SBI	STATE BANK OF INDIA Stressed Assets Recovery Branch Chennai.
Authorised Official's Details: Name: Shri. Jidagam S.R.L Swamy Mobile No: 7810068331 Land Line No: 044-28881058	2^{nd} Floor, Red Cross Buildings, # 32, Red Cross Road, Egmore, Chennai – 600008. *Telephone: 044-28881082* *E-mail: sbi.05170@sbi.co.in*

NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower and Guarantor that the below described property mortgaged/charged to the Secured Creditor, the **physical possession** of which has been taken by the Authorised Officer of State Bank Of India, the Secured Creditor, will be sold on " As is Where is", As is What is" and Whatever there is" basis on **20.03.2026** for recovery of **Rs. 2,53,63,245/- (Rupees Two Crore Fifty Three Lakh Sixty Three Thousand Two Hundred and Forty Five Only)** as on 27.02.2026 due to the State Bank of India, SARB, Chennai from **Mr. Aneesh Sasi Lalitha** with further interest together with all other costs, incidental expenses and charges.

Description of the immovable property: Villa situated at –
Villa No. 9B. MIRRA,
Plot No. 9, Abdulkalain 3''' Street,
West Bank Garden Phase II,
Kanathur, Reddikuppam Village,
Chengalpattu Dt. – 603 112.

BANK PROPERTY ID : SBIN200064817167

SCHEDULE – A

All that piece and parcel of land measuring 10032 sq.ft in Old No. 40/3, New Survey No. 40/3B situated in the Village No.11, Kanathur Reddykuppam Village, Chengalpattu District and
Bounded on the
North by : West Bank Garden 20 feet Road
South by : Part of land in Survey No. 28/1H
East by : Lands under Survey No.28/1E, 1F
1G/ 1H common passage villas
West by : Remaining Part of land in Survey No. 40/3
Situated within the Sub- Registration District of Thiruporur and Registration District of Chengalpattu.

SCHEDULE – B

An Undivided Share Land of 2100 sq. ft. (with Common Area) out of Schedule 'A' Vacant Land.

SCHEDULE – C

An Independent Villa No. "9B" with the Three- Bedrooms to be known as "MIRRA" constructed in the property described In Schedule 'A' with a Super Built-up Area of 3100 Square Feet.

<table>
<tr><td colspan="3">Within the sub- Registration District of Tirupporur and Registration District of Chengalpattu.</td></tr>
<tr><td colspan="3">Encumbrances known to the Bank if any: Nil</td></tr>
<tr><td colspan="3">Details of Sale</td></tr>
<tr><td colspan="2">Reserve Price of Property:
Rs. 1,61,00,000/-</td><td>Earnest Money Deposit (EMD):
Rs. 16,10,000/-</td></tr>
<tr><td>Date & Time of e-auction</td><td colspan="2">20.03.2026 ; From 10.00 AM to 4.00 PM
With auto time extension of 10 minutes each till sale is completed.</td></tr>
<tr><td><u>EMD Remittance:</u></td><td colspan="2">Pre-bid EMD being the 10% of Reserve price to be transferred by interested bidders in the global EMD wallet of <u>https://BAANKNET.com</u> by means of NEFT.</td></tr>
<tr><td>Bid Multiplier</td><td colspan="2">Rs. 50,000/-</td></tr>
<tr><td>Inspection of property</td><td colspan="2">Date: 12.03.2026 Time: 11.00 AM to 2.00 PM,</td></tr>
</table>

For detailed terms and conditions of the sale, please refer to the link provided in the State Bank of India, the Secured Creditor's website www.sbi.co.in.

