भारतीय स्टेट बैंक
State Bank of India

**CENTRALISED RETAIL ASSET MANAGEMENT CELL (CRAMC)**
**STATE BANK OF INDIA,**
**157, 3RD FLOOR,**
**SB ANNEX BUILDING,**
**ANNAṢALAI CHENNAI – 600 002.**
**Phone: 044-2854 0016, 044-2854 0017.**
**rwcramc.lhoche@sbi.co.in**

**DATE: 09-10-2026**

**'REGISTERED POST WITH A.D.'**

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

**SBI HOUSING TERM LOAN A/C No: 39960028038**
**SBI SURAKSHA LOAN AC NO: 39983159032**

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

To,

**RESIDENCE /CBS ADDRESS (BORROWER):**
Mr.Abisheck Anandan,,S/O. Anandan , No.3/24, Viswanathan 1st Street, Dharmaraja Nagar, Karambakkam, Porur,PIN-600 116.

**RESIDENCE /CBS ADDRESS (CO-BORROWER):**
Ms.Abhineyaa Anandan,, D/O. Anandan ,No.3/24, Viswanathan 1st Street, Dharmaraja Nagar, Karambakkam,Porur,PIN-600 116.

**OFFICE ADDRESS (BORROWER):**
Mr.Abisheck Anandan,,S/O.Anandan ,Employee No.101461,Senior System Analyst, Ramco Industrial and Technology Services Ltd,No-98 A, Dr.Radhakrishnan Road, Mylapore, Chennai,PIN-600 004.

**OFFICE ADDRESS (CO-BORROWER):**
Ms.Abhineyaa Anandan,,D/O.Anandan ,Employee No.1465086,No.1/G1, SIPCOT IT park Navalur, Siruseri, Chennai, PIN-603103.

**PROPERTY ADDRESS (BORROWER):**
Mr.Abisheck Anandan, S/O.Anandan, Flat No.F2,SRI NARAYANAN FLATS, Plot No.19,Rajarathinam Nagar, Ayyapanthangal, Srinivasapuram, Kundrathur Taluk, Kancheepuram, PIN-600 056.

**PROPERTY ADDRESS (CO-BORROWER):**
Ms.Abhineyaa Anandan,,D/O.Anandan, Flat No.F2,SRI NARAYANAN FLATS, Plot No.19,Rajarathinam Nagar, Ayyapanthangal, Srinivasapuram, Kundrathur Taluk, Kancheepuram, PIN-600 056.

**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 withproviso 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 constructive 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 **18-11-2026**, for recovery of **Rs.33,40,474/- (Rupees Thirty Three Lakh Forty Thousand Four Hundred and Seventy Four Only)** as on **09-10-2026** and further interest at contractual rate from **10-10-2026** with incidental expenses, costs, charges etc. due to the State Bank of India, the Secured Creditor from **MR.ABISHECK ANANDAN & MS.ABHINEYAA ANANDAN.** The reserve price will be **Rs.43,76,250/-(Forty Three Lakh Seventy Six Thousand Two Hundred and Fifty Only)** and the earnest money deposit will be **Rs.4,37,625/-(Four Lakh Thirty Seven Thousand Six Hundred and Twenty Five Only)**. Last date for Earnest Money Deposit is **17-11-2026**.

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

## DESCRIPTION OF PROPERTIES

**Tender No. SBI/CRAMC/038/2026-27**

## SCHEDULE OF PROPERTY

### SCHEDULE-"A"

All that Piece and Parcel of Land measuring 1796 Sq.ft with buiding, being Plot No.19 West Part,(sub Division Approval obtained vide Approval dated File No.D.Dis.No.8541/2019/A3,The Commissioner, Kundrathur panchayat union @ Padappai), Comprised in S.Nos.15/3,15/4 and 14, (S.Nos.14/2,14/3,15/2 and 15/1A2 part as per New Patta No.1801),Srinivasapuram Village, Kundrathur Taluk, Kancheepuram District and situate in "**RAJARATHINAM NAGAR**" Layout and bounded on the:

North By : Property owned by Vinayaga Mudaliar
South By : 24 feet Road
East By : Sub Division Plot No.18 West Part & 19 East Part
West By : Plot No.20

Having adlinear measurements as follows:

East to West on the Northern Side : 18 feet
East to West on the Southern Side : 20 feet
North to South on the Eastern Side : 96 feet
North to South on the Western Side : 93 feet

And situate within the Registration District of South Chennai and Sub registration District of Kundrathur.

