STATE BANK OF INDIA
Stressed Assets Recovery Branch, Madurai

Authorised Official's Details:	No. 8, Dr. Ambedkar Road
Name: Mr. Giri.K	Vinayaga Nagar Branch First Floor
Mobile No: 7358436672	Madurai – 625 020
e-mail ID: sbi.13165@sbi.co.in	Land Line No:(Office) 0452 - 2531047

Date: 08.09.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of State Bank of India, being the Secured Creditor, will be sold on "Äs is where is", "As is what is ", and "Whatever there is" basis on **01.10.2026** for recovery of **Rs. 61,09,607/- (Rupees Sixty-One Lakh Nine Thousand Six Hundred and Seven only)** dues as on 02.09.2026 with future interest and costs due to the State Bank of India, Stressed Assets Recovery Branch, Madurai from the Borrower(s) and the Guarantor(s) as mentioned below:

Name of the Borrower:

Smt. S Santhi Jayakumar W/o Mr. Jayakumar residing at Plot No. 527/1F1, Vetri Vinayakar Nagar, N S Nagar, Dindigul-624005

Shri. R Jayakumar, S/o Mr Ramu residing at 12, Veppanthoppu Theru, Palani Road, Dindigul – 624001.

The Reserve Price & Earnest Money Deposit will be:

Reserve Price	Earnest Money Deposit
Rs. 43,49,000/-	Rs. 4,34,900/-

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DESCRIPTION OF PROPERTY

Name of Title Deed Holder: Smt. S Santhi	
(Property ID: SBIN86354118013)	**Reserve Price**
(DESCRIPTION OF THE IMMOVABLE PROPERTY) (Doc. No. 768/2018 Dt 21.03.2018 in the name of Smt. S Santhi) In Dindigul District, Dindigul Registration District, Dindigul Joint No-1 Sub Registration District in Dindigul West Taluk, Seelapadi Village, Plot No.40, Comprised in Survey No's: 527/1C and 527/1F1, measuring East-West 30 feet on both sides and North-South 60 feet on both sides in all measuring 1800 Sq. ft along with a building thereon within the following boundaries:- **Boundaries:** North : Plot No. 25 South : 20 feet wide East West Road East : Plot No. 39 West : Plot No.41	Rs.43,49,000/-

Note: Before submitting the bids, the intending bidders should inspect the physical features of the properties.

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 & https://baanknet.com/ eauction.

Place: Madurai
Date: 08.09.2026

Chief Manager & Authorised Officer
State Bank of India
Stressed Assets Recovery Branch, Madurai

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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**

1	Name and address of the Borrower / Guarantor	Borrower: Smt. S Santhi Jayakumar W/o Mr. Jayakumar residing at Plot No. 527/1F1, Vetri Vinayakar Nagar, N S Nagar, Dindigul-624005 Shri. R Jayakumar, S/o Mr Ramu residing at 12, Veppanthoppu Theru, Palani Road, Dindigul – 624001.
2	Name and address of Branch, the secured creditor	**SBI, SARB, MADURAI (Br Code: 13165)** No. 8, Dr. Ambedkar Road, Vinayaga Nagar Branch First Floor, Madurai – 625 020.
3	Description of the immovable secured assets to be sold.	As mentioned in the Sale Notice
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. 61,09,607/- (Rupees Sixty-One Lakh Nine Thousand Six Hundred and Seven only)** dues as on 02.09.2026 with future interest and costs due to the State Bank of India, Stressed Assets Recovery Branch, Madurai
6	Deposit of earnest money **(EMD)** **(10% of Reserve Price)**	**Rs.** 4,34,900**/-** being the 10% of Reserve price to be remitted to the bidder's EMD wallet maintained with PSB Alliance. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in bank account of PSB Alliance and updation of such information on BAANKNET portal. This may take some time as per Banking process. Hence, bidders in their own interest are advised to submit the Pre-Bid amount well in advance to avoid any last minute issues. Lien to the extent of EMD amount will be applied on the wallet by the system.
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	**Rs.** 43,49,000**/-** Bidder EMD wallet maintained with PSB Alliance on its e auction site: https://www.baanknet.com and as per guidelines available on the website. Kindly note that it may take 2-3 days to complete registration process in BAANKNET portal On or before the e auction
8	Time and manner of payment	The EMD of the successful bidder will be automatically transferred to the bank on confirmation of the highest bidding. 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 Authorized 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 or such extended period as may be agreed upon in writing between the Secured Creditor and the e-Auction purchaser not exceeding three months from the date of e-Auction. A/c No.: 38676668762 IFSC : SBIN0001479 Bank : State Bank of India Address: Vinayaga Nagar Branch, Madurai-625 020
9	Time and place of public e-Auction or time after which sale by any other mode shall	Date: **01.10.2026** Between **11.00 AM to 4.00 PM**.

