



STATE BANK OF INDIA
STRESSED ASSETS RECOVERY BRANCH
COIMBATORE (10204)

Authorised Officer's Details:

Name: Mr.Y.Chandrasekar
Mobile No.:9487626069
Contact Person: Ajitha R
Mobile No.:9944153819

377/1, Dr Nanjappa Road,
Behind:N. S.Palaniappa Nursing Home,
Coimbatore 641 018
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SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 property/ies mortgaged/charged 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 "As is where is", "As is what is", and "Whatever there is" basis on **25.11.2026**, for recovery of Rs.36,74,433/- (Thirty six lakhs seventy four thousand four hundred and thirty three only) as on 23.10.2026 , with future interest and costs, etc., due to the State Bank Of India from Borrower(s) from borrowers – Mr.Karthick.M and Mrs.M.Annapoorani

The Reserve Price and the Earnest Money Deposit [EMD] are as under:

S.NO	Reserve Price [Rs.]	Earnest Money Deposit [Rs.]
1	31,50,000/-	3,15,000/-

DESCRIPTION OF THE IMMOVABLE PROPERTY

R.D : Erode
S.R.D : Bhavani
Taluk : Bhavani
Village : Bhavani village, Palanipuram 1st street,
Survey No. : R.S. No.817/2(Old S.F.No.905 part)
T.S.No. : T.S.No.82, Ward B, Block 10
Patta No. : Patta No.1427
Door Nos : Door Nos.123 & 124
Municipal Ward No : New Ward No.10
Location : Bhavani Town, Palanipuram 1st street
Total Extent : 1306.50 sq. feet or 121.50 sq. meters
Survey/Door/Patta/Khatta No./Plot No. : R.S.No.817/2(Old S.F.No.905 part), T.S.No.82, Ward B, Block 10, patta No.1427, Door Nos.123 & 124
Measurement extent of the property:
North- South on eastern side 5.0 meters or 16 ½ feet,
North- South on western side 5.2 Meters or 17 feet,
East- west on both sides 23.8 meters or 78 feet,
Total an extent of 121.5 sq meters or 1306.5 sq feet of land fully and all buildings, all fittings and fixtures fully and all usual pathway, cart track and all easementary rights therto.



Location/Land Marks/name of the area Mohalla : Erode District, Bhavani Taluk, Bhavani Village, Bhavani Town, Palanipuram 1st street.

City/District : Bhavani Taluk, Erode District

Boundaries

To the East of : North- South Road

To the west of: Saraswathi's land

To the south of : Mani's house

To the North of: Subramani's house

As per the valuation report submitted to the Bank, the extent of the land is 1284.28 sq ft.

Sale will be considered on "As is where is", "As is what is" and "Whatever there is" basis.

Encumbrance known to the bank if any: NIL. However, the bidders are requested to make their own enquiry

DETAILS OF E-AUCTION SALE:

Reserve Price	Rs.31,50,000/-
Earnest Money To Be Deposited	Rs.3,15,000/-
Bid Multiplier	Rs.50,000/-
Inspection of Properties	13.11.2026 Between 11:00 A.M to 04.00 P.M
Last Date For Submission Of Proof Of EMD	Interested bidder may deposit Pre-Bid EMD with https://baanknet.com/eauction-psb/home before the close of e-Auction
Date And Time Of E-Auction	25.11.2026 11.00 A.M to 04.00 P.M With unlimited extension of 10 Minutes each
Latitude and Longitude of the property	Latitude - 11.446528 Longitude - 77.680389

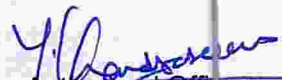
Pre-bid EMD being the 10% of Reserve Price to be transferred by interested bidders in the global EMD wallet of <https://baanknet.com/eauction-psb/home> by means of transfer of funds. Interested bidder may deposit pre-bid EMD with PSB Alliance before the close of e-auction. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in PSB Alliance 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.

The auction will be conducted online only, through the web portal <https://baanknet.com/eauction-psb/home>. **The bidder registration should be completed by bidder well in advance, before e-auction date as the process takes minimum of two to three working days.**

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-auction bid form, Declaration etc, please refer to the link provided in <https://baanknet.com/eauction-psb/home>.

Place : Coimbatore

Date : 26.10.2026


Authorised Officer
State Bank of India



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	Mr.M.Karthick and Mrs.M.Annapoorni
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, 377/1, Dr.Nanjappa Road, Behind: N. S.Palaniappa Nursing Home,Coimbatore-18
3	Description of the immovable secured assets to be sold.	<p>R.D : Erode S.R.D : Bhavani Taluk : Bhavani Village : Bhavani village,Palanipuram 1st street, Survey No. : R.S. No.817/2(Old S.F.No.905 part) T.S.No. : T.S.No.82,Ward B,Block 10 Patta No. : Patta No.1427 Door Nos : Door Nos.123 & 124 Municipal Ward No : New Ward No.10 Location : Bhavani Town, Palanipuram 1st street Total Extent : 1306.50 sq. feet or 121.50 sq. meters Survey/Door/Patta/Khatta No./Plot No. : R.S.No.817/2(Old S.F.No.905 part), T.S.No.82, Ward B, Block 10, patta No.1427, Door Nos.123 & 124 Measurement extent of the property: North- South on eastern side 5.0 meters or 16 ½ feet, North- South on western side 5.2 Meters or 17 feet, East- west on both sides 23.8 meters or 78 feet, Total an extent of 121.5 sq meters or 1306.5 sq feet of land fully and all buildings, all fittings and fixtures fully and all usual pathway, cart track and all easementary rights therto. Location/Land Marks/name of the area Mohalla : Erode District, Bhavani Taluk, Bhavani Village, Bhavani Town, Palanipuram 1st street. City/District : Bhavani Taluk, Erode District Boundaries To the East of : North- South Road To the west of: Saraswathi's land To the south of : Mani's house To the North of: Subramani's house As per the valuation report submitted to the Bank, the extent of the land is 1284.28 sq ft.</p>
4	Details of the encumbrances known to the secured creditor.	Nil. However, Bidders are requested to make their own enquires /due diligence.
5	The secured debt for recovery of which the property is to be sold	Rs.36,74,433/- (Thirty six lakhs seventy four thousand four hundred and thirty three only) as on 23.10.2026



