SBI

பாரத ஸ்டேட் வங்கி
भारतीय स्टेट बैंक
STATE BANK OF INDIA

**SPEED POST WITH ACK DUE**

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| Mrs. Sophia Rubavathy O<br>W/o.Mr.Karthik Bindhu<br>No.5, 1st Floor,<br>Ambedkar Street,<br>Puzhal, Tiruvallur,<br>Chennai-600066 | Office Address (Borrower)<br>Mrs.Sophia Rubavathy O<br>W/o.Mr.Karthik Bindhu<br>24, Hours Clinic,<br>No.5, Ground Floor,<br>Ambedkar Street,<br>Puzhal, Tiruvallur<br>Chennai-600066 |
| Mrs.Sophia Rubavathy O<br>W/o.Mr.Karthik Bindhu<br>Flat No.S1, Second Floor, Plot No.35,<br>Sri Karpagambal Nagar,<br>Nandhivaram,<br>Guduvancherry<br>Chennai-603202 | |

SARB/ CHE /NIV/2026-27/ 591 Date: 11.11.2026

Dear Sir/Madam,

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

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 **04.12.2026** through the Bank's approved service provider **M/s. BAANKNET at the web portal**, **https://baanknet.com between 10.00 a.m. and 4.00p.m.** For further details to the notice enclosed herewith.

Yours truly,

STATE BANK OF INDIA SBI 5170 SARB CHENNAI-08

(Authorized Officer)

Encl: e-Auction Sale Notice dated 11.11.2026.

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, மான்டியத் 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**<br>**NO. 32, MONTIETH ROAD - EGMORE, CHENNAI** |
| Authorized Official's Details:<br>Name: Shri. Parthasaradhi C<br>Mobile No: 9444719444<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 **04.12.2026** for recovery of **Rs 1,17,20,397.93/- (Rupees One Crore Seventeen lakhs Twenty thousand three hundred and ninety seven only)** as on **10.11.2026** due to the State Bank of India, SARB, Chennai from **Smt Sophia Rubavathy** with further interest together with all other costs, incidental expenses and charges. The Reserve price will be **Rs.41,00,000/-** and EMD will be **Rs.4,10,000/-**

**Short Description of the immovable property:**

Residential flat S1 at 2nd floor in the apartment named " CHOLAN Exotica" with UDS of 555 Sq ft, Carpet are of 970 Sq ft and super built up area of 1780 Sqft inclusive of common area situated at Sri Karpagambal Nagar, No.6 Nandhivaram Village, Vandalur Taluk, Guduvancherry.

### Description of the Immovable Property

### Schedule of the Property

**Schedule A (Whole property)**

All that piece and parcel of vacant house site property located at plot no 35 measuring an extent of 2400 sqft situated in Sri Karpagambal Nagar layout approved vide CSAR/DTCP/M-86-121/LP 96 comprised in Old Sno 449/6 Part & 449/7 Part as per patta No 4348 with New Sno 449/9 in no 6 Nandhivaram village, Vandalur Taluk, Chengalpattu District lying within the panchayat limits of Nandhivaram-Guduvancherry Town Panchayat.

Planning permit No 71/2013-14, M M No 165/2013 dated 18.06.2013 issued by the Executive Officer, Nandhivaram-Guduvancheri Town Panchayat.

**Schedule B (Subject property)**

Flat No:S1, Second Floor, Block C, Cholan Exotica, situated at Plot No:35, Sri Karpagammal Nagar, measuring super built up area of 1750 sqft inclusive of common area together with UDS of 555 sqft of land out of total extent of 2400 Sqft of the Schedule A Property along with carpet area of 970 sqft located at Nandhivaram Village, Chengalpet Taluk.

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| **Boundaries of the Property:**<br>North By 30 Feet Rd<br>South By Land in Sno 411<br>East By Plot No 34<br>West By Plot No 36<br>**Measuring**<br>East to West on the Northern Side 40 Feet<br>On the Southern side 40 Feet<br>North to South on the Eastern side 60 Feet<br>On the Western side 60 Feet<br>Lying within the Registration District of South Chennai and Registration Sub district of Guduvancherry.<br><br>**Latitude 12.854943 Longitude 80.062487**<br>**Property Id at Baanknet Website SBIN0200050605949** |
| Encumbrances known to the Bank if any: Nil |

| **Details of Sale** | | |
|---|---|---|
| **Reserve Price: Rs 41,00,000/-** | Earnest Money Deposit (EMD): **Rs 4,10,000/-** | |
| **Date &Time of e-auction** | **04.12.2026, 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 – Rs 4,10,000/-**<br>**Last Date and Time within which EMD to be remitted: 28.10.2026 and 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 | **Rs.25,000/-** | |
| Inspection of property | **Date: 24.11.2026** 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: **11.11.2026**