### SCHEDULE-B

347 Sq.ft of undivided share of Land and interest in all that piece and parcel of the aabove mentioned schedule-A land.Together with Flat No.F2,in the First Floor,North side of the building called **"SRI NARAYANAN FLATS"**, with builtup Area measuring 725 Sq.ft,(including common area).

**For State Bank of India,**

**AUTHORISED OFFICER**
**CM/AGM**

State Bank of India / भारतीय स्टेट बैंक / இந்திய ஸ்டேட் வங்கி
CRAMC (64020) Anna Salai, Chennai

**Date: 09.10.2026**
**Place: Chennai.**

## THE TERMS AND CONDITIONS OF SALE:

Property (Immovable assets) will be sold on **'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS'** Basis

| | | |
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| 1 | Name and address of the Borrower/ Mortgagor | **MR.ABISHECK ANANDAN & MS.ABHINEYAA ANANDAN.**<br>No.3/24, Viswanathan 1st Street,<br>Dharmaraja Nagar,<br>Karambakkam,<br>Porur,<br>PIN-600 116. |
| 2 | Name and address of Branch, the Secured Creditor | **State Bank of India, RACPC MRC Nagar Branch**<br>No.4, Santhome High Road<br>Chennai- 600004.<br>Phone:044-24982005 |

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CRAMC (64020) Anna Salai, Chennai

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| 3 | Description of the immovable secured assets to be sold. | **Tender No: SBI/CRAMC/038/2026-27** |
| 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.33,40,474/-** (Rupees Thirty Three Lakh Forty Thousand Four Hundred and Seventy Four Only) as on 09-10-2026 and further interest at contractual rate from 10-10-2026 with incidental expenses, costs, charges etc. |
| 6 | Deposit of earnest money | **Rs.4,37,625/-(Four Lakh Thirty Seven Thousand Six Hundred and Twenty 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: | **Rs.43,76,250/-**(Forty Three Lakh Seventy Six Thousand Two Hundred and Fifty Only) |
| 8 | Account/ Wallet in which EMD to be remitted | 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. |
| 9 | **Last Date and Time** within which EMD to be remitted | **Date: 17-11-2026**<br>**Time: Up to 5.00 P.M.** |
| 10 | 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. |
| 11 | Time and place of public e-Auction or time after which sale by any other mode shall be completed. | **Date: 18-11-2026**<br>**Time: From 11.30 A.M to 12.30 P.M**<br>**Duration: 60 Minutes**<br>with unlimited extension of ten minutes for each bid, if the bid continues, till the sale is concluded. |
| 12 | The e-Auction will be conducted through the Bank's approved service provider.<br><br>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 |
| 13 | (i) Bid increment amount:<br>(ii) Auto extension: _____times. (limited / unlimited) | **Rs. 25000/-**<br><br>Unlimited extensions of 10 minutes each |
| 14 | 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.<br>Contact person with mobile number. | **Date: 16-11-2026**<br>**Time: Between 11.00 A.M. and 3.00 P.M. with prior appointment**<br><br>**Mr.A.Sundarraj ,Chief Manager, Mobile No-9123591119**<br>**Mr. Shanmugasundaram, Manager – 8807632110.** |

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

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| 15 | 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 per the 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).<br><br>(b). The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained withM/s. PSB Alliance (BAANKNET) at https://baanknet.com/eauction-psb/bidder-registration by means of NEFT/ RTGS transfer from his bank account. Theintending bidder should submit the evidence of EMD deposit like UTR 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, LHO CHENNAI by **17-11-2026 before 5.00 p.m**. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.<br><br>(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.<br><br>(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 account 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.<br><br>(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.<br><br>(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.<br><br>(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.<br>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.<br><br>(h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.<br><br>(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.<br><br>(j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. |



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| | | (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.<br><br>(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).<br><br>(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.<br><br>(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.<br><br>(o) 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 inhis/her name.<br><br>(p) 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.<br><br>(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.<br><br>(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.<br><br>(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 beentertained.<br><br>(t) This sale will attract the provision of sec.194-IA of the IncomeTax Act |

**For State Bank of India,**

**Date: 09.10.2026**
**Place: Chennai.**

**AUTHORISED OFFICER**
**CM/AGM**