Authorised Official's Details:	City Case Officer details:
Name: Mr. Ramesh Pandiian	Name: Mr. Ramesh
Mobile No: 8870320425	Mobile :8870739101

Sri. S. Ratheesh, S/o, Sri. Sivaraman, No. 36, Kannabiran Koil Street, Pallavaram, Chennai — 600 043	Sri. S. Ratheesh, S/o, Sri. Sivaraman, Afflatus Gravures Private Ltd, Shed No 3, SIDCO Industrial Estate, Thirumudivakkam, Chennai — 600 044
Sri. S. Ratheesh, S/o, Sri. Sivaraman, No. 115, AsarimarMettu Street, Vadasery, Nagarcoil — 629 001	

Ref.No: SBI/SARB-II/CHE/SARFAESI/EAUCTION/2026-27/448 Date:03.11.2026.

(See Proviso to Rule 8(6))

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 properties 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, will be sold on **"As is Where is", "As is what is" and "Whatever there is"** basis on 27.11.2026 for Recovery of **Rs.53,92,412.09 (Rupees Fifty Three Lakhs Ninety Two Thousand Four Hundred and Twelve and Paise Nine Only) as on 30.10.2026** with future interest, costs, legal charges, expenses, etc., due to the State Bank of India, No.44 Stressed Assets Recovery Branch -II, Chennai from Borrower(s) : Mr. S. Ratheesh. The Reserve Price and the Earnest Money Deposit [EMD] are as under:

Sl.No.	Reserve Price [Rs.]	Earnest Money Deposit [Rs.]
1	19,58,000/-	1,95,800/-

The Earnest Money Deposit amount to be deposited in the Bidder Global EMD Wallet available in https://baanknet.com

STATE BANK OF INDIA SBI 70674 SARB-II, CHENNAI-18

SCHEDULE "A" (TOTAL PROPERTY)

Name of the Title Deed Holder Mr. S. Ratheesh

All that piece and parcel of house site measuring an extent of 2400 sq.ft. at Plot No.1, comprised in Survey No.238/5, new patta No.1400, as per Patta New Survey No.238/13, in "LAKSHMIPURAM", Sembarambakkam Village, Poonamallee Taluk, Kancheepuram District and within the Registration District of Chennai South and Registration Sub District of Poonamallee.

Boundries:-

North by: 30 Feet Road-3rd Cross Street,

South by: Plot No.XII,

East by: Plot No.II,

West by: 40 Feet Road -2nd Main Road.

Measuring:

On the Northern side: 40 Feet,

On the Southern side: 40 Feet,

On the Eastern side :60 Feet,

On the Western side: 60 Feet.

Total Extant of 2400 sq.ft.,

The above property is situated within the limits of Sembarambakkam Panchayat and within the Registration District of Chennai South and Registration Sub District of Poonamallee.

SCHEDULE "B" (Property hereby conveyed)

300 sq.ft Undivided Share of Land in and out of SCHEDULE "A" Property.

Flat No S2, Second Floor, to an extent of 578 Sq. Ft. Construction including common Area and a Covered Car parking and the building name is called as "SAI HOMES" Apartment situated within the Registration District of South Chennai and the Sub Registration District of Poonamallee.

(Covered under the Deed of Sale Doc No. 4410 of 2015 dated 27.11.2015)

PROPERTY ID – SBIN64186588300

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.sbi.co.in** & **https://baanknet.com**

Place :Chennai

Date: 03.11.2026.

Authorised Officer

State Bank of India

Stressed Assets Recovery Branch -II

Chennai.

