

SPEED POST WITH ACK DUE

Residential Address (Borrower) Mrs Lavanya K W/o.Mr.NaveenKumar Raju C-2, Malles Seekas, 2 nd Floor, Akbarabath 2 nd Street, New No 19, Old No 15A, Kodambakkam, Chennai – 600 024.	Permanent Address (Borrower) Mrs Lavanya K W/o.Mr.NaveenKumar Raju 7/347, Bhagya Nagar, Shankarapuram Post, Cuddapah, Andhrapradesh – 516 002, Near Anjaneyar Temple.
Business Address (Borrower) Mrs Lavanya K W/o.Mr.NaveenKumar Raju Sarojini Ladies Hoistel, Dandapani Street, T.Nagar, Chennai-600 024.	Property Address-1 (Borrower) Mrs Lavanaya K W/o.Mr.NaveenKumar Raju Flat S-3 2 nd Floor, Sakthivel Builders, Kayirambedu, Guduvancherry, Chennai- 603 202. Opp to SBI, Kayarambedu Branch
Property Address-2 (Borrower) Mrs Lavanaya K W/o.Mr.NaveenKumar Raju Flat F-3 1st Floor, Sakthivel Builders, Kayirambedu, Guduvancherry, Chennai- 603 202. Opp to SBI, Kayarambedu Branch	Residential Address (Co-Borrower) Mr NaveenKumar Raju M W/o.Mr.NaveenKumar Raju C-2, Malles Seekas, 2 nd Floor, Akbarabath 2 nd Street, New No 19, Old No 15A, Kodambakkam, Chennai – 600 024.
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20.07.2026

Madam / Dear Sir,

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

Smt Lavanya K

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 **14.08.2026** through the Bank's approved service provider M/s. BAANKNET, at the web portal of **<https://baanknet.com>** between **10.00 A.M and 04.00 P.M.** For further details, please refer to the notice to be published in the newspapers and at websites.

Yours faithfully


(Authorized Officer)

Encl: e-Auction Sale Notice dated 20.07.2026



 SBI	STATE BANK OF INDIA Stressed Assets Recovery Branch
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 PROPERTIES

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 **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 **14.08.2026** for recovery of **Rs. 1,13,25,689.28/- (Rupees One Crore Thirteen Lakhs Twenty-Five Thousand Six Hundred and Eighty-Nine Rupees and paise Twenty-Eight only)** with future interest together with all costs, incidental expenses and charges due to the State Bank of India, SARB Chennai as on **18.07.2026** from **Smt Lavanya K. The Reserve Price of each property is Rs 42.00 lacs.**

Description of the immovable property:

Primary Securities:

Property No 1

Schedule A

Item No 1

All the piece and parcel of vacant lands situated at Kayarambedu Village, Chengalpattu Taluk, Kancheepuram District comprised in Survey No 350/42, New Survey No 497/99A measuring an extent of 10 Cents and

Bounded on the

North By The property of Narayanasamy

South By Survey No 350/43

East By Survey No 350/37 and

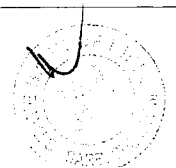
West By Property of Venketesan.

Item No 2

All the piece and parcel of vacant lands situated at Kayarambedu Village, Chengalpattu Taluk, Kancheepuram District comprised in Survey No 350/42, New Survey No 497/99B measuring an extent of 10 Cents and

Bounded on the

North By Survey No 350/41



South By Survey No 350/43
East By Property Belong to Mr Ethiraj
West By Perumattunallur Boundary

Planning permit No 61/2012 dated 22.09.2012, Kattankolathur Union, Kancheepuram District. The above property is situated within the Kattankulathur Panchayat Union and Kayarambedu Village Panchayat Limits and within the Registration District of Chengalpattu and Sub Registration District of Joint II Chengalpattu.

Schedule B

545 Sq ft of Undivided share of right, title and interest in the land out of the total extent of Schedule A property.

Schedule C

Residential Flat measuring 1098 Sqft or thereabouts of super built up area (inclusive of common area) bearing Flat No F3 in the first floor constructed over the schedule A land situated at AKS avenue, Thangappapuram, Kayarambedu Village Panchayat Limits and within the Registration District of Chengalpattu and Sub Registration District of Joint II Chengalpattu.

