SBI

பாரத ஸ்டேட் பாங்கு
भारतीय स्टेट बैंक
STATE BANK OF INDIA

Residential Address: Mr.T.Ganesh Kumar S/o Mr.Kumaraswamy Thangaraj No.7/A, J.R.S. Nagar Chinkavanam Near Arani River Ponneri Chennai- 601 204	**Office Address:** Mr.T.Ganesh Kumar S/o Mr.Kumarswamy Thangaraj GAVS Technologies Pvt Ltd., No.11 & 13, Rajiv Gandhi Salai, OMR, Sholinganallur, Chennai- 600 119.
Property Address: Mr.T.Ganesh Kumar S/o Mr.Kumarswamy Thangaraj Unit No.103, Tower-1, The Village (The Phoenix Group) No.106, Old Mahabalipuram Road, Kalavakkam, Chennai- 603 110.	

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SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer of State Bank of India, the Secured Creditor on **18.03.2023**, will be sold on **"As is Where is", "As is what is" and "Whatever there is"** basis on **29/07/2026** for recovery of Rs.1,54,29,288/ (Rupees One crore fifty four lacs twenty nine thousand two hundred eighty eight only) as on 07/07/2026 with future interest, costs, etc., due to the State Bank of India, Stressed Asset Recovery Branch II, Chennai, from **Mr.T.Ganesh Kumar.** The Reserve Price will be Rs.56,20,000/- (Rupees Fifty six lacs twenty thousand only) and the Earnest Money Deposit will be Rs.5,62,000/- (Rupees Five lacs sixty two only).

Property Schedule

SCHEDULE "A"

All that land total measuring Acres.35.7483 Cents comprised in Survey Nos.225/3B, 226/1C, 227, 229/1A, 241/2B3B, 247/6A, 247/7B, 247/8, 247/9, 247/10, 248/1, 248/2, 248/3, 248/4, 248/5, 248/6, 248/7, 248/8, old Survey No.8 new 8/8 and old Survey no.8 new Sy No.8/9 (part), old survey no.8 new Survey No.8/10 (Part) and new Survey No.258/4 (Part) and 199/2 (part) new Survey no.258/3, new Survey no.258/13, old Survey No.199/2 new Survey 258/14 of Kalavakkam Village, Chengalpattu Taluk, Kancheepuram District, Tamil Nadu and bounded as follows;

North by : Survey No.223,241 (P) and 231 (P)
South by : Survey Nos.229/2, 241(P), 228, 229/1B
East by : Survey No.242
West by : Road

Within the Registration District of Chengalpattu and Sub Registration District of Tiruporur.

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SCHEDULE “B”

(Undivided Share Agreed to be sold)

Undivided share, right, title, interest and ownership in the land in Schedule” A” Property which comes to 533.94 Sq. Feet ofundivided share in the land in Schedule ‘A’ Property.

SCHEDULE “C”

Schedule C Apartment

Residential Apartment bearing No: 103 in First Floor of Tower ‘1’ in the Project with 1618 Sq.Feet and 598 Sq.Feet Private Open Terrace of saleable area and One No.of car parking area space in the still level. (Dimensions as per documents).

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor’s website **www.bank.sbi & https://baanknet.com**

Date : 07.07.2026
Place : Chennai

Authorised Officer
SARB II, Chennai

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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 **(Possession with the Bank)**

1	Name and address of the Borrower	Mr.T.Ganesh Kumar S/o Mr.Kumaraswamy Thangaraj No.7/A, J.R.S. Nagar Chinkavanam Near Arani River Ponneri Chennai- 601 204 Mr.T.Ganesh Kumar S/o Mr.Kumarswamy Thangaraj GAVS Technologies Pvt Ltd., No.11 & 13, Rajiv Gandhi Salai, OMR, Sholinganallur, Chennai- 600 119. **Property Address**: Mr.T.Ganesh Kumar S/o Mr.Kumarswamy Thangaraj Unit No.103, Tower-1, The Village (The Phoenix Group) No.106, Old Mahabalipuram Road, Kalavakkam, Chennai- 603 110.
2	Name and address of Branch, the secured creditor	SARB II Branch No.44, 1st Floor, Eldams Road, Teynampet, Chennai 600 018.
3	Complete Description of the Immovable secured assets to be sold with identification marks or number, if any, on them	**Property Schedule** **SCHEDULE "A"** All that land total measuring Acres.35.7483 Cents comprised in Survey Nos.225/3B, 226/1C, 227, 229/1A, 241/2B3B, 247/6A, 247/7B, 247/8, 247/9, 247/10, 248/1, 248/2, 248/3, 248/4, 248/5, 248/6, 248/7, 248/8, old Survey No.8 new 8/8 and old Survey no.8 new Sy No.8/9 (part), old survey no.8 new Survey No.8/10 (Part) and new Survey No.258/4 (Part) and 199/2 (part) new Survey no.258/3, new Survey no.258/13, old Survey No.199/2 new Survey 258/14 of Kalavakkam Village, Chengalpattu Taluk, Kancheepuram District, Tamil Nadu and bounded as follows; North by : Survey No.223,241 (P) and 231 (P) South by : Survey Nos.229/2, 241(P), 228, 229/1B East by : Survey No.242 West by : Road

