SBI

பாரத ஸ்டேட் வங்கி
भारतीय स्टेट बैंक
STATE BANK OF INDIA

**SPEED POST WITH ACK DUE**

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|---|---|
| **1.Shri S Muthuraj,**<br>**S/o Selvaraj,**<br>**No 611, 15th Block, VOC Nagar,**<br>**Tondiarpet, Chennai 600 081.** | 2 **Shri Muthuraj,**<br>**S/o Mr. Selvaraj**<br>**M/s Muthu Digi Studio,**<br>**No 16/9, Kumaran Colony 7th Street,**<br>**Vadapalani, Chennai- 600 026.** |
| **3.Shri Muthuraj,**<br>**S/o Mr. Selvaraj,**<br>**Plot No 2, Amman nagar,**<br>**Serpencherry,**<br>**Landmark- Opp to Bharathiyar Vidhyashram School,**<br>**Sriperampudhur, Kancheepuram – 602 301** | **4.Shri Muthuraj,**<br>**S/o Mr Selvaraj,**<br>**Flat No T-1, 3rd Floor, Plot No.59,**<br>**Shanthi Niketan 6th Street,**<br>**Varadharajapuram, Chennai – 600 048.** |

SARB/**NIV/26-27/** 567 Date: **04.11.2026**

Dear Sir,

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

**Shri Muthuraj S**

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 **25.11.2026** through the Bank's approved service provider M/s. BAANKNET, at the web portal **https://baanknet.com** between **10.00 a.m. and 4.00 p.m**. For further details, please refer to the sale notice enclosed herewith.

Yours truly,

(Authorized Officer)

Encl: e-Auction Sale Notice dated **04.11.2026.**

bank.sbi

☎ +91 44 2588 1082
+91 44 2588 1034
sbi.05170@sbi.co.in
Branch Code : 05170

ஒடுக்கப்பட்ட சொத்து வசூல் கிளை
ரெட் கிராஸ் பில்டிங், இரண்டாவது தளம்,
32, மாண்டியத் ரோடு,
எழும்பூர், சென்னை – 600 008

संकटग्रस्त आस्ति वसूली शाखा,
रेड क्रास बिल्डिंग, दूसरा तल,
32, मोण्डियत रोड,
एग्मोर, चेन्नै - 600 008.

**Stressed Assets Recovery Branch**
Red Cross Building, Second Floor,
No. 32, Montieth Road,
Egmore, Chennai - 600 008.

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| SBI | **STATE BANK OF INDIA**<br>**Stressed Assets Recovery Branch**<br>**2ND FLOOR, INDIAN RED CROSS BUILDINGS NO. 32, MONTIETH ROAD - EGMORE, CHENNAI** |
| Authorized Official's Details:<br>Name: Shri. JSRL Swamy<br>Mobile No: 7810068331<br>Land Line No: 044-28881034 | **2nd Floor, Red Cross Buildings, # 32, Red Cross Road, Egmore, Chennai – 600008.**<br>***Telephone: 044-28881037***<br>***E-mail: sbi.05170@sbi.co.in*** |

## SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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 and Guarantor 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 **25.11.2026** for recovery of **Rs 4,22,83,815.49/- (Rupees Four Crores Twenty Two Lakhs Eighty Three Thousand Eight Hundred and Fifteen and paise forty nine Only)** as on **04.11.2026** due to the State Bank of India, from **Shri Muthuraj** with further interest together with all other costs, incidental expenses and charges.

**The Reserve price of property 1 will be Rs.2,00,00,000/- and EMD will be Rs.20,00,000/-. The reserve Price of the property 2 will be Rs 38,00,000/- and EMD will be Rs 3,80,000/-**

**Short Description of the immovable property:**

**Property No 1**

Residential villa with built up area of 6337.77 sqft with Ground floor, First Floor, Second Floor, Third Floor and Head Room built on at Plot No 2 having an extent of 4821 Sqft of land at Amman Nagar, SNo 44/3A, Serapananchery Village, Kundrathur Taluk, Padapai, Chennai.

**Property No 2**

Residential Flat bearing No T1 located at 3rd floor at "Viswamitra Homes" apartment located at Plot No 59, Shanthi Niketan, Varadharajapuram, Chennai with UDS of 500 Sqft and built up area of 1250 sqft.

