भारतीय स्टेट बैंक
State Bank of India

CENTRALISED RETAIL ASSET MANAGEMENT CELL (CRAMC)
STATE BANK OF INDIA,
157, 3RD FLOOR,
SB ANNEX BUILDING,
ANNASALAI, CHENNAI – 600 002.
Ph: 044-28540016, 044-28540017
rwcramc.lhoche@sbi.co.in

DATE: 09.06.2026

'REGISTERED POST WITH A.D'

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

HTL A/c No. 41577293540

APPENDIX- IV-A
[See proviso to rule 8 (6)]

To,

Mr. S. Kumaresan S/o Mr. Sundaresan, (Borrower – Residential/Permanent/CBS Address):
No. 59/43, Erikarai Street, Ttti Taramani, Chennai – 600 113.

Mr. S. Kumaresan S/o Mr. Sundaresan, (Borrower - KYC Address):
Kuravapulam Post, Vedaranyam Taluk, Nagapattinam – 614 808.

Mr. S. Kumaresan S/o Mr. Sundaresan, (Borrower - Property Address):
Flat No. A1, First Floor,Block A, Royal Town, Plot No. 12, Senthil Nagar, Chettipuniyam – 603 204.

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 (s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorized 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" on **18.07.2026**, for recovery of **Rs.86,11,935/- (Rupees Eighty Six Lakhs Eleven Thousand Nine Hundred and Thirty Five Only) as on 09.06.2026 and further interest at contractual rate from 10.06.2026** with incidental expenses, costs, charges etc., due to the State Bank of India, the Secured Creditor from **Mr. S Kumaresan.** The reserve price will be **Rs.82,00,485 /- (Rupees Eighty Two Lakhs Four Hundred and Eighty Five Only)** and the earnest money deposit will be **Rs.8,20,100/- (Rupees Eight Lakhs Twenty Thousand and One Hundred Only)**. Last date for Earnest Money Deposit is **17.07.2026**

DESCRIPTION OF PROPERTIES

Tender No. SBI/CRAMC/17/2026-27

SCHEDULE OF THE PROPERTY

SCHEDULE - A

All that piece and parcel of land, Under **Patta No. 2072,** measuring **1 Acre 94.4 cents, @ ROYAL TOWN,** comprised in **S.No.434/1D, Chettipunniyam Village,** Chenglepet Taluk, Kanchipuram District and the land bounded on the :

North By	: Forest Lands in S. Nos. 381 & 383 and land in S.No.434/1C
South By	: 30 Feet Road and Plot No.70 in Senthil Nagar
East By	: Panchayat Road and land in S.Nos.434/2C & 433/1
West By	: Reserve Forest & OSR Land.

situate within the Registration Sub-District & Registration District of Chenglepet.

State Bank of India CRAMC (64020) Anna Salai, Chennai

SCHEDULE - B

(Property hereby conveyed in this Sale Deed)

582 Square Feet undivided share of land in the Schedule A property.

SCHEDULE - C

Flat No. A-1, 1st Floor, in Block 'A' North Wing, 3 BHK having super built up area of **1650 square feet** including **PRIVATE TERRACE of 250 Square Feet** including common areas and a reserved covered Car Parking @ Stilt Floor in the Project Known as **"Royal Town"** constructed in the 'A' schedule property.

For State Bank of India,

10/06/2026

AUTHORISED OFFICER,
CM/AGM

State Bank of India
CRAMC
(64020)
Anna Salai, Chennai

Place: Chennai,
Date: 09.06.2026.