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		Within the Registration District of Chengalpattu and Sub Registration District of Tiruporur. **SCHEDULE "B"**(Undivided Share Agreed to be sold) Undivided share, right, title, interest and ownership in the land in Schedule" A" Property which comes to 533.94 Sq. Feet of undivided share in the land in Schedule 'A' Property. **SCHEDULE "C"** **Schedule C Apartment** Residential Apartment bearing No: 103 in First Floor of Tower '1' in the Project with 1618 Sq.Feet and 598 Sq.Feet Private Open Terrace of saleable area and One No.of car parking area space in the still level. (Dimensions as per documents).
4	Details of the encumbrances known to the secured creditor.	There is presently no claim/Statutory dues against the property till date to the knowledge of the Bank. The property will be sold in "AS IS WHERE IS AND AS IS WHAT IS CONDITION" and the intending bidders should make discreet enquires as regards any claim/Court cases/Litigation charges on the property of any authority besides the Bank's charges and should satisfy themselves about the title extent quality and quantity of the property before submitting the bids. No claims of whatsoever nature regarding the property put for sale, charges/encumbrances over the property or on any other matter etc., will be entertained after submission of bid.
5	The secured debt for recovery of which the property is to be sold	HTL- : 40323916304- Rs.1,54,29,288/ (Rupees One crore fifty four lacs twenty nine thousand two hundred eighty eight only) as on 07/07/2026 with further expenses & cost and interest from 08/07/2026
6	Deposit of earnest money	**EMD: Rs. 5,62,000/-** being the 10% of Reserve price to be remitted by auction purchaser in the Global EMD wallet of **www.bank.sbi & https://baanknet.com** . Interested bidder may deposit Pre-bid EMD with MSTC before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in MSTC's Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidder, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
7	Reserve price of the Immovable secured assets: **Bank account in which EMD to be remitted**	**Rs.56,20,000/-** Bidders own wallet Registered with M/s MSTC Ltd on its e-auction site **www.bank.sbi & https://baanknet.com** by means of NEFT Interested bidder may deposit Pre-bid EMD with MSTC before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in MSTC's Bank account and

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		updation of such information in the e-auction website. This may take some time as per banking process and hence bidder, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
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.	29/07/2026 Between 11.00 AM to 04.00 PM
10	The e-Auction will be conducted through the Bank's approved service provider. e-Auction tender documents containing e-e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above.	The auction will be conducted online only, through the web portal **www.bank.sbi & https://baanknet.com** For detailed terms and conditions of the E-auction sale, steps to be followed by the bidder for registering with e-auction portal and for E-Auction tender document containing online e-auction bid form, Declaration etc, please refer to the link provided in **www.bank.sbi & https://baanknet.com**
11	(i) Bid increment amount: (ii) Auto extension: unlimited times. (limited / unlimited) (iii) Bid currency & unit of measurement	Rs.50,000/- With unlimited extensions of 10 minutes each INR
12	**Date and Time** during which inspection of the Immovable assets to be	Date : 23.07.2026 Time: 10.00 a.m. to 4.00 p.m. Smt M Sathiavanimuthu, Deputy Manager. Mobile No9884474857

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	sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	
13	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 PSB Alliance 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 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 PSB Alliance Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (d) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims! rights! dues! affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims! rights! Dues (e) In case of unsuccessful/failed bid, the bidder has to give request for refund of [MD in the M/s PSB Alliance website between 7 am to 1pm and it will be refunded in next two working days. Please note that the bidders will not be entitled to claim any interest, cost, expenses and any other charges. f) 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 o ie., 25% of sale price after adjusting EMD already paid to be paid immediately ie., on the same day or not later than next working day, as the case may be. The said amount has to be remitted to the **Bank Collection Account No.67394803954, IFSC SBIN0070674, Account Name SBI, SARB II, Chennai**. The sale confirmation advice will be issued on satisfactory verification of the KYC & other formalities (g) 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. (h) The Bank / service provider for e-Auction shall not have any liability towards bidders for my interruption or delay in access to the site irrespective of the causes. (i) The bidders are required to submit acceptance of the terms & conditions and modalities of, Auction adopted by the service provider, before participating in the e-Auction. (j) 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. (k) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (l) 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. (m) The bid submitted without the EMD shall be summarily rejected. The property shall be sold above the reserve price (n) 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.

		(o) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank, on receipt of refund request from them. The bidders will not claim any interest, costs, expenses and any other charges (if any). (p) 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. (q) 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. (r) The successful bidder shall bear all the necessary expenses like applicable GSTI stamp duties/ additional stamp duty / transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name. (s) The payment of all statutory I non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. t) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable 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 bids. It would not be open for the Bidder(s) whose bid is accepted by Authorized Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever. (u) 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 I ate 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. (v) 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 I participated in the e-Auction will be entertained. (w) The sale will attract the provision of Sec 194-IA of the Income Tax Act (x) GST @ 18% will be applicable on the sale value of Plant &Machinery and Stocks

Date: 07.07.2026
Place: Chennai

AUTHORISED OFFICER,
SARB II CHENNAI

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