West : House for Corporation No. 20D, Common wall belongs to jeyabal , North : East West Selvanayagapuram 2nd Street
South : 4th Item East west Common Pathway, 5th Item South North Common Pathway , East : 8th Item South North Common Pathway
Extent of the Property 577.5 Sq.Ft

2.All part and parcel of the property situated at Thoothukudi Registration district, Thoothukudi Joint II Sub Registration district, Thoothukudi Taluk, Thoothukudi Coporation, Ward No.07, Municipal 2nd Ward, Town Survey Ward, No.04, Block o.36, T.S.No.4346/4 extend of the property 577.5 Sq.ft land with building bearing Door No.20E
Four Boundaries: West : House for Corporation No. 21A, Common wall belongs to jeyabal , North : 4th Item East West Common Pathway
South : 6th Item land , East : 5th Item South North Common Pathway, Extent of the property 365.625 Sq. Ft

**1) For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) website.**

**2) The intending bidders have to submit their EMD amount to be deposited by way of RTGS/NEFT to the account details mentioned herein below: BANK NAME: AXIS BANK LIMITED BRANCH: BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO. Current Account No. 911020045677633 IFSC CODE: UTIB0000230.**

Place : Tuticorin
Date : 17-06-2026.

Sd/- Authorised Officer- Truhome Finance Limited
(Formerly Shriram Housing Finance Limited)

## Sale of Secured Financial Assets by Equitas Small Finance Bank Limited under Swiss Challenge Method

## TERMS AND CONDITIONS FOR SALE

**EQUITAS SMALL FINANCE BANK LIMITED**

equitas Equitas Small Finance Bank

Equitas Small Finance Bank Limited ("ESFBL" or "Bank") is a banking company as per Banking Regulation Act,1949, incorporated and registered under the provisions of Companies Act, 2013, CIN - L65191TN1993PLC025280, having its Head Office at 4th Floor No. 769, Spencer Plaza Mall, Anna Salai, Chennai, Tamil Nadu 600002 and is engaged in the business of banking and providing financial credit facilities in the form of loans; and the operations of the bank are subject to extant guidelines and regulations issued by the Reserve Bank of India.

In terms of the Bank's Policy read with extant regulatory guidelines, ESFBL initially places the sale of Secured Financial Assets (hereinafter referred to as the "**Pool**") aggregating to Rs.110.02 Crore.

ESFBL invites counter bids from Asset Reconstruction Companies/ eligible entities under the Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025 for the sale of its financial asset comprising of Secured Financial Assets of the Bank for Cash or Cash and Security receipts consideration, in accordance with the terms and conditions mentioned below. The counter bids are called from interested bidders under the Swiss challenge method.

1. Brief details of financial assets of the Loan Portfolio: ESFBL invites counter bids from eligible parties to acquire the pool as detailed below:

| No. of A/c's | Principal O/s as on 31.07.2026 | Date of Submission of Counter Bid | Date finalisation of Successful Bidder | Term of Sale |
|---|---|---|---|---|
| 2,502 | Rs.110.02 cr | 21.09.2026 (before 5.00 PM) | 23.09.2026 | Cash & Security Receipts basis. |

2. The sale of NPA Financial Asset, as envisaged under this process Document, is a sale under the Swiss challenge method. ESFBL has received an existing offer from an eligible entity (Anchor Bidder) for acquisition of the Financial Asset for an aggregate consideration amount.

3. The sale of the Financial Asset by ESFBL is on 'As is, where is', "whatever there is and as is what is" basis without any recourse against and liability to ESFBL under "Swiss Challenge Method", based on an existing binding offer from the Anchor Bidder (hereinafter called "Base/Anchor Bid)" in hand with cash of 48.06 cr and Security receipts of 25.65 cr totalling to 73.72 cr as detailed below.

| Particulars | Overall | Class A | Class B |
|---|---|---|---|
| Price % | 67% | | |
| Amount (in cr.) | 73.72 | 57% | 44% |
| Investment % | | | |
| Anchor Bidder | 65.20% | 100% | 20% |
| Investor | 34.80% | - | 80% |
| Investment Amount (in cr.) | 73.72 | 41.65 | 32.07 |
| Anchor Bidder | 48.06 | 41.65 | 6.41 |
| Investor | 25.65 | - | 25.65 |

The "Challenger" bid should have minimum mark-up of 5% and maximum mark up of 15% over "Base/Anchor Bidder". The Anchor bidder will have the right to match the highest challenger bid.