6	Deposit of earnest money (EMD) (10% of Reserve Price)	<table border="1"> <thead> <tr> <th>S.NO</th><th>Reserve Price [Rs.]</th><th>(10% of Reserve Price) EMD</th></tr> </thead> <tbody> <tr> <td>1</td><td>31,50,000/-</td><td>3,15,000/-</td></tr> </tbody> </table> <p>Pre-bid EMD being the 10% of Reserve Price to be transferred by interested bidders in the global EMD wallet of https://ebkgray.in/eauction-psb/x-login by means of NEFT. Interested bidder may deposit pre-bid EMD with Baanknet 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 Baanknet 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"</p>	S.NO	Reserve Price [Rs.]	(10% of Reserve Price) EMD	1	31,50,000/-	3,15,000/-
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7	Reserve price of the immovable secured assets:	<table border="1"> <thead> <tr> <th>S.N O</th><th>Reserve Price [Rs.]</th><th>(10% of Reserve Price) EMD</th></tr> </thead> <tbody> <tr> <td>1</td><td>31,50,000/-</td><td>3,15,000/-</td></tr> </tbody> </table> <p>Bidders own wallet Registered with M/s PSB Alliance on its e-auction site https://baanknet.com/eauction-psb/home by means of NEFT</p>	S.N O	Reserve Price [Rs.]	(10% of Reserve Price) EMD	1	31,50,000/-	3,15,000/-
S.N O	Reserve Price [Rs.]	(10% of Reserve Price) EMD						
1	31,50,000/-	3,15,000/-						
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. Amount should be paid through RTGS/NEFT/NET BANKING/ FUND TRANSFER to the A/c No.: 31282412150 IFSC : SBIN0000827, Account Name: SARB Parking Account; Bank : State Bank of India Address: Main Branch, Bank Road, Coimbatore.						
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 25.11.2026 Time: 11.00 A.M to 04.00 P.M with unlimited extensions of 10 minutes each. Online						
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	The auction will be conducted online only, through M/s.PSB Alliance Baanknet at the web portal https://baanknet.com/eauction-psb/home						
11	(i) Bid increment amount:	Rs. 50,000/-						

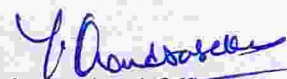


	(ii) Auto extension: (limited / unlimited) (iii) Bid currency & unit of measurement	Unlimited extensions of 10 minutes each In Rupee
12	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Date: 13.11.2026 Time :11.00 A.M to 4.00 P.M Name: Mrs. Ajitha R Mobile No: 9944153819
13	Other conditions	<p>a) The Bidders should get themselves registered on https://baanknet.com/eauction-psb/home by providing requisite KYC documents and registration fee as per the practice followed by M/s. PSB Alliance Baanknet, well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website).</p> <p>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/eauction-psb/home. 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 Licence/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid e-mail ID (v) Contact number (mobile/Land line of the bidder etc., to the Authorised Officer of State Bank of India, SARB,Coimbatore Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.</p> <p>c) Pre-bid EMD being the 10% of Reserve Price to be transferred by interested bidders in the global EMD wallet of https://ebkray.in/eauction-psb/x-login by means of NEFT. Interested bidder may deposit pre-bid EMD with psballiance 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 e-BKray'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"</p> <p>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 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.</p> <p>e) It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.</p> <p>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. 31282412150; IFSC: SBIN0000827; Account Name: SARB parking account. The sale confirmation advice will be issued on satisfactory verification of the KYC & Other formalities.</p> <p>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.</p>



	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 shall be sold above the reserve price.	
	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 M/s.PSB Alliance 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 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 stamp duties / additional stamp duty / transfer charges, Registration expenses, fees, GST, etc. for transfer of the property in his/her name.	
	s) The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees, GST etc. owing to anybody shall be the sole responsibility of successful bidder only.	
	t) 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 Authorized Officer of the concerned bank branch only.	
	u) 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.	
	v) This sale will attract the provisions of sec 194-IA of the Income Tax Act.	
	w) GST @ 18% will be applicable on the sale value of Plant & Machinery and Stocks	
	x) Dues payable such as EB dues/Arrears, statutory dues, taxes, pending payments, etc., if any to be borne by the successful auction purchaser.	

Place: Coimbatore
Date : 26.10.2026


 Authorised Officer
 State Bank of India, SARB Coimbatore

