பாரத ஸ்டேட் வங்கி
भारतीय स्टेट बैंक
STATE BANK OF INDIA

SPEED POST WITH ACK DUE

Mrs. Sumitha S, W/o Mr. Joel Paul Willams, No.27, F3, First Floor, Bala Kumaran Nagar Part A, Kolathur, Chennai – 600 099	Mr. Joel Paul Willams, S/o, Mr. Gnanaytam, No.27, F3, First Floor, Bala Kumaran Nagar Part A, Kolathur, Chennai – 600 099
Mrs. Sumitha S W/o Mr. Joel Paul Williams 11 C Block, Thanikachalam Nagar 1st Main Road, Ponniammanmedu, Thiruvallur, Chennai – 600110	Mr. Joel Paul Willams, S/o, Mr. Gnanaytam, 11 C Block, Thanikachalam Nagar 1st Main Road, Ponniammanmedu, Thiruvallur, Chennai – 600110
Mrs. Sumitha S W/o Mr. Joel Paul Williams Plot No. C, Flat No. S1, C Block, 2nd Floor Senthamil Nagar, Kattankolathur Village, Kancheepuram - 603203	Mr. Joel Paul Willams, S/o, Mr. Gnanaytam, Plot No. C, Flat No. S1, C Block, 2nd Floor Senthamil Nagar, Kattankolathur Village, Kancheepuram - 603203

SARB/CHE/SRI/2026-27/ 551 **03.11.2026**

Dear Sir,

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 **25.11.2026** through the Bank's approved service provider M/s. BAANKNET, at the web portal https://BAANKNET.COM between 11.00 a.m. and 4.00 p.m. For further details, please refer to the sale notice enclosed.

Yours truly,

(Authorized Officer)

Encl: e-Auction Sale Notice dated **03.11.2026**

STATE BANK OF INDIA SBI 51700 SARB, CHENNAI-8

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.

SBI	**STATE BANK OF INDIA** **Stressed Assets Recovery Branch**
Authorized Official's Details: Name: Shri. Parthasaradhi C Mobile No: 9444719444 Land Line No: 044-28881034	**2nd Floor, Red Cross Buildings, # 32, Red Cross Road, Egmore, Chennai – 600008.** ***Telephone: 044-28881082*** ***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 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 and Guarantors 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.1,11,89,617/- (Rupees One Crore and Eleven Lacs and Eighty Nine Thousand Six Hundred and Seventeen only)** as on **03.11.2026** due to the Secured Creditor - State Bank of India, SARB, Chennai from **Mrs. Sumitha and Mr. Joel Paul Willams** with further interest together with all other costs, incidental expenses and charges.

The Reserve price and EMD detailed below

PROPERTY ID - **SBIN200024314947A** - Rs. 38,00,000/- EMD - Rs.3,80,000/-

Description of the immovable property:

Primary Securities:

SCHEDULE A

DISTRICT:KANCHEEPURAM, TALUK:CHENGALPATTU

VILLAGE:NO.56,KATTANKOLATHUR LAYOUT NAME:SENTHAMIL NAGAR(LP.DTCP.NO.288/99) OLD SURVEY NOS:90/1(part),90/2(part),90/3A &91 Patta No:2261 New survey No:90/8,90/9,90/10,90/11,91/7 & 91/8

Plot Nos & measuring details are:

S.No	Plot Nos	Extent
1	3	3780 sq.ft
2	4	1800 sq. ft
3	5	2413 sq ft
4	6	1500 sq ft
	Total	9493 sq ft

Plot No.3 bounded on the:

North by : Plot Nos.1 and 2,South by :23 feet road and Plot No.5, East by : Vacant land, west by : Plot No.4

Plot No.4 bounded on the:

North by :Shop site 1 and Plot No.1, ,South by :23 feet road East by : Plot No.3, west by : 40 feet Road

Admeasuring

East to west on the Northern side:30feet,East to West on the south side:30 feet

North to south on the east side:60 feet, North to South on the west side:60 feet

Plot No.5 bounded on the:

North by : 23 feet road and plot No.3 ,South by : Plot No.7,

East by : Vacant land, west by : Plot No.6

Plot No.6 bounded on the:

North by : 23 feet road,South by : Plot No.7,

East by : Plot No.5, west by : 40 feet road

Admeasuring

East to west on the Northern side:30feet,East to West on the south side:30 feet

North to south on the east side:50 feet, North to South on the west side:50 feet

SCHEDULE B

As per the sub division planning permit Na.Ka.No.1313/2011/A5, dated 23.12.2011, Executive officer, Maraimalai Nagar Municipality.

