Authorised Offical's Details:	**City Case Officer details:**
Name: Shri. P Ramesh Pandian	Name: Shri. Jithin Anto Mobile : 9043563133

Mr. J Sathish Kumar S/o Jayapal, Old No.105, New No.213, Door no.3, Vellalar Street, Kodambakkam, Chennai-600 024.	Mrs. V Vijayalakshmi W/o J Sathish Kumar Old No.105, New No.213, Door no.3, Vellalar Street, Kodambakkam, Chennai-600 024.
Mr. J Sathish Kumar Proprietor, K network, No.1-a, Woodies Building, Sivan Koil Cross Street, Kodambakkam, Chennai- 600 024.	Mrs.V Vijayalakshmi (Employee no.4141) Junior Officer, City Union Bank Ltd. No.706, Anna Salai, Thousand Lights, Chennai- 600 006.

Date: 04.11.2026

SBI/SARB-II/SARFAESI/E-AUCTION/2026-27/ 450

[See Proviso to Rule 8(6)]

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(s) and Guarantor(s) that the below described immovable property mortgaged to the Secured Creditor, the Physical Possession of which has been taken by the Authorised Officer of State Bank of India, being the Secured Creditor, will be sold on "Äs is where is", "As is what is", and "Whatever there is" on **15.12.2026** for recovery of Rs. 93,88,866.00 (Rupees ninety three lakh eighty eight thousand eight hundred sixty six only) as on 28.10.2026 with future interest, costs and expenses thereon due to the State Bank of India, SARB-II, Chennai from Mr. Sathish Kumar J and Vijayalakshmi, Old No.105, New No.213, Door No.3, Vellalar Street, Kodambakkam, Chennai-600 024

The Reserve Price is **Rs. 89,50,000.00** and the Earnest Money Deposit (EMD) is **Rs. 8,95,000.00**

DESCRIPTION OF PROPERTY

Name of Title Deed Holder : . Mr. Sathish Kumar J and Vijayalakshmi.
As per sale deed no 4569/2016 dated 02.08.2016 registered at SRO Virugambakkam. SCHEDULE 'A' (TOTAL PROPERTY) All that piece and parcel of vacant land measuring an extent of 3217.5 Sq. ft. bearing Plot No.8, Sairam Avenue 1st Cross Street, Valasaravak-kam, Chennai-600 087, comprised in Survey No.217/2, Patta No.11399, as per patta sub-divided as New Survey No.217/16, situated at No.75, Valasaravakkam Village, Ambattur Taluk, now Maduravoyal Taluk, Thiruvallur District, and BOUNDED ON THE: North by 20 Feet Wide Road South by Vacant Land East by Plot No. 9 West by Plot No.7, MEASURING ON THE: North to South on the Eastern Side : 83 Feet, North to South on the Western Side : 82 Feet, East to West on the Northern Side : 39 Feet, East to West on the Southern Side : 39 Feet, In all admeasuring an extent of 3217.5 Sq. ft. and situated within the Registration District of Chennai South and Registration Sub-District of Virugambakkarn. This property is lying within the Limits of Corporation of Chennai. SCHEDULE 'B' 518 Sq. ft., of Undivided Share of Land in and out of total extent of 3217.5 Sq. ft., which is more fully described in the Schedule 'A' above. SCHEDULE 'C' Flat No. "S-2", in the Second floor, having Built-up area of 1100 Sq. ft. inclusive of common areas together with a Covered Car Parking.