Property Id at Baanknet website

SBINLAVANYAF3

Google Map Co ordinates

Latitude 12.816706 Longitude 80.077767

Property No 2

Schedule A

Item No 1

All the piece and parcel of vacant lands situated at Kayarambedu Village, Chengalpattu Taluk, Kancheepuram District comprised in Survey No 350/42, New Survey No 497/99A measuring an extent of 10 Cents and

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Planning permit No 61/2012 dated 22.09.2012, Kattankolathur Union, Kancheepuram District. The above property is situated within the Kattankulathur Panchayat Union and Kayarambedu Village Panchayat Limits and within the Registration District of Chengalpattu and Sub Registration District of Joint II Chengalpattu.

Schedule B

545 Sq ft of Undivided share of right, title and interest in the land out of the total extent of Schedule A property.



Schedule C

Residential Flat measuring 1098 Sqft or thereabouts of super built up area (inclusive of common area) bearing Flat No S3 in the second floor constructed over the schedule A land situated at AKS avenue, Thangappapuram, Kayarambedu Village Panchayat Limits and within the Registration District of Chengalpattu and Sub Registration District of Joint II Chengalpattu

Property Id at Baanknet website

SBINLAVANYAS3

Google Map Co ordinates

Latitude 12.816706 Longitude 80.077767

Encumbrances known to the Bank if any: Nil

Details of Sale**Reserve Price:**

Property 1- Rs 42,00,000/-

Property 2- Rs 42,00,000/-

Earnest Money Deposit (EMD):

Property 1- Rs 4,20,000/-

Property 2- Rs 4,20,000/-

Date & Time of e-auction

14.08.2026 - From 10.00 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.25,000 /-

Inspection property

of **Date: 04.08.2026** Time: 11.00 AM to 1.00 PM for both flats

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.

Authorised Officer

Date: 20.07.2026

SBI SARB Egmore Chennai



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	Residential Address (Borrower) Mrs Lavanya K W/o.Mr.NaveenKumar Raju C-2, Malles Seekas, 2nd Floor, Akbarabath 2nd Street, New No 19, Old No 15A, Kodambakkam,Chennai – 600 024. Permanent Address (Borrower) Mrs Lavanya K W/o.Mr.NaveenKumar Raju 7/347, Bhagya Nagar, Shankarapuram Post, Cuddapah, Andhrapradesh – 516 002, Near Anjaneyar Temple. Business Address (Borrower) Mrs Lavanya K W/o.Mr.NaveenKumar Raju Sarojini Ladies Hoistel, Dandapani Street, T.Nagar, Chennai-600 024. Property Address-1 (Borrower) Mrs Lavanaya K W/o.Mr.NaveenKumar Raju Flat S-3 2nd Floor, Sakthivel Builders, Kayirambedu,Guduvancherry, Chennai- 603 202. Opp to SBI,Kayarambedu Branch Property Address-2 (Borrower) Mrs Lavanaya K W/o.Mr.NaveenKumar Raju Flat F-3 1st Floor, Sakthivel Builders, Kayirambedu,Guduvancherry, Chennai- 603 202. Opp to SBI,Kayarambedu Branch
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2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, Chennai 2 nd Floor, Red Cross Buildings, No: 32, Red Cross Road, Egmore, Chennai – 600008.



Primary Securities:

Property No 1

Schedule A

Item No 1

All the piece and parcel of vacant lands situated at Kayarambedu Village, Chengalpattu Taluk, Kancheepuram District comprised in Survey No 350/42, New Survey No 497/99A measuring an extent of 10 Cents and

Bounded on the

North By The property of Narayanasamy

South By Survey No 350/43

East By Survey No 350/37 and

West By Property of Venketesan.

Item No 2

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3

The above property is situated within the Kattankulathur Panchayat Union and Kayarambedu Village Panchayat Limits and within the Registration District of Chengalpattu and Sub Registration District of Joint II Chengalpattu.