**Description of the Immovable Properties**

**Property 1:**

All that piece and parcel of house site bearing Plot No. 2, measuring an extent of 4821 square feet, comprised in Survey No. 44/3, as per Patta No. 372, Sub-division Survey No. 44/3A, in the layout named "Amman Nagar", situated at Old No 187 and New No. 149, Serapananchery Village, Sriperumbudur Taluk, now Kundrathur Taluk,lies within Kundrathur Panchayat union limits Kancheepuram District

The Plot's Regularization approval Na. Ka. No. 3902/21/B3 dated 17.06.2021, (Framework No. 90/2021) Special Officer/ Block Development Officer, Serapananchery Panchayat.

**Bounded on the**

North by: Annai Avenue layout Plots
South by : Annai avenue layout plots
East by : 20 feet road and Plot No. 1
West by : Annal avenue layout plots

**Measuring on the**

North by : 97 feet
South by : 100.6 feet
East by : 54 feet and
West by : 43.6 feet

In all admeasuring 4821 sq.ft, situated within the Registration district of Chennai South and Registration sub-district of Padappai.

Residential Villa with built up area of 6337.77 sq.ft. with Ground floor, first floor, Second Floor, Third Floor and Head room, constructed on the schedule A property with the land extent of measuring 4821 Sqft.

**Plan approval is for the construction of 4 separate Villas.**

**Property Id at Baanknet Website**

Property ID – SBINMUTHURAJVILLA

**Location Details**

Property Location- Latitude- 12.920694 Longitude- 80.072667

**Document Details**

Sale Deed Doc No -893/2022-SRO Padapai dated 07.02.2022

MOD Doc No- 894/2022- SRO Padapai dated 07.02.2022

**Property 2:**

**Schedule A**

All that piece and parcel of house site, i.e., bearing Plot No. 59, measuring an extent of 3000 square feet, comprised in Survey No. 252/1, Old Patta No. 5379, New Patta No. 16127, as per Patta Sub-division Survey No. 252/17, in the layout named "SHANTHI NIKETTAN" approved by C.M.D.A.P.P.D.L.O. No. 26/99, situated in No. 62, Varadharajapuram Village, Sriperumbudur Taluk, now Kundrathur Taluk, Kancheepuram District

Planning Permit No. 113/2021, issued by Commissioner, Kundrathur Panchayat Union @ Padappai. This Planning Permission issued as per Delegation of Powers, given by Member Secretary, CMDA, Chennai – 600008 and Building approval No. Mu.Mu. 72/2020-21 dated 18.03.2021, Special Officer/ Block Development Officer, Kundrathur Panchayat, Varadharajapuram First Grade Panchayat

**Bounded on the**

North by : Plot No. 40
South by : 30 feet road
East by : Plot No. 58
West by : Plot Nos.39A and 60

**Measuring on the**

North by : 40 feet
South by : 40 feet
East by : 75 feet
West by : 75 feet

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| The above property is situated within the Kundrathur Panchayat Union limits and within the Registration District of Chennai South and Registration Sub – District of Padappai.<br>**B Schedule**<br>Residential Flat bearing No T1 located at third floor in the apartment named " Viswamitra Homes", situated at plot no 59, Shanthi Niketan, Varadharajapuram, Chennai- 600 048 with Undivided Share of 500 Sq ft in the schedule A property having a built up area of 1250 Sq ft.<br>**Property Id at Baanknet Website**<br>Property 2- SBIN MUTHURAJT1<br>**Location Details**<br>Property 2- Latitude- 12.871333 Longitude- 79.987250<br>**Document Details**<br>Sale Deed Doc No -8876/2021-SRO Padapai dated 29.11.2021<br>Construction Agreement Doc No – 8875/2021- SRO Padapai Dated 29.11.2021<br>MOD Doc No- 8877/2021- SRO Padapai dated 29.11.2021. |
| Encumbrances known to the Bank if any: Nil |

| **Details of Sale** | |
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| **Reserve Price:**<br>Property No.1- Rs 2,00,00,000/-<br>Property No-2-Rs 38,00,000/- | **Earnest Money Deposit (EMD):**<br>Property No.1- Rs 20,00,000/-<br>Property No.2- Rs 3,80,000/- |
| **Date &Time of e-auction** | **25.11.2026, From 10.00 AM to 04.00 PM**<br>With auto time extension of 10 minutes each till sale is completed. |
| EMD Remittance: | **EMD Amount – Property No 1-Rs 20,00,000/- &**<br>**Property No.2- Rs 3,80,000/-**<br>**Date and Time within which EMD to be credited: 31.10.2026 and Time: 2.00 PM**<br>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 | **Property No.1- Rs 50,000/-**<br>**Property No.2- Rs 25,000/-** |
| Inspection of property | **Date: 19.11.2026** Time: 11.00 AM to 1.00 PM |

- For detailed terms and conditions of the E-auction sale, please refer to the link provided in State Bank of India website https://baanknet.com.