Plot No:Plot No.C, Extent:2261 sq ft

Old Survey Nos : 90/1(part),90/2(part),90/3A &91 : New survey No:90/8,90/9,90/10,90/11,91/7 & 91/8, LAYOUT NAME:SENTHAMIL NAGAR(LP.DTCP.NO.288/99), VILLAGE:NO.56, KATTANKOLATHUR, TALUK:CHENGALPATTU DISTRICT:KANCHEEPURAM

Bounded on the

North By: 23 feet wide Road and Plot No.B

South By:Plot No.7

STATE BANK OF INDIA SBI 5170 SARB, CHENNAI-8

East by:Vacant Land
West by:Plot No.D
Measuring on the
North side:24'0" South side:30'6"
East side:62'9" West side:50'6"
The above property is situated within the Kattankulathur Panchayat union and Maraimalai Nagar Town Panchayat limits and within the registration district of Chengalpet and registration sub-district of Joint II Chengalpettu.

SCHEDULE C

542 square feet (50.37 square metre) undivided share of land out of 'B ' Schedule mentioned property having a built-up area of **1035 square feet**(including common area) with car paking, RCC Terrace building in second floor, Flat No.S-1,'C' Block, Plot No.C, Senthamil Nagar Kattankolathur, Chengalpattu Taluk,Kancheepuram District.

Encumbrances known to the Bank if any: Nil

Latitude: 12.821889, Longitude: 80.025333
CERSAI DETAILS: Asset ID: 200024314947, SECURITY ID:400024364910
Property Id at Baanknet website: SBIN200024314947A

For detailed terms and conditions of the sale, please refer to the link https://baanknet.com/eauction

Date: **03.11.2026**
Place: Chennai

AUTHORISED OFFICER
Name: MANOJ KUMAR
Designation: Asst. Gen. Manager
State Bank of India

STATE BANK OF INDIA SARB, CHENNAI-8 5170

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	
	Mrs. Sumitha S, W/o Mr. Joel Paul Willams, No.27, F3, First Floor, Bala Kumaran Nagar Part A, Kolathur, Chennai – 600 099 Mrs. Sumitha S W/o Mr. Joel Paul Williams 11 C Block, Thanikachalam Nagar 1st Main Road, Ponniammanmedu, Thiruvallur, Chennai – 600010 Mrs. Sumitha S W/o Mr. Joel Paul Williams Plot No. C, Flat No. S1, C Block, 2nd Floor Senthamil Nagar, Kattankolathur Village, Kancheepuram	Mr. Joel Paul Willams, S/o, Mr. Gnanaytam, No.27, F3, First Floor, Bala Kumaran Nagar Part A, Kolathur, Chennai – 600 099 Mr. Joel Paul Willams, S/o, Mr. Gnanaytam, 11 C Block, Thanikachalam Nagar 1st Main Road, Ponniammanmedu, Thiruvallur, Chennai – 600010 Mr. Joel Paul Willams, S/o, Mr. Gnanaytam, Plot No. C, Flat No. S1, C Block, 2nd Floor Senthamil Nagar, Kattankolathur Village, Kancheepuram
2	Name and address of Branch, the secured creditor	**SBI, SARB, CHENNAI (Code: 05170)** No.32, Montieth Road, II Floor, Indian Red Cross Buildings, Egmore, Chennai-600008.

3

Primary Securities:

SCHEDULE A

DISTRICT:KANCHEEPURAM, TALUK:CHENGALPATTU

VILLAGE:NO.56,KATTANKOLATHUR LAYOUT NAME:SENTHAMIL NAGAR(LP.DTCP.NO.288/99) OLD SURVEY NOS:90/1(part),90/2(part),90/3A &91 Patta No:2261 New survey No:90/8,90/9,90/10,90/11,91/7 & 91/8

Plot Nos & measuring details are:

S.No	Plot Nos	Extent
1	3	3780 sq.ft
2	4	1800 sq. ft
3	5	2413 sq ft
4	6	1500 sq ft
	Total	9493 sq ft

Plot No.3 bounded on the:

North by : Plot Nos.1 and 2,South by :23 feet road and Plot No.5, East by : Vacant land, west by : Plot No.4

Plot No.4 bounded on the:

North by :Shop site 1 and Plot No.1, ,South by :23 feet road East by : Plot No.3, west by : 40 feet Road

Admeasuring

East to west on the Northern side:30feet,East to West on the south side:30 feet

North to south on the east side:60 feet, North to South on the west side:60 feet

Plot No.5 bounded on the:

North by : 23 feet road and plot No.3 ,South by : Plot No.7,

East by : Vacant land, west by : Plot No.6

Plot No.6 bounded on the:

North by : 23 feet road,South by : Plot No.7,

East by : Plot No.5, west by : 40 feet road

Admeasuring

East to west on the Northern side:30feet,East to West on the south side:30 feet

North to south on the east side:50 feet, North to South on the west side:50 feet

SCHEDULE B

As per the sub division planning permit Na.Ka.No.1313/2011/A5, dated 23.12.2011, Executive officer, Maraimalai Nagar Municipality.