For detailed terms and conditions of the sale, please refer to the link provided in the State Bank of India, the Secured Creditor's website **www.bank.sbi** & **https://baanknet.com**

Place: Chennai.
Date: 04.11.2026

Chief Manager & Authorised Officer
State Bank of India
Stressed Assets Recovery Branch-II, Chennai

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

PHYSICAL POSSESSION IS WITH THE BANK

1	Name and address of the Borrower	Mr. Sathish Kumar J and Vijayalakshmi, Old No.105, New No.213, Door No.3, Vellalar Street, Kodambakkam, Chennai-600 024
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch-II, No.44, Eldams Road, 1st Floor, Teynampet, Chennai – 6000018. Email: sbi.70674@sbi.co.in
3	Description of the immovable secured assets to be sold.	Description of the Property SCHEDULE 'A' (TOTAL PROPERTY) All that piece and parcel of vacant land measuring an extent of 3217.5 Sq. ft. bearing Plot No.8, Sairam Avenue 1st Cross Street, Valasaravak-kam, Chennai-600 087, comprised in Survey No.217/2, Patta No.11399, as per patta sub-divided as New Survey No.217/16, situated at No.75, Valasaravakkam Village, Ambattur Taluk, now Maduravoyal Taluk, Thiruvallur District, and BOUNDED ON THE: North by 20 Feet Wide Road South by Vacant Land East by Plot No. 9 West by Plot No.7, MEASURING ON THE: North to South on the Eastern Side : 83 Feet, North to South on the Western Side : 82 Feet, East to West on the Northern Side : 39 Feet, East to West on the Southern Side : 39 Feet, In all admeasuring an extent of 3217.5 Sq. ft. and situated within the Registration District of Chennai South and Registration Sub-District of Virugambakkarn. This property is lying within the Limits of Corporation of Chennai. SCHEDULE 'B' 518 Sq. ft., of Undivided Share of Land in and out of total extent of 3217.5 Sq. ft., which is more fully described in the Schedule 'A' above. SCHEDULE 'C' Flat No. "S-2", in the Second floor, having Built-up area of 1100 Sq. ft. inclusive of common areas together with a Covered Car Parking.
		Encumbrances known to the Bank, if any : NIL

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(70674)
SARB-II
Chennai-18

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 on **"As is Where is", "As is what is" and "Whatever there is"** basis 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. 93,88,866.00
6	Deposit of earnest money (**EMD**) (10% of Reserve Price)	**EMD: Rs. 8,95,000.00** EMD being the 10% of Reserve price to be transferred by bidders in his / her/ their own Wallet provided by M/s PSB Alliance on its e-auction site https://baanknet.com by means of NEFT. **"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 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."**
7	(i) Reserve price of the immovable secured assets: (ii) Bank account in which EMD to be remitted.	(i) **Rs. 89,50,000.00** (ii) Bidders own wallet Registered with M/s PSB Alliance on its e-auction https://baanknet.com
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, in account no 67394803954 in the name SBI SARB II Chennai and IFSC: SBIN0070674, 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: 15.12.2026** 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.	The auction will be conducted online only, through the web portal https://baanknet.com For detailed terms and conditions of the E-auction sale, steps to be followed by the bidder for registering with e-auction portal and for E-Auction tender document containing online e-

	e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above	auction bid form, Declaration etc, please refer to the link provided in https://baanknet.com & https://bank.sbi
11	(i) Bid increment amount: (ii) Auto extension: (limited / unlimited) (iii) Bid currency & unit of measurement	(i) Rs.50,000.00 (ii) With 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	Date: 02.12.2026 Time: Time :11.00 a.m to 4.00 p.m Name: Jithin Anto (Mobile No. 9043563133)
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). (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. (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 Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (d) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title 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	

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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) In case of unsuccessful/failed bid, the bidder has to give request for refund of EMD in the M/s PSB Alliance website between 7 am to 1pm and it will be refunded in next two working days. Please note that the bidders will not be entitled to claim any interest, cost, expenses and any other charges.

(f) 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.

(g) 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.

(h) 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.

(i) 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.

(j) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

(k) 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.

(l) The bid submitted without the EMD shall be summarily rejected. The property shall be sold above the reserve price.

(m) 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.

(n) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank, on receipt of refund request from them. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

(o) 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.



(p) 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.

(q) 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.

(r) 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.

(s) 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.

(t) 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.

(u) The sale will attract the provision of Sec 194-IA of the Income Tax Act.

Place: Chennai.
Date: 04.11.2026

Chief Manager & Authorised Officer
State Bank of India
Stressed Assets Recovery Branch-II,
Chennai