STATE BANK OF INDIA SBI 70674 SARB-II, CHENNAI

THE TERMS AND CONDITIONS OF SALE

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	Sri. S. Ratheesh, S/o, Sri. Sivaraman, No. 36, Kannabiran Koil Street, Pallavaram, Chennai — 600 043 Sri. S. Ratheesh, S/o, Sri. Sivaraman, Afflatus Gravures Private Ltd, Shed No 3, SIDCO Industrial Estate, Thirumudivakkam, Chennai — 600 044 Sri. S. Ratheesh, S/o, Sri. Sivaraman, No. 115, AsarimarMettu Street, Vadasery, Nagarcoil — 629 001 Sri. S. Ratheesh, S/o, Sri. Sivaraman, S 2, SAI HOMES, "LAKSHMIPURAM", Sembarambakkam Village, Poonamallee Taluk, Kancheepuram District
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch –II Chennai No.44, Eldams Road, 1st Floor, Teynampet, Chennai-600 018
3	Description of the movable and immovable secured assets to be sold (Physical Possession available with Bank).	
	PROPERTY ID – SBIN64186588300 **SCHEDULE "A" (TOTAL PROPERTY)** **Name of the Title Deed Holder Mr. S. Ratheesh** All that piece and parcel of house site measuring an extent of 2400 sq.ft. at Plot No.1, comprised in Survey No.238/5, new patta No.1400, as per Patta New Survey No.238/13, in "LAKSHMIPURAM", Sembarambakkam Village, Poonamallee Taluk, Kancheepuram District and within the Registration District of Chennai South and Registration Sub District of Poonthamallee. Boundries:- North by: 30 Feet Road-3rd Cross Street, South by: Plot No.XII,	

STATE BANK OF INDIA SBI 70674 SARB-II, CHENNAI-18

	East by: Plot No.II, West by: 40 Feet Road -2nd Main Road. Measuring: On the Northern side: 40 Feet, On the Southern side: 40 Feet, On the Eastern side :60 Feet, On the Western side: 60 Feet. Total Extant of 2400 sq.ft., The above property is situated within the limits of Sembarambakkam Panchayat and within the Registration District of Chennai South and Registration Sub District of Poonamallee. **SCHEDULE "B" (Property hereby conveyed)** 300 sq.ft Undivided Share of Land in and out of SCHEDULE "A" Property. Flat No S2, Second Floor, to an extent of 578 Sq. Ft. Construction including common Area and a Covered Car parking and the building name is called as "SAI HOMES" Apartment situated within the Registration District of South Chennai and the Sub Registration District of Poonamallee. (Covered under the Deed of Sale Doc No. 4410 of 2015 dated 27.11.2015)	
4	Details of the encumbrances known to the secured creditor.	
	There are 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	
	Rs.53,92,412.09 (Rupees Fifty Three Lakhs Ninety Two Thousand Four Hundred and Twelve and Paise Nine Only) as on 30.10.2026	
6	Deposit of earnest money	**EMD: 1,95,800/- (Rupees One Lakh Ninety Five Thousand Eight Hundred Only)** 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/challan. **Interested bidder may deposit pre-bid EMD with M/s PSB Alliance before the close of e-auction. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in M/s PSB Alliance's Bank account and updation of such information in the s**



		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: **Bank account** in which EMD to be remitted.	**(i) Rs.19,58,000/- (Rupees Nineteen Lakhs Fifty Eight Thousand Only)** (ii) Bidders own wallet Registered with M/s PSB Alliance on its e-auction site https://baanknet.com by means of NEFT
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:27.11.2026** Between:11.00 hrs to 16.00 hrs 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	M/s PSB Alliance at the web portal https://baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: (limited / unlimited) (iii) Bid currency & unit of measurement	(i) Rs.25,000/- (ii) Unlimited extensions of 10 minutes each. (iii) In Rupee
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	21.11.2026 between 11:00 am and 5:00 pm City Case Officer **M. RAMESH** **Mobile No:8870739101**
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).	

STATE BANK OF INDIA SBI 70674 SARB-II, CHENNAI

(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. The intending 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 License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid email ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank of India, ARMB Branch. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.

(c) 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. Interested bidder may deposit pre-bid EMD with PSB Alliance before the e-auction. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in PSB Alliance Bank account and updating 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.

(d) The intending bidders should make their own independent enquiries regarding the encumbrances, title /extent/ quantity and quality 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) It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.

(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 i.e 25% of sale price after adjusting EMD already paid, to be paid immediately i.e 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 and 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 any 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 e-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 will be sold above the reserve price.

STATE BANK OF INDIA SBI 70674 SARB-II, CHENNAI-18

	(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 wallet maintained with M/s PSB Alliance. The Bidder has to place a request with MSTC Ltd 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). (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 it may be subsequently sold. (r) The successful bidder shall bear all the necessary expenses like applicable GST/ 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 / 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 Authorised 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 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. (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 / 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.
14	Details of pending litigation, if any, in respect of property proposed to be sold: Not known to Bank.

Date:03.11.2026.

Place: Chennai

Authorised Officer

State Bank of India

Stressed Assets Recovery Branch – II

Chennai.

STATE BANK OF INDIA SBI 70674 SARB-II, CHENNAI-18