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
Ph: 0422-2233450
e-mail ID: sbi.10204@sbi.co.in

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.1,41,36,638/- (Rupees One crore forty one lakhs thirty six thousand six hundred and thirty eight only) as on 23.10.2026, with future interest and costs, etc., due to the State Bank Of India from Borrower(s) Mrs. Rajaveni Daniel W/o Mr. Manuel Raj and Mr.Joshva Rajesh S/o Mr. Manuel Raj

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

S.NO	Reserve Price [Rs.]	Earnest Money Deposit [Rs.]
1	63,00,000/-	6,30,000/-

DESCRIPTION OF THE IMMOVABLE PROPERTY

In Nilgiris Registration District, Gudalur Sub-Registration District, Gudalur Taluk, Gudalur Town Panchayat, Gudalur -2 GR village, Gudalur, Patta No. 2203(GR), Old Survey No. 149/1A1A2, New Survey No. 334/2, admeasuring an extent of 10 cents or 4360 sq ft of house site together with RCC construction an extent 2500 sq ft constructed thereon with 3 portions and having the EB connection attached thereto besides 3 feet pathway to use the property from Kusumagiri Road
Door no. 10/540B,10/540B1F and 10/540B1G
Asst. No. 3195,1523,1524
Water tap connection No. (New) 066/006/00231
EB connection No. 491
Boundaries
East of : RS No 334/9
West of : RS No 334/1 and 333
North of : RS No 334/3
South of : RS No 334/9
The property is situated in Gudalur 2 GR village limits.
The above property registered in the name of Mrs. Rajaveni Daniel and Mr. Joshva Rajesh vide Sale Deed No 1014/2020 dated 18.12.2020.

Latitude : 11.502741N, Longitude : 76.489132E

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.63,00,000/-
Earnest Money To Be Deposited	Rs.6,30,000/-
Bid Multiplier	Rs.50,000/-
Inspection Of Properties	18.11.2026 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 – 11.502741N Longitude -76.489132E

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.

Authorised Officer
State Bank of India

Place : Coimbatore
Date : 26.10.2026

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	1. Mrs. Rajaveni Daniel, W/o Mr. Manuel Raj, No.20A, Priyam Enclave, Eswaran Layout, Puliyakulam, Coimbatore . 2. Mr. Joshva Rajesh, S/o Mr. Manuel Raj, No.20A, Priyam Enclave, Eswaran Layout, Puliyakulam, Coimbatore.
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.	In Nilgiris Registration District, Gudalur Sub-Registration District, Gudalur Taluk, Gudalur Town Panchayat, Gudalur -2 GR village, Gudalur, Patta No. 2203(GR), Old Survey No. 149/1A1A2, New Survey No. 334/2, admeasuring an extent of 10 cents or 4360 sq ft of house site together with RCC construction an extent 2500 sq ft constructed thereon with 3 portions and having the EB connection attached thereto besides 3 feet pathway to use the property from Kusumagiri Road Door no. 10/540B,10/540B1F and 10/540B1G Asst. No. 3195,1523,1524 Water tap connection No. (New) 066/006/00231 EB connection No. 491 Boundaries East of : RS No 334/9 West of : RS No 334/1 and 333 North of : RS No 334/3 South of : RS No 334/9 The property is situated in Gudalur 2 GR village limits. The above property registered in the name of Mrs. Rajaveni Daniel and Mr. Joshva Rajesh vide Sale Deed No 1014/2020 dated 18.12.2020.
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.1,41,36,638/- (Rupees One crore forty one lakhs thirty six thousand six hundred and thirty eight only) as on 23.10.2026, with future interest and costs, etc.,
6	Deposit of earnest money (EMD) (10% of Reserve Price)	

S.NO	Reserve Price [Rs.]	(10% of Reserve Price) EMD
1	63,00,000/-	6,30,000/-

<table>
<tr><td></td><td></td><td>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 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"</td></tr>
<tr><td>7</td><td>Reserve price of the immovable secured assets:</td><td><table><tr><th>S.NO</th><th>Reserve Price [Rs.]</th><th>(10% of Reserve Price) EMD</th></tr><tr><td>1</td><td>63,00,000</td><td>6,30,000</td></tr></table>Bidders own wallet Registered with M/s PSB Alliance on its e-auction site https://baanknet.com/eauction-psb/home by means of NEFT</td></tr>
<tr><td>8</td><td>Time and manner of payment</td><td>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.</td></tr>
<tr><td>9</td><td>Time and place of public e-Auction or time after which sale by any other mode shall be completed.</td><td>Date: 25.11.2026 Time: 11.00 a.m to 04.00 p.m with unlimited extensions of 10 minutes each. Online</td></tr>
<tr><td>10</td><td>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</td><td>The auction will be conducted online only, through M/s.PSB Alliance at the web portal https://baanknet.com/eauction-psb/home</td></tr>
<tr><td>11</td><td>(i) Bid increment amount:
(ii) Auto extension: (limited / unlimited)
(iii) Bid currency & unit of measurement</td><td>Rs. 50,000/-
Unlimited extensions of 10 minutes each

In Rupee</td></tr>
<tr><td>12</td><td>Date and Time during which</td><td></td></tr>
</table>

	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: **18.11.2026** Time :11.00 A.M to 4.00 P.M Name: Mr.Y.Chandrasekar & Mrs. Ajitha R Mobile No: 9487626069, 9944153819 Time :11.00 a.m to 4.00 p.m
13	Other conditions	
	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, 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/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.	
	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/eauction-psb/home 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 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"	
	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.	
	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. 31282412150; IFSC: SBIN0000827; Account Name: SARB parking account. The sale confirmation advice will be issued on satisfactory verification of the KYC & 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 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 eBKray. The Bidder has to place a request with M/s.PSB Alliance eBKray 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