Plot No:Plot No.C, Extent:2261 sq ft

Old Survey Nos : 90/1(part),90/2(part),90/3A &91 : New survey No:90/8,90/9,90/10,90/11,91/7 & 91/8, LAYOUT NAME:SENTHAMIL NAGAR(LP.DTCP.NO.288/99), VILLAGE:NO.56, KATTANKOLATHUR, TALUK:CHENGALPATTU DISTRICT:KANCHEEPURAM

Bounded on the

North By: 23 feet wide Road and Plot No.B

South By:Plot No.7

STATE BANK OF INDIA SBI 5170 SARB, CHENNAI-8

East by:Vacant Land
West by:Plot No.D
Measuring on the
North side:24'0" South side:30'6"
East side:62'9" West side:50'6"
The above property is situated within the Kattankulathur Panchayat union and Maraimalai Nagar Town Panchayat limits and within the registration district of Chengalpet and registration sub-district of Joint II Chengalpettu.

SCHEDULE C

542 square feet (50.37 square metre) undivided share of land out of 'B ' Schedule mentioned property having a built-up area of **1035 square feet**(including common area) with car paking, RCC Terrace building in second floor, Flat No.S-1,'C' Block, Plot No.C, Senthamil Nagar Kattankolathur, Chengalpattu Taluk,Kancheepuram District.

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.1,11,89,617/- (Rupees One Crore and Eleven Lacs and Eighty Nine Thousand Six Hundred and Seventeen only)** as on **03.11.2026**
6	Deposit of earnest money: **Earnest Money Deposit (EMD): Rs.3,80,000/-** 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	1.Reserve price of the immovable secured assets: 2.Bank account in which EMD to be remitted. 3.Last Date and Time within which EMD to be remitted:	**Rs. 38,00,000/-** (ii) 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. (iii) Interested bidders may deposit pre-bid EMD with M/s. BAANKNET before **3.00 pm on 25.11.2026 or earlier.**
8	Time and manner of payment Bank Account in which the payment to be remitted	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 Authorised Officer, failing which the amount 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. A/c. No: 31277538271 IFSC: SBIN0001516 Name of Branch: SARB CHENNAI 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** **From 11.00 AM to 04.00 PM with unlimited extensions of 10 minutes each.** **Place: Chennai**

STATE BANK OF INDIA SBI 5170 SARB, CHENNAI-8

10	The e-Auction will be conducted through the Bank's approved service provider as mentioned here: E-auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above	BAANKNET at the web portal https://www.baanknet.com/eauction-psb/x-login
11	(i) Bid increment amount: Rs.25,000/- (ii) Auto extension: Date: **03.11.2026**. From 11.00 AM to 04.00 PM with unlimited extensions of 10 minutes each (iii) Bid currency & unit of measurement: INR	
12	**Date and Time** during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification along with title deed of the property. Contact person with mobile number	**Date: 15.11.2026** Time: 11.00 AM to 1.00 PM **21.11.2026** Time: 11.00 AM to 1.00 PM **Name: Mr. C Parthasaradhi,** Authorised officer, Chief Manager **Mobile No : 9444719444** **Name: D. Sophia Sri Ranjani,** City Case Officer **Mobile No: 7358561044** Land Line No: 044-28881034/1042; e-mail: sbi.05170@sbi.co.in

(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.baanknet.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 e-auction 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.

(15) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees/GST etc. over and the above the sale price for transfer of the property in his/her name.

(16) 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.

STATE BANK OF INDIA SBI 5170 SARB, CHENNAI

(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 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 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 (Fifty Lacs) 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 of 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 eauction. Therefore, the Bank shall not be responsible for the same and there shall not any claim or whatso ever 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 right to confirm the sale 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 - NIL

Date: **03.11.2026**
Place: CHENNAI

AUTHORISED OFFICER
Name: MANOJ KUMAR
Designation: Asst. Gen. Manager
State Bank of India

STATE BANK OF INDIA SBI SARB, CHENNAI-8