**(Authorised Officer)**
Name: Shri Manoj Kumar,
Designation: Assistant General 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.Mrs. Sophia Rubavathy, W/o Mr.Karthick Bindhu, No 5 1st floor Ambedkar Street, Puzhal, Thiruvallur, Chennai-600 066.<br><br>2. Mrs.Sophia Rubavathy O<br>W/o.Mr.Karthik Bindhu<br>24, Hours Clinic,<br>No.5, Ground Floor,<br>Ambedkar Street,<br>Puzhal, Tiruvallur<br>Chennai-600066.<br><br>3. Mrs.Sophia Rubavathy O<br>W/o.Mr.Karthik Bindhu<br>Flat No.S1, Second Floor, Plot No.35,<br>Sri Karpagambal Nagar,<br>Nandhivaram,<br>Guduvancherry<br>Chennai-603202 |
| 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>Residential flat S1 at 2nd floor in the apartment named "CHOLAN Exotica" with UDS of 555 Sq ft, Carpet are of 970 Sq ft and super built up area of 1780 Sqft inclusive of common area situated at Sri Karpagambal Nagar, No.6 Nandhivaram Village, Vandalur Taluk, Guduvancherry<br>**Description of the Immovable Property**<br>**Schedule A (Whole property)**<br>All that piece and parcel of vacant house site property located at plot no 35 measuring an extent of 2400 sqft situated in Sri Karpagambal Nagar layout approved vide CSAR/DTCP/M-86-121/LP 96 comprised in Old Sno 449/6 Part & 449/7 Part as per patta No 4348 with New Sno 449/9 in no 6 Nandhivaram village, Vandalur Taluk, Chengalpattu District lying within the panchayat limits of Nandhivaram-Guduvancherry Town Panchayat. Planning permit No 71/2013-14, M M No 165/2013 dated 18.06.2013 issued by the Executive Officer, Nandhivaram-Guduvancheri Town Panchayat.<br><br>**Schedule B (Subject property)**<br>Flat No:S1, Second Floor, Block C, Cholan Exotica, situated at Plot No:35, Sri Karpagammal Nagar, measuring super built up area of 1750 sqft inclusive of common area together with UDS of 555 sqft of land out of total extent of 2400 Sqft of the Schedule A Property along with carpet area of 970 sqft located at Nandhivaram Village, Chengalpet Taluk. | |

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| | **Boundaries of the Property:**<br>North By 30 Feet Rd<br>South By Land in Sno 411<br>East By Plot No 34<br>West By Plot No 36<br>**Measuring**<br>East to West on the Northern Side 40 Feet<br>On the Southern side 40 Feet<br>North to South on the Eastern side 60 Feet<br>On the Western side 60 Feet<br>Lying within the Registration District of South Chennai and Registration Sub district of Guduvancherry.<br><br>**Latitude 12.854943 Longitude 80.062487**<br>**Property Id at Baanknet Website SBIN0200050605949** | |
| 4 | Details of the encumbrances known to the secured creditor. | **NIL** |
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| 5 | The secured debt for recovery of which the property is to be sold | ₹ **Rs 1,17,20,397.93/- (Rupees One Crore Seventeen lakhs Twenty thousand three hundred and ninety seven only)** as on **10.11.2026** due to the State Bank of India, SARB, Chennai from **Smt Sophia Rubavathy** with further interest together with all other costs, incidental expenses and charges |
| 6 | Deposit of earnest money:<br>**Earnest Money Deposit (EMD): Rs.4,10,000/-**<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. | |
| 7 | (i) Reserve price of the immovable secured assets:<br>(ii) Bank account in which EMD to be remitted.<br><br>(iii) Last Date and Time within which EMD to be remitted: | **Rs. 41,00,000/-**<br><br>(ii) Bidders EMD wallet maintained with PSB alliance on its e auction site: https://baanknet.as per guidelines available on the website. Kindly note that it may take 2-3 days to complete registration process in BAANKNET portal.<br><br>(iii) Date: 04.12.2026 & Time: 2.00 PM |
| 8 | Time and manner of payment: . | |

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| | 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 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>**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: 04.12.2026**<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 as mentioned here:<br>e-Auction tender documents containing - e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned here : | https://www.baanknet.com/eauction-psb/x-login |
| 11 | (i) Bid increment amount: Rs.25,000/-<br>(ii) Auto extension: Date: **04.12.2026**. From 10.00 AM to 04.00 PM with unlimited extensions of 10 minutes each<br>(iii) Bid currency & unit of measurement: INR | |
| 12 | **Date and Time** during which inspection of the immovable assets to be sold along with title deeds of the property.<br>Contact person with mobile number | **Date: 24.11.2026** Time: 11.00 AM to 1.00 PM<br>Name : JSRL Swamy, Authorised Officer<br>Mobile No : 7810068331<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) 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 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. | |

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| | (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 any liabilities towards bidders for any 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 |



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| | 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 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: **11.11.2026**

Place: Chennai.

**(Authorised Officer,)**
**Name: Shri Manoj Kumar**
**Designation: Assistant General Manager**
SBI, SARB, Egmore, Chennai.