4. In the event no eligible counter bid is received pursuant to this counter bid process, then Initial Consideration quoted by the Anchor Bidder, shall be declared as the successful bidder.

5. If counter bid(s) cross the minimum mark-up specified in the Process document, the highest counter bidder becomes the challenger bid. In that case, Base/Anchor Bidder, who offered the Initial Consideration is then invited to match the challenger bid. If the Base/Anchor Bidder, who offered the Initial Consideration either matches the challenger bid or bids higher than the challenger bid, such Anchor Bidder shall become the successful bidder; else, the bidder offering the challenger bid shall be the successful bidder.

6. The Anchor Bidder or the successful Bidder will be declared as the Successful bidder upon completion of the Swiss Challenge method. The final winning bid will be decided by the committee basis the bids received as detailed below after taking into considerations the commercial and other operational parameters.

7. The bid submitted by the counter bidders pursuant to the counter bid process shall be binding in nature. The counter bidders shall not be permitted to withdraw their bid submitted pursuant to the counter bid process. No change or supplemental information to the bid shall be accepted after the submission of the bid. No bid shall be modified, substituted or withdrawn by the counter bidders after the submission of the bid. Any alteration/modification in the bid or additional information supplied subsequent to the submission of the bid, unless the same has been expressly sought for by Equitas Small Finance Bank Ltd, shall be disregarded. The bids submitted by the counter bidders shall not contain any conditions unless expressly agreed in writing by Equitas Small Finance Bank Ltd prior to submission of the same. Equitas Small Finance Bank Ltd, in its sole discretion, may reject a bid which contains any additional conditions.

8. The interested eligible ARCs/eligible entities may conduct due diligence of these assets with immediate effect, after submitting expression of interest and executing a Non-Disclosure Agreement (NDA) with the ESFBL if not already executed.

9. Full details of the accounts will be shared on execution of NDA on the email ID provided with the Expression of Interest (EOI). ESFBL shall also facilitate detailed due diligence including inspection of loan and Finance documents, if asked for – after execution of NDA. ESFBL shall also facilitate inspection of credit appraisals/ sanction notes/ review/ renewal papers available, as available, Bidders are also expected to verify at the time of due diligence, the updated position of principal and total dues.

10. Cut-off Date is 31.07.26 i.e. being the date up to which all realization/ recoveries made in connection with the Portfolio, including from any third parties or court, authority, liquidator, receiver, etc. shall be retained by the ESFBL. It is clarified that if any amounts are received /recovered by ESFBL, in connection with the Portfolio, including from any third parties or court, authority, liquidator, receiver, etc. after the Cut-off Date i.e. on and from 01.08.2026, the same shall be held by ESFBL on behalf of the Successful Bidder and be transferred to of the Successful Bidder after execution of the Assignment Agreement and payment of the Purchase Consideration for the pool in full.

11. The timelines of the proposed process are as follows:

| Sl. No. | Activity | Dates |
|---|---|---|
| 1 | Publication of Advertisement | **17.09.2026** |
| 2 | Last Date of Submission of Expression of Interest (EOI) by ARCs other than the Anchor bidder and other ARCs who have done due diligence already on the portfolio, Non-Disclosure Agreement/Undertaking and 29A Affidavit by the counter bidders. Informing names of the Authorized Official(s) along with their contact details (mobile number, e-mail ids etc.) for all communication | **18.09.2026** |
| 3 | Submission of Counter Bid/Challenger Bid) | **21.09.26** (Before 5PM) |
| 4 | Issuance of Right to Match Notice to Anchor Bidder | **22.09.2026** |
| 5 | Submission of the matching/revised Counter Bid by Anchor Bidder & Declaration of Successful Bidder | **23.09.2026** |
| 6 | Execution of Assignment Agreement and payment of Purchase Consideration | **30.09.2026** |

12. The Anchor Bidder will have first right of refusal to match the highest challenger bid emerging from Swiss Challenge process.

13. The submission of a Bid by the Bidder shall be deemed to constitute unconditional acceptance of all the terms and conditions enumerated under this process document by the Bidder.

14. In case of failure to adhere to the timelines as indicated by ESFBL in the assignment agreement by the Successful Bidder, ESFBL shall be entitled to seek damages, specific performance, as the case maybe, under applicable law.

15. Any applicable stamp duties/additional stamp duty/transfer charges, fees, etc. and also all the statutory/non statutory dues, taxes, rates, assessment charges, fee etc. owning to anybody that may be arising out of the counter bid process shall be payable by the Successful Bidder.