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	**Mr. S. Kumaresan S/o Mr. Sundaresan** No. 59/43, Erikarai Street, Ttti Taramani, Chennai – 600 113.
2	Name and address of Branch, the Secured Creditor	**State Bank of India, HLC Anna Nagar Branch** Block No. 97, AF Block, Ajantha Towers, 4th Avenue, Shanthi Colony, Anna Nagar, Chennai - 600 040. Phone: 044-26210522, 26210622, 26210625
3	Description of the immovable secured assets to be sold.	**Tender No: SBI/CRAMC/17/2026-27** Flat No. A1, First Floor,Block A, Royal Town, Plot No. 12, Senthil Nagar, Chettipuniyam – 603 204.
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.86,11,935/- (Rupees Eighty Six Lakhs Eleven Thousand Nine Hundred and Thirty Five Only) as on 09.06.2026 and further interest at contractual rate from 10.06.2026** with incidental expenses, costs, charges etc., with incidental expenses, costs, charges etc.,
6	Deposit of earnest money	**Rs.82,00,485/- (Rupees Eighty Two Lakhs Four Hundred and Eighty Five Only)** being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s. PSB Alliance (BAANKNET) on its e-auction site: https://baanknet.com/eauction-psb/bidder-registration by means of RTGS/NEFT.
7	Reserve Price of the immovable secured assets: Account/ Wallet in which EMD to be remitted **Last Date and Time** within which EMD to be remitted	**Rs.8,20,100 /- (Rupees Eight Lakhs Twenty Thousand and One Hundred Only)** Bidders own wallet Registered with M/s. PSB Alliance (BAANKNET) on its e- auction site https://baanknet.com/eauction-psb/bidder-registration by means of RTGS/NEFT. **Date: 17.07.2026** **Time: Up to 5.00 P.M.**
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.
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	**Date:18.07.2026** **Time: From 11.30 A.M to 12.30 P.M, Duration: 60 Minutes** with unlimited extension of ten minutes for each bid, if the bid continues, till the sale is concluded.
10	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	M/s. PSB Alliance (BAANKNET) at the web portal https://baanknet.com/eauction-psb/bidder-registration

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11	(i) Bid increment amount: (ii) Auto extension: _________times. (limited / unlimited)	**Rs.50,000/-** Unlimited extensions of 10 minutes each
12	**Date and Time** during which inspection of the immovable secured assets to be sold along with title deeds of the property. Contact person with mobile number	**Date: 16.07.2026** **Time: Between 11.00 A.M. and 3.00 P.M. with prior appointment** Mr. A Sundarraj, Chief Manager, Mobile No. 9123591119 Mr. Charles Correya, Manager, Mobile No. 9443060409
13	Other Conditions	(a). The Bidders should get themselves registered on https://baanknet.com/eauction-psb/bidder-registration by providing requisite KYC documents and registration fee as perthe practice followed by M/s. PSB Alliance (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. PSB Alliance (BAANKNET) at https://baanknet.com/eauction-psb/bidder-registrationby means of NEFT/ RTGS transfer from his bank account. Theintending bidder should submit the evidence of EMD deposit likeUTR number along with Request letter for participation in the e-Auction, self-attested copies of (i) Proof of Identification (KYC) Viz ID card / Driving Licence /Passport etc., (ii) Current Address proof of communication, (iii) PAN card of the bidder (iv) Valid e-mail ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank of India, CRAMC, CHENNAI by **17.07.2026 before 5.00 p.m**. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. (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. PSB Alliance (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 a/c 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 laterthan next working day, as the case may be. (e) 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. (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. 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. (h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (i) 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.

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(j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

(k) 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.

(l) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s. PSB Alliance (BAANKNET). The Bidder has to place a request with M/s. PSB Alliance (BAANKNET) for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

(m) 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.

(n) 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.

(o) 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.

(p) The payment of all statutory /non- statutory dues, GST, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.

(q) 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.

(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, authorityof 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 kinds 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 auction will be entertained.

(t) This sale will attract the provision of sec.194-IA of the IncomeTax Act

For State Bank of India,

10/06/2026

AUTHORISED OFFICER
CM/AGM

CRAMC (64920) Anna Salai

Place: Chennai,
Date: 09.06.2026.