Date: **04.11.2026**

**(Authorised Officer)**
Name: Shri JSRL Swamy,
Designation: Chief Manager,
State Bank of India, SARB, Egmore, Chennai.

Place: Chennai.

**THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.**

Property will be sold on **'AS IS WHEREAS IS WHAT IS AND WHATEVER THERE IS IS,"** basis:

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|---|---|---|
| 1 | Name and address of the Borrower | **1.Shri S Muthuraj,**<br>**S/o Selvaraj,**<br>**No 611, 15th Block, VOC Nagar,**<br>**Tondiarpet, Chennai 600 081.**<br><br>2 **Shri Muthuraj,**<br>**S/o Mr. Selvaraj**<br>**M/s Muthu Digi Studio,**<br>**No 16/9, Kumaran Colony 7th Street,**<br>**Vadapalani, Chennai- 600 026.**<br><br>**3.Shri Muthuraj,**<br>**S/o Mr. Selvaraj,**<br>**Plot No 2, Amman nagar,**<br>**Serpencherry,**<br>**Landmark- Opp to Bharathiyar Vidhyashram School,**<br>**Sriperampudhur, Kancheepuram – 602 301**<br><br>**4.Shri Muthuraj,**<br>**S/o Mr Selvaraj,**<br>**Flat No T-1, 3rd Floor, Plot No.59,**<br>**Shanthi Niketan 6th Street,**<br>**Varadharajapuram, Chennai – 600 048.** |
| 2 | Name and address of Branch, the secured creditor | **SBI, SARB, CHENNAI (Code: 05170)**<br>No.32, Montieth Road, II Floor, Indian Red Cross Buildings,<br>Egmore, Chennai-2400008. |
| 3 | **Short Description of the immovable property:**<br>**Property No 1**<br>Residential villa with built up area of 6337.77 sqft with Ground floor, First Floor, Second Floor, Third Floor and Head Room built on at Plot No 2 having an extent of 4821 Sqft of land at Amman Nagar, SNo 44/3A, Serapananchery Village, Kundrathur Taluk, Padapai, Chennai.<br>**Property No 2**<br>Residential Flat bearing No T1 located at 3rd floor at "Viswamitra Homes" apartment located at Plot No 59, Shanthi Niketan, Varadharajapuram, Chennai with UDS of 500 Sqft and built up area of 1250 sqft.<br>**Description of the Immovable Properties**<br>**Property 1:**<br>All that piece and parcel of house site bearing Plot No. 2, measuring an extent of 4821 square feet, comprised in Survey No. 44/3, as per Patta No. 372, Sub-division Survey No. 44/3A, in the layout named "Amman Nagar", situated at Old No 187 and New No. 149, Serapananchery Village, Sriperumbudur Taluk, now Kundrathur Taluk,lies within Kundrathur Panchayat union limits | |

Kancheepuram District
The Plot's Regularization approval Na. Ka. No. 3902/21/B3 dated 17.06.2021, (Framework No. 90/2021) Special Officer/ Block Development Officer, Serapananchery Panchayat.

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South by : Annai avenue layout plots
East by : 20 feet road and Plot No. 1
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| 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 4,22,83,815.49/- (Rupees Four Crores Twenty-Two Lakhs Eighty Three Thousand Eight Hundred and Fifteen and paise forty nine Only)** as on **04.11.2026** due to the State Bank of India, from **Shri Muthuraj** with further interest together with all other costs, incidental expenses and charges. |
| 6 | Deposit of earnest money:<br>**Earnest Money Deposit (EMD): Property No.1- Rs 20,00,000/-**<br>**Property No.2- Rs 3,80,000/-**<br>being the 10% of Reserve price to be remitted to the bidders 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 and hence bidders, in their own interest are advised to submit the pre-bid EMD 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. | |
| 8<br>7 | (i) Reserve price of the immovable secured assets:<br><br>(ii) Bank account in which EMD to be remitted.<br><br>(iii) Last Date and Time within which EMD to be remitted: | **Property No.1- Rs 2,00,00,000/-**<br>**Property No.2- Rs 38,00,000/-**<br><br>(ii) Bidders EMD wallet maintained with PSB alliance on its e auction site: https://baanknet.com as per guidelines available on the website. Kindly note that it may take 2-3 days to complete registration process in BAANKNET portal.<br>(iii) Date: 25.11.2026 & Time: 2.00 PM |
| 8 | Time and manner of payment: .<br>The EMD of the successful bidder will be automatically transferred to the bank on confirmation of the highest bidding.<br>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 | |