Place: Chennai.
Date: 27.02.2026

Authorised Officer

STATE BANK OF INDIA
SARB 5170, CHENNAI-08

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	1. **Mr. Aneesh Sasi Lalitha,** **S/O Mr. Sasi,** Building No. 18, 265 Zone 2, Ain Khalid Street, Doha Qatar. 2. **Mr. Aneesh Sasi Lalitha, S/O Mr. Sasi,** **MASARAT GENERAL CONTRACTING,** C.R. No. 103188, MASARAT D Ring Road, Building No. 46, Zone No. 42, Street No. 250, Doha, Qatar, P.O. Box – 23300 3. **Mr. Aneesh Sasi Lalitha, S/O Mr. Sasi,** Nediyavancode, Panacode P.O., Uzhamalackal, Aryanand, Nedumangad, Thiruvananthapuram, Kerala – 695 542 4. **Mr. Aneesh Sasi Lalitha, S/O Mr. Sasi,** Thadatharikathu Puthen Veedu, H.No. 10/127, Pongode Parandode, Trivandram, Kerala – 695 542. 5. **Mr. Aneesh Sasi Lalitha, S/O Mr. Sasi,** Villa No. 9B, MIRRA, Plot No. 9, Abdulkalam 3rd Street, West Bank Garden Phase II, Kanathur, Reddikuppam Village Chennai – 603112
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, 2nd Floor, Red Cross Buildings, # 32, Red Cross Road , Egmore, Chennai – 600008.
3	**SCHEDULE – A** All that piece and parcel of land measuring 10032 sq.ft in Old No. 40/3, New Survey No. 40/3B situated in the Village No.11, Kanathur Reddykuppam Village, Chengalpattu District and Bounded on the North by : West Bank Garden 20 feet Road South by : Part of land in Survey No. 28/1H East by : Lands under Survey No.28/1E, 1F 1G/ 1H common passage villas West by : Remaining Part of land in Survey No. 40/3 Situated within the Sub- Registration District of Thiruporur and Registration District of Chengalpattu. **SCHEDULE – B**	

	An Undivided Share Land of 2100 sq. ft. (with Common Area) out of Schedule 'A' Vacant Land. **SCHEDULE – C** An Independent Villa No. "9B" with the Three- Bedrooms to be known as "MIRRA" constructed in the property described In Schedule 'A' with a Super Built-up Area of 3100 Square Feet.	
4	Details of the encumbrances known to the secured creditor.	Nil
6	The secured debt for recovery of which the property is to be sold	**Rs. 2,53,63,245/- (Rupees Two Crore Fifty Three Lakh Sixty Three Thousand Two Hundred and Forty Five Only)** as on 27.02.2026 with future interest and costs.
7	Deposit of earnest money (EMD) (10% of Reserve Price)	Earnest Money Deposit (EMD) : **Rs. Rs. 16,10,000/-** being the 10% of Reserve price to be transferred by interested bidders in the global EMD wallet of https://BAANKNET.com by means of NEFT. Interested bidder may deposit pre-bid EMD with BAANKNET before the close of e-auction. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in 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.
8	Reserve price of the Immovable secured assets: Bank account in which EMD to be remitted.	Reserve Price : **Rs. 1,61,00,000/-** Bidders own wallet Registered with BAANKNET on its e-auction site https://BAANKNET.com means of NEFT. Bank: State Bank of India, SARB, Egmore, Chennai-600 008.
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 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.
10	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 20.03.2026. Between 10.00 AM and 4:00 P.M. with unlimited extensions of 10 minutes each.
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	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. 50,000/- (ii) with unlimited extensions of 10 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: 12.03.2026; Time: 11.00 AM to 2.00 PM, Name: Shri. Sivakumar R G (Mobile No: 7010916658)
14	Other conditions	a) The Bidders should get themselves registered on https://BAANKNET.com by providing requisite KYC documents and registration fee as per the practice followed by Ebkray 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 eBKray at https://BAANKNET.com by means of NEFT transfer from his bank account.
		c) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with BAANKNET is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.
		(d) The successful bidder shall be required to submit the final prices, quoted during the e-Auction as per the annexure after the completion of the e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-Auction.
		(e) During e-Auction, if no bid without increment amount 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.
		(f) 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.
		(g) 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.
		(h) 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

STATE BANK OF INDIA SARB 5170, CHENNAI-08

		any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.
		(i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
		(j) 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.
		(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
		(l) 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.
		(m) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
		(n) 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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
		(o) 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.
		(p) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.
		(q) The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.
		(r) 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 authorised officer of the concerned bank branch only.
		(s) 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.
		(t) This sale will attract the provisions of sec 194-IA of the Income Tax Act.
		(u) It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.

Place: Chennai.
Date: 27.02.2026

Authorised Officer
State Bank of India
Stressed Assets Recovery Branch, Chennai