Schedule B

545 Sq ft of Undivided share of right, title and interest in the land out of the total extent of Schedule A property.

Schedule C

Residential Flat measuring 1098 Sqft or thereabouts of super built up area (inclusive of common area) bearing Flat No F3 in the first floor constructed over the schedule A land situated at AKS avenue, Thangappapuram, Kayarambedu Village Panchayat Limits and within the Registration District of Chengalpattu and Sub Registration District of Joint II Chengalpattu.

Property Id at Baanknet website

SBINLAVANYAF3

Google Map Co ordinates

Latitude 12.816706 Longitude 80.077767

Property No 2

Schedule A

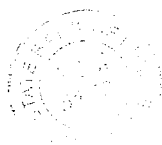
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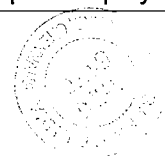
Bounded on the

North By The property of Narayanasamy

South By Survey No 350/43



	East By Survey No 350/37 and West By Property of Venketesan. <u>Item No 2</u> All the piece and parcel of vacant lands situated at Kayarambedu Village, Chengalpattu Taluk, Kancheepuram District comprised in Survey No 350/42, New Survey No 497/99B measuring an extent of 10 Cents and <u>Bounded on the</u> North By Survey No 350/41 South By Survey No 350/43 East By Property Belong to Mr Ethiraj West By Perumattunallur Boundary Planning permit No 61/2012 dated 22.09.2012, Kattankolathur Union, Kancheepuram District. The above property is situated within the Kattankulathur Panchayat Union and Kayarambedu Village Panchayat Limits and within the Registration District of Chengalpattu and Sub Registration District of Joint II Chengalpattu. <u>Schedule B</u> 545 Sq ft of Undivided share of right, title and interest in the land out of the total extent of Schedule A property. <u>Schedule C</u> Residential Flat measuring 1098 Sqft or thereabouts of super built up area (inclusive of common area) bearing Flat No S3 in the second floor constructed over the schedule A land situated at AKS avenue, Thangappapuram, Kayarambedu Village Panchayat Limits and within the Registration District of Chengalpattu and Sub Registration District of Joint II Chengalpattu <u>Property Id at Baanknet website</u> SBINLAVANYAS3 <u>Google Map Co ordinates</u> Latitude 12.816706 Longitude 80.077767	
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.1,13,25,689.28/- (Rupees One Crore Thirteen Lakhs Twenty-Five Thousand Six Hundred and Eighty-Nine Rupees and paise Twenty-Eight only) with future interest together with all costs, incidental expenses and charges due to the State Bank of India, SARB Chennai as on 18.07.2026 from Smt Lavanya K
6	Deposit of earnest money	Earnest Money Deposit (EMD): Property No 1-Rs. 4,20,000/- Property No 2-Rs 4,20,000/- 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



		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 bidders, 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: Account/ Wallet in which EMD to be remitted Last Date and Time within which EMD to be remitted	(i) Property No :1 Rs. 42,00,000 /- (Rupees Forty-Two lakhs Only) (ii) Property No :2 Rs. 42,00,000 /- (Rupees Forty-Two lakhs Only) (ii) Bidders own wallet Registered with BAANKNET on its e-auction site https://baanknet.com by means of NEFT. Bank: State Bank of India, SARB, Egmore, Chennai-600 008. iii) Date: 14.08.2026 & Time:2:00 PM
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: 14.08.2026 Between 10:00 A.M and 4:00 P.M. with unlimited extensions of 10 minutes each.
10	The e-Auction will be conducted through the Bank's approved service provider	M/s. BAANKNET at the web portal https://baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	(i) Rs.25,000/- (ii) with unlimited extensions of 10 minutes each. (iii) Rupees
12	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy	Date: 04.08.2026 Time: 11.00 AM to 1.00 PM & Name: 1. Shri. Jidagam S.R.L Swamy Mobile No: 7810068331 2.Ra Muthumari Nivedita, City Case Officer



	themselves about the assets and their specification. Contact person with mobile number:	Mobile No: 8056144247.
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 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 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 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
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		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.

Date: 20.07.2026
Place: CHENNAI

Authorised Officer
State Bank of India, SARB, Egmore, Chennai