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| | 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 auction purchaser not exceeding three months from the date of auction.<br><br>**Account No- 31277538271**<br>**IFSC: SBIN0001516**<br>**Name of the branch- SARB, Egmore, Chennai**<br>**Bank- State Bank of India** | |
| 9 | Time and place of public e-Auction or time after which sale by any other mode shall be completed. | **Date: 25.11.2026**<br>**From 10.00 AM to 04.00 PM with unlimited extensions of 10 minutes each.**<br>**Place: Chennai** |
| 10 | 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: | https://www.baanknet.com/eauction-psb/x-login |
| 11 | (i) Bid increment amount<br><br>(ii) Auction extension:<br><br>(iii) Bid currency & unit of measurement: | (i) Property No.1- Rs 50,000/-<br>Property No.2- Rs 25,000/-<br>(ii) Date: **25.11.2026**<br>From 10.00 AM to 04.00 PM with unlimited extensions of 10 minutes each<br>(iii) INR |
| 12 | **Date and Time** during which inspection of the immovable assets to be sold along with title deeds of the property.<br><br>Contact person with mobile number | **Date: 19.11.2026** Time: 11.00 AM to 1.00 PM<br>Name : JSRL Swamy, Authorised Officer<br>Mobile No : 7810068331<br><br>**Name: Ra Muthumari Nivedita,** City Case Officer<br>**Mobile No: 8056144247**<br>Land Line No: 044-28881043; e-mail: sbi.05170@sbi.co.in |
| 13 | **Other Conditions:**<br>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 M/s.BAANKNET well before the auction date. (Registration process is detailed on the above website).<br>(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.baanknet.com.<br>(3) Bidders shall hold a valid email 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.)<br>(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 e-auction process/ proceed with the conventional mode of tendering.<br>5) The Bank / service provider for e-auction shall not have any liabilities towards bidders for any | |

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| | interruption or delay in access to the site irrespective of the causes<br>6) The bidders are required to submit acceptance of the terms and conditions and modalities of e-auction adopted by the service provider before participating in the e-auction.<br>(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.<br>(8) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.<br>(9) The Authorised Officer shall be at the liberty to cancel the e-auction process/tender at any time before declaring the successful bidder without assigning any reason.<br>(10) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.<br>(11) The conditional bids may be treated as invalid. Please note that after submission of the bids no correspondences regarding any change in the bid shall be entertained.<br>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.<br>(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 offers or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.<br>(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.<br>(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 the transfer of property in his/ her name.<br>(16) The payment of all statutory / non- statutory dues, taxes, GST, rates, assessments, charges, fees etc owing to anybody shall be sole responsibility of the successful bidder only.<br>(17) 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 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 Bidders 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>(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 on the sale and put the property to sale once again on any date and at such time as decided by the Bank. For any kind of dispute bidders are required to contact the concerned Authorised Officer of the concerned Bank branch only.<br>(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 lacs, it shall be the responsibility of the auction purchaser to deduct the 1% TDS in the name of the owner of the property and remit to Income Tax Department as pec 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 |

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| | 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.<br>(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.<br>(21) QR Code 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 the Newspaper and uploaded in https://baanknet.com, portal only.<br>(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 any claim or whatsoever from the bidder thereon affecting the auction process.<br>(23) Where land and building and Plant & Machinery both are put on the same auction under different lot, Authorised Officer reserves the right to confirm the sale immovable property only if the plant and machinery is sold out. | |
| 14 | **Details of pending litigation, if any, in respect of the property proposed to be sold** | **Nil** |

Date: **04.11.2026**

Place: Chennai.

**(Authorised Officer,)**
**Name: Shri JSRL SWAMY**
**Desgination: Chief Manager**
SBI, SARB, Egmore, Chennai.