Addendum to Bid Process Document dated November 04, 2026

Central Bank of India (**"CBoI" or "Lead Bank"**), a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, having its registered office at Chander Mukhi, Nariman Point, Mumbai – 400 021, along with the consortium of Lenders (hereinafter collectively referred as **"Lenders")** are in the process of transferring their stressed loan exposure of M/s. Jain Sarvodaya Vidhya Gyanpeeth Samiti (hereinafter referred to as the **"JSVGS"** or **"Borrower"**) pertaining to the credit facilities advanced by the Lenders (**"Stressed Loan Exposure"**), to Asset Reconstruction Companies (**"ARCs"**) / Scheduled Commercial Banks ("SCBs") / Non-Banking Financial Corporations (**"NBFC"**) / All India Financial Institutions (**"AIFIs"**) or any other transferees permitted (**"Permitted Entities"** or **"Bidders"**) under the guidelines issued by Reserve Bank of India (**"RBI"**), including the Master Direction - Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025, as amended from time to time (the "**RBI Directions**") and Lenders' internal Board approved policy. Lenders propose to sale/ transfer the Stressed Loan Exposure of JSVGS to the Permitted Entities/ Bidders. It is clarified that only Permitted Entities/ Bidders can participate in this sale/ transfer process.

CBoI on behalf of Lenders has appointed BOB Capital Markets Limited (**"BOBCAPS" or "Process Advisor"**), for assisting and advising the Lenders on the process and matters incidental thereto in connection with the transfer of the Stressed Loan Exposure. In the said context, CBoI and BOBCAPS has uploaded Newspaper Advertisement & Bid Process Document dated November 04, 2026, on their respective website, wherein the terms and conditions on the stipulated were stipulated. Post publication of newspaper advertisement and after uploading of Bid Process Document (BPD), Some of the Permitted Entity(s) informed that they would need further time for submission of Expression of Interest (EOI) along with requisite Refundable Participation Fee (RPF), and other documents as prescribed in the BPD.

Based on requests received from Permitted Entity(s) for extending the timeline, the Lenders have decided to extend the timelines mentioned in the Bid Process Document, accordingly the revised timelines are detailed below:

Particulars	Date#
Advertisement Date / Expression of Interest (**"EOI"**) start date	04-November-2026 (Wednesday)
Last Date of Submission of EOI along with other documents, Remittance of Refundable Participation Fees (RPF), CU and Undertaking by Bidder*	13-November-2026 (Friday)
Last date for accessing data room for due diligence by eligible participants (eligible participants who have submitted EOI along with RPF and all required documents to the satisfaction of Lender)	27-November-2026 (Friday) by 5:00 PM
Date of Swiss Auction (through E-Auction platform)[$]	30-November-2026 (Monday) (Timings will be shared separately to the eligible participants)
Declaration of Highest Bidder (**"H1 Bidder"**)	30-November-2026 (Monday) (after closure of e-auction)
Exercise of right of first refusal (**"ROFR"**) by Anchor Bidder	01-December-2026 (Tuesday)
Declaration of Successful Bidder	01-December-2026 (Tuesday)
Refund of Participation Fee to Unsuccessful Bidders (Due Date) (Upon Receipt of Bank Account Details)	02-December-2026 (Wednesday)
Execution of Assignment Agreement	04-December-2026 (Friday) or as mutually decided by the Parties.

**Note: The Process Advisor and/or the Lenders reserve the right to modify the time schedule and/or not to go ahead with the proposed sale/transfer/assignment at any stage without assigning any reason at their sole discretion. The decision of the Process Advisor and/or the Bank in this regard shall be final, conclusive and binding on all the participants. Please note that time is of essence for all the above events.*

All dates specified in the Newspaper Advertisement and Bid Process Document are hereby revised in accordance with the timelines stated above. Except as amended herein, all other terms and conditions of the Bid Process Document remain unchanged.

Applicants are advised to regularly visit the websites of CBoI and BOBCAPS for updates, modifications, and addenda.

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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Dated: November 09, 2026