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	be completed.	With unlimited extensions of 10 minutes each.
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	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 https://baanknet.com & https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others
11	(i) Bid increment amount: (ii) Auto extension: (limited / unlimited) (iii) Bid currency & unit of measurement	**Rs. 25,000/-** With unlimited extensions of 10 minutes each. Rupees
12	**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: **18.09.2026** between 11.00 a.m. & 3.00 p.m. Name: Mr. GIRI K Mobile: 7358436672 Mr. Karthickalagiri V Mobile: 9790218855
13	**Other conditions**	

(1) Intending bidders should get themselves registered on https://baanknet.com/eauction -psb/bidder-registration by providing requisite KYC documents and registration fee as per the guidelines provided on BAANKNET well before the auction date (The registration process is detailed on the above website).
(2) Bidders have to visit the website (https://www.baanknet.com/eauction-psb/x-login) to participate for online bid. For technical assistance, the bidders may refer to BAANKNET helpline numbers/email id mentioned on the home page of https :// www.banknet.com
(3) Bidders shall hold a valid e-mail ID (e-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and password by BAANKNET may be conveyed through e-mail.)
(4) 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 eauction process/ proceed with conventional mode of tendering.
(5) 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.
(6) 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.
(7) 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.
(8) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
(9) 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.
(10) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
(11) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondences regarding any change in the bid shall be entertained.
(12) Lien on the wallet of unsuccessful bidders to the extent of EMD amount will be automatically removed by the system. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
(13) 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.
(14) 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.

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	(15) 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. (16) The payment of all statutory /non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (17) 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. (18) 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. (19) 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. Provided if the sale price is above Rs.50,00,000.00, it shall be responsibility of the auction purchaser to deduct the 1% TDS in the name of the owner of the property and remit to income tax Dept. as per sec. 194IA of Income Tax Act on PAN number which may be provided by the Authorised Officer. The sale certificate will be issued only on receipt of the Form No. 26QB and challan for having remitted to the Bank subsequently. Failing which, it shall be a default under section Rule 9(5) of Security Interest (Enforcement) Rules. 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. (20) The Sale Certificate will not be issued pending operation of any stay/injunction/restraint order passed by the court/Tribunal against issue of sale certificate. Further, no interest will be paid on the amount deposited during this period. No request for return of deposit either in part or full/ cancellation of sale will be entertained. (21) QR Code is provided only for the convenience to intending bidders. However, details of the property will be as per the description given in the notice published in Newspaper and uploaded in https://baanknet.com , portal only (22) Bidder shall be responsible to avoid any technical glitches or mistakes that may affect the e-auction. Therefore, the Bank shall not be responsible for the same and there shall not be any claim or whatsoever from the bidder thereon affecting the auction process. (23) Where land & building and plant & machinery both are put on the same auction under different Lot, Authorised Officer reserves the right to confirm the sale of immovable property only if plant and machinery is sold out.

14	Details of pending litigation, if any, in respect of property proposed to be sold	

Place: Madurai
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