16. Bidders are expected to submit their Bid with independent study and assessment and value thereof before submitting their Bids. By virtue of submission of the Bid, it shall be deemed that the Bidders have conducted and completed their own independent due diligence at their own costs as per the timelines mentioned in point no.11 above, including verifying various legal proceedings, as well as ascertaining the known and unknown liabilities, encumbrances and any other dues from concerned authorities or stakeholders to their satisfaction before submitting the Bid.

17. All costs, expenses, taxes, stamp duties and liabilities incurred by each Bidder in connection with the Transaction, including (without limitation) in connection with Due Diligence, preparation and/or submission of the Bid, including fees of its own advisors, if any, shall be borne and paid by such Bidder, whether its Bid is accepted or rejected for any reason and ESFBL does not assume any liability whatsoever in this connection.

18. The bids are to be submitted in password protect emails / physical form in sealed envelope to Mr. **V. Vinodh Kumar**, Equitas Small Finance Bank Ltd, 4th floor, Phase II, Spencer Plaza, No.769, Mount Road, Anna Salai, Chennai–600002. (Email Id: vinodhkumarv@equitas.bank.in ). by the cut-off date as mentioned in point 11(iii) above. The Bidder shall not be entitled to withdraw or cancel Bid once submitted. ESFBL may seek extension of the validity for such period as may be necessary to complete the approvals and/or as determined by the Management of ESFBL.

19. Notwithstanding anything contained in this notice, ESFBL reserves the right to accept or reject the bid and/or to annul the counter bid process and reject the bid, at any time, without any liability or any obligation for such acceptance, rejection or annulment, and without assigning any reasons thereof.

20. ESFBL shall reserve the right not to respond to any query or provide any clarification to the counter bidder, at its sole discretion and no extension of time and date referred in this process document shall be granted on the basis of not having received response to clarifications sought from ESFBL.

21. While this process document has been prepared in good faith, neither ESFBL nor its respective directors, consultants, agents, officers, advisors or employees make any representations or warranty or shall have any responsibility or liability whatsoever, whether in contract, tort or otherwise, for any direct, indirect or consequential loss or damage, loss of use, loss of production or loss of profit or interest costs or in respect of any statements or omissions under the Process document or any subsequent information provided by ESFBL during the counter bid process or arising out of or related to this counter bid process. The counter bidders hereby acknowledge and releases ESFBL and its respective directors, advisors, consultants, officers, agents and employees, irrevocably, unconditionally, fully and finally, from any and all liability arising out of claims, losses, damages, costs, expenses or liabilities in any way related to or arising from the exercise of any rights or performance of any obligations set out under this process document, or in connection with the counter bid process, and waives any and all rights or claims.

22. The successful bidder will be intimated in-principally by the ESFBL in due course. The final bid then shall be subject to approval of competent Authorities of the ESFBL.

23. Except for the Non-Disclosure Agreement/Undertaking, no agreement will be deemed to be reached on any matter regarding the proposed transaction or any other matter until the definitive documents are executed between ESFBL and the Successful Bidder.

24. The details about the execution of an Assignment Deed and completion of other legal formalities by the Bidder, in line with the terms and conditions of this present, may be covered in the Bid so submitted. Format of assignment deed shall be finalised by the ESFBL, in line with terms contained herein and the same shall be binding on the bidder. Bidder shall arrange to take / collect the underlying security/loan documents from ESFBL branches at a mutually convenient date and time, within 30 days from the date of execution of the Assignment Deed.

25. ESFBL reserves the absolute and unfettered right, at its sole discretion, to withdraw from, cancel, suspend, and/or postpone the proposed sale at any time and at any stage, without assigning any reason and without incurring any liability, cost, penalty or obligation whatsoever to any party. Any such decision of ESFBL shall be final, conclusive, and binding on all parties, and shall not be subject to challenge.

26. ESFBL reserves the right, at its sole discretion, to issue addendum to the Terms and Conditions contained under this Process Document and/or any other related documents, at any time, for the purpose of clarifying, amending, modifying, supplementing or deleting any provision, clauses or items contained therein. Each such addendum shall be deemed to be an integral part of such original Process Document and/or related documents and shall be final and binding on all parties.

27. Portfolio showcased in the table hereinabove is subject to change due to ongoing recovery/collection/closure of the account(s)/ exclusion of specific categories of account if any.

28. In case of any doubt regarding the terms and conditions and process of the sale, the decision of ESFBL will be final and conclusive.

29. All suits or proceedings relating to any dispute or claim arising out of or in course of performance of this contract shall be filed in courts of appropriate jurisdiction within the territorial limits of Chennai.