

SPEED POST WITH ACK DUE

K. Ramesh kumar S/o Kasinathan Plot no 5C, SRM Garden, Vetri Nagar, J.B. Estate, Avadi, Tiruvallur district	K. Ramesh kumar S/o Kasinathan Plot No 5, Block No 42, Door No 10/5, Ward No 7, Vallalar Nagar, Vilvarayanathan Village, Cuddalore – 607 001.
K. Ramesh kumar S/o Kasinathan Represented by POA K.Raja S/o Kasinathan No.273, Meetu Street, Oraiur, Panruti Taluk, Cuddalore Town - 607108	

SARB/CHE/SRI/2025-26/819

Date: 16.02.2026

Dear Sir/Madam,

NOTICE UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES.

MR. RAMESH KUMAR

Please take notice that the secured assets mortgaged/charged to the Bank more fully described in the schedule hereunder shall be sold by public e-auction to be held on 16.03.2026 through e-Auction sale between 11.00 am and 4.00 pm.

Yours faithfully

Sd xxx xx

(Authorized Officer)

Encl: Copy of e-Auction Sale Notice dated 16.02.2026

Schedule of the Property.

Item No: 1

Name of Title Deed Holder: Mr.Ramesh Kumar
<u>Primary Securities:</u> All that piece and parcel of land measuring an extent of 2852 ½ Sq.ft., or 265 Sq.mtr together with Building thereon bearing Plot No. 5 Comprised in Town Survey No. 2339 & 2340, Block No. 42, Ward No.7, Door No 10/5 Vallalar Nagar, approved by Salem Town Planning Authority No. L.P/R (sc) No. 71/1979 situated at Vilvarayanatham Village, (the mention property presently located at New Town survey No. 4686, Block No. 64, Ward No.7) Cuddalore Town, Cuddalore Taluk & District with <u>Boundaries</u> North of: Layout 30ft road, South of: Land belonging to Mr. Rajangam Padayachi Land, East of: Plot No. 6, West of: Plot No. 4 Land measurements East to West on the Northern side: 50 ½ ft, East to West on the Southern side: 50 ft, North to South on the Eastern side : 56 ft , North to South on the Western side: 57 ½ ft, Total 2852 ½ sq.ft or 265 Sq. Mtr

(Authorized Officer)

 bank.sbi

+91 44 2888 1082

+91 44 2888 1031

sbi.05170@sbi.co.in

Branch Code : 05170

ஒடுக்கப்பட்ட சொத்து வசூல் கிளை
ரெட் கிராஸ் பில்லிங், இரண்டாம் தளம்,
எண்.32, மான்டித் ரோடு,
எழும்பூர், சென்னை - 600 008.

संकटग्रस्त आस्ति वसूली शाखा
रेड क्रॉस बिल्डिंग, दूसरा तल,
नं.32, मोंटियत रोड,
एगमोर, चेन्नै - 600 008.

Stressed Assets Recovery Branch
Red Cross Building, II Floor,
No.32, Montieth Road,
Egmore, Chennai - 600 008.



	STATE BANK OF INDIA Stressed Assets Recovery Branch 2ND FLOOR, INDIAN RED CROSS BUILDINGS NO. 32, MONTIETH ROAD - EGMORE, CHENNAI
Authorized Official's Details: Name: Mr. C Parathasaradhi Mobile No: +91- 9444719444 Land Line No: 044-28881037	2nd Floor, Red Cross Buildings, # 32, Red Cross Road, Egmore, Chennai – 600008. Telephone: 044-28881037 E-mail: sbi.05170@sbi.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale 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 immovable 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 16.03.2026 for recovery of Rs.1,87,85,568/- (Rupees One Crore and Eighty Seven Lakhs and Eighty Five thousand and Five Hundred and Sixty Eight only) as on 12.02.2026 due to the State Bank of India, SARB, Chennai from Mr. Rameh Kumar K S/o Kasinathan with further interest together with all other costs, incidental expenses and charges.

The Reserve price will be Rs. 93,00,000/- and EMD will be Rs.9,30,000/

Description of the immovable property:

Primary Securities:

Name of Title Deed Holder : Mr.Ramesh Kumar

All that piece and parcel of land measuring an extent of 2852 ½ Sq.ft., or 265 Sq.mtr together with Building thereon bearing Plot No. 5 Comprised in Town Survey No. 2339 & 2340, Block No. 42, Ward No.7, Door No 10/5 Vallalar Nagar, approved by Salem Town Planning Authority No. L.P/R (sc) No. 71/1979 situated at Vilvarayanatham Village, (the mention property presently located at New Town survey No. 4686, Block No. 64, Ward No.7) Cuddalore Town, Cuddalore Taluk & District with Boundaries North of: Layout 30ft road, South of: Land belonging to Mr. Rajangam Padayachi Land, East of: Plot No. 6, West of: Plot No. 4 Land measurements East to West on the Northern side: 50 ½ ft, East to West on the Southern side: 50 ft, North to South on the Eastern side : 56 ft , North to South on the Western side: 57 ½ ft, Total 2852 ½ sq.ft or 265 Sq. Mtr

Encumbrances known to the Bank if any: Nil

Latitude:11.758996 °;Longitude:79.759491°

Cersai Details : Asset ID 200059397708

Property Id at Baanknet website: SBIN200020755015A

Details of Sale	
Reserve Price: Rs 93,00,000/-	Earnest Money Deposit (EMD): Rs. 9,30,000/-
Date & Time of e-auction	16.03.2026, From 11.00 AM to 04.00 PM With auto time extension of 10 minutes each till sale is completed.
EMD Remittance:	Pre-bid EMD 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.
Bid Multiplier	Rs.50,000/-
Inspection of property	Date: 21.02.2026 (Saturday) Time: 11.00 AM to 1.00 PM Date: 07.03.2026 (Saturday) Time: 11.00 AM to 1.00 PM

- For detailed terms and conditions of the E-auction sale, please refer to website <https://BAANKNET.COM>

Date: 16.02.2026

Place: Chennai

SBI,SARB,Egmore,Chennai

For STATE BANK OF INDIA
Stressed Assets Recovery Branch, Chennai

Authorised Officer

Authorized Officer



THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.

Property will be sold on 'AS IS WHEREAS IS WHAT IS AND WHATEVER THERE IS IS,' basis:

1	Name and address of the Borrower	K. Ramesh kumar S/o Kasinathan Plot No 5, Block No 42, Door No 10/5, Ward No 7, Vallalar Nagar, Vilvarayanathan Village, Cuddalore – 607 001
2	Name and address of Branch, the secured creditor	SBI, SARB, CHENNAI (Code: 05170) No.32, Montieth Road, II Floor, Indian Red Cross Buildings, Egmore, Chennai-2400008.
3	Primary Securities: Name of Title Deed Holder : Mr.Ramesh Kumar All that piece and parcel of land measuring an extent of 2852 ½ Sq.ft., or 265 Sq.mtr together with Building thereon bearing Plot No. 5 Comprised in Town Survey No. 2339 & 2340, Block No. 42, Ward No.7, Door No 10/5 Vallalar Nagar, approved by Salem Town Planning Authority No. L.P/R (sc) No. 71/1979 situated at Vilvarayanatham Village, (the mention property presently located at New Town survey No. 4686, Block No. 64, Ward No.7) Cuddalore Town, Cuddalore Taluk & District with <u>Boundaries</u> North of: Layout 30ft road, South of: Land belonging to Mr. Rajangam Padayachi Land, East of: Plot No. 6, West of: Plot No. 4 Land measurements East to West on the Northern side: 50 ½ ft, East to West on the Southern side: 50 ft, North to South on the Eastern side : 56 ft , North to South on the Western side: 57 ½ ft, Total 2852 ½ sq.ft or 265 Sq. Mtr	
4	Details of the encumbrances known to the secured creditor.	NIL
5	The secured debt for recovery of which the property is to be sold	Rs.1,87,85,568/- (Rupees One Crore and Eighty Seven Lakhs and Eighty Five thousand and Five Hundred and Sixty Eight only) as on 12.02.2026
6	Deposit of earnest money : Earnest Money Deposit (EMD): Rs.9,30,000/- 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 M/s.BAANKNET before 16.03.2026, 3:00 pm. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in M/s.BAANKNET's wallet 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.	
7	(i) Reserve price of the immovable secured assets: (ii) Bank account in which EMD to be remitted. (iii) Last Date and Time within which EMD to be remitted:	(i) Rs. 93,00,000/- (ii) Bidders own wallet Registered with M/s.BAANKNET on its e-auction site https://BAANKNET.COM by means of NEFT. Bank: State Bank of India, SARB, Egmore, Chennai-600 008. (iii) Refer sl.no.6
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.	
10	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 16.03.2026 From 11.00 AM to 04.00 PM with unlimited extensions of 10 minutes each. Place: Chennai
11	The e-Auction will be conducted through the Bank's approved service provider as mentioned here: e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned here :	M/s.BAANKNET at the web portal https://BAANKNET.COM
12	(i) Bid increment amount: Rs.50,000/- (ii) Auto extension: Date: 16.03.2026. From 11.00 AM to 04.00 PM with unlimited extensions of 10 minutes each (iii) Bid currency & unit of measurement: INR	



13	Date and Time during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Date: 21.02.2026 & 07.03.2026 (Saturday) Time: 11.00 AM to 1.00 PM Name: Mr. C Parthasaradhi Mobile No : 9444719444 Name: D. Sophia Sri Ranjani, City Case Officer Mobile No: 7358561044 Land Line No: 044-28881044/1037; e-mail: sbi.05170@sbi.co.in
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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 M/s.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 M/s.BAANKNET 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 M/s.BAANKNET is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.
- (d) 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 to be paid immediately i.e. on the same day or not later than next working day, as the case may be
- (e) During e-Auction, if no bid is received without increment 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 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 .0certificate 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.

STATE BANK OF INDIA
Stressed Assets Recovery Branch, Chennai

Authorised Officer

AUTHORISED OFFICER

Date: 16.02.2026

Place: CHENNAI

