SBI	**STATE BANK OF INDIA** **Stressed Assets Recovery Branch**
Authorized Official's Details: 1. Name: Smt. K Anupama Mobile No: 6369672894 2. 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: 044-28881037*** ***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 **19.11.2026** for recovery of **Rs. 60,05,609/- (Rupees Sixty Lakhs Five Thousand Six Hundred and Nine only)** as on **28.10.2026** due to the State Bank of India, SARB, Chennai from **Mr E Radha Krishnan and Mr E Naresh Kumar**. The Reserve price will be **Rs.51,00,000/-** and the earnest money deposit (EMD) will be **Rs.5,10,000/-.**

Description of the immovable property:

Duplex Flat measuring 1150 Sq. ft., (Plinth area of flat, including common area), situated in the 1st and 2nd Floor (Duplex), bearing Flat No. 'F3', Plot No.81, "Aravind's RIVERA" Apartments, Easwari Street, Thirumullaivoyal Village, Chennai – 600 109.

SCHEDULE

PRIMARY SECURITIES

SCHEDULE -A

All that piece and parcel of housing plot bearing Plot No.81 land measuring 2320 Sq. ft., comprised in Survey Nos. 698/1 Part, vide Avadi Town Survey Filed Register as per Patta No. 2142, Ward No. D, Block No. 74, T. S. No. 2/4, property situated at "SRIDEVI VAISHNAVI NAGAR "N" STREET" presently "EASWARI STREET" of THIRUMULLAIVOYAL Village, Avadi Taluk, Thiruvallur District, within the registration district of North- Chennai, Sub-Registration District of Ambattur and bounded on the:

NORTH BY – Plot No. 73
SOUTH BY – 20 Feet Road
EAST BY – Plot No. 80
WEST BY – Plot No. 82

AND MEASURING
Northern Side: 40 Feet
Southern Side: 40 Feet
Eastern Side: 59 Feet
Western Side: 57 Feet

Land measuring 2320 Sq. ft.,

SCHEDULE – B

471 Sq. ft., Undivided share out of schedule "A" mentioned property.

SCHEDULE – C Flat measuring 1150 Sq. ft., (Plinth area of flat, including common area), situated in the 1st and 2nd Floor (Duplex), bearing Flat No. 'F3' in the Apartment name is "Aravind's RIVERA". With One Cover Car Parking.
Encumbrances known to the Bank if any: Nil
Latitude: 13.123194N, Longitude: 80.124667E

Details of Sale	
Reserve Price: Rs. 51,00,000/-	Earnest Money Deposit (EMD): **Rs. 5,10,000/-**
Date &Time of e-auction	**19.11.2026 From 11.00 AM to 04.00 PM** With auto time extension of 10 minutes each till sale is completed.
EMD Remittance:	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: 02.11.2026** Time: 11.00 AM to 1.00 PM **10.11.2026** Time: 11.00 AM to 1.00 PM

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

Date: **28.10.2026**
Place: Chennai

For STATE BANK OF INDIA
Stressed Assets Recovery Branch, Chennai

Authorised Officer

AUTHORISED OFFICER
Name: C Parthasaradhi
Designation: Chief Manager
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	**Residential Address (Borrower):** Mr. E Radha Krishnan & E Naresh Kumar S/o Eswar Raj, HIG 540 Dhuleya Castle, 5th Street New Colony, TNHB Phase 3, Ayyapakkam, Ambattur, Tiruvallur, Tamilnadu. PIN – 600 053. **Residential Address (Borrower):** Mr. E Radha Krishnan & E Naresh Kumar S/o Eswar Raj, No.85, Gangai Salai, ICF Colony, Ambattur, Chennai – 600 058. **Property Address:** Mr. E Radha Krishnan & E Naresh Kumar S/o Eswar Raj, Plot No. 81, Flat No. F3, 1st & 2nd Floor (Duplex), Easwari Street, Thirumullaivoyal Village, Chennai. PIN – 600 109. **Office Address (Borrower)** Mr. E Radha Krishnan, S/o Eswar Raj, Ivangel Total Solutions Kotak Bank, No.185 2nd Floor Anna Salai, Mount Road, Chennai. PIN – 600 006. Mr. E Naresh Kumar S/o Eswar Raj, CMA CGM Shared Service Centre P Ltd, No.32 A & B Ambit IT Park, 8th Floor, Ambattur Industrial Estate, Ambattur, Thiruvallur. PIN – 600 058.
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-2400008.
3	**PRIMARY SECURITIES** **SCHEDULE -A** All that piece and parcel of housing plot bearing Plot No.81 land measuring 2320 Sq. ft., comprised in Survey Nos. 698/1 Part, vide Avadi Town Survey Filed Register as per Patta No. 2142, Ward No. D, Block No. 74, T. S. No. 2/4, property situated at "SRIDEVI VAISHNAVI NAGAR "N" STREET" presently "EASWARI STREET" of THIRUMULLAIVOYAL Village, Avadi Taluk, Thiruvallur District, within the registration district of North- Chennai, Sub-Registration District of Ambattur and bounded on the: NORTH BY – Plot No. 73 SOUTH BY – 20 Feet Road EAST BY – Plot No. 80 WEST BY – Plot No. 82 AND MEASURING Northern Side: 40 Feet Southern Side: 40 Feet	

	Eastern Side: 59 Feet Western Side: 57 Feet Land measuring 2320 Sq. ft., **SCHEDULE – B** 471 Sq. ft., Undivided share out of schedule "A" mentioned property. **SCHEDULE – C** Flat measuring 1150 Sq. ft., (Plinth area of flat, including common area), situated in the 1st and 2nd Floor (Duplex), bearing Flat No. 'F3' in the Apartment name is "Aravind's RIVERA". With One Cover Car Parking.	
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. 60,05,609/- (Rupees Sixty Lakhs Five Thousand Six Hundred and Nine only)** as on **28.10.2026**
6	Deposit of earnest money: **Earnest Money Deposit (EMD): Rs.5,10,000.00** 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. 51,00,000/-** (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 19.11.2026 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: 19.11.2026** **From 11.00 AM to 04.00 PM with unlimited extensions of 10 minutes each.** **Place: Chennai**
10	The e-Auction will be conducted through the Bank's approved service provider <u>as mentioned here:</u> 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) <u>Bid increment amount:</u> Rs.25,000/- (ii) <u>Auto extension</u>: Date: **19.11.2026**. From 11.00 AM to 04.00 PM with unlimited extensions of 10 minutes each (iii) <u>Bid currency & unit of measurement</u>: INR	
12	Date and Time during which inspection of the immovable secured assets to be sold along with title deeds of the property. Contact person with mobile number	**Date: 02.11.2026** Time: 11.00 AM to 1.00 PM **10.11.2026** Time: 11.00 AM to 1.00 PM **Name: K Anupama,** City Case Officer **Mobile No: 6369672894** Land Line No: 044-28881053; e-mail: sbi.05170@sbi.co.in

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.

(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.50,00,0000.00, it shall be responsibility of the auction purchaser has 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

STATE BANK OF INDIA SARB 5170, CHENNAI-08

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

For STATE BANK OF INDIA
Stressed Assets Recovery Branch, Chennai

Authorised Officer

Date: **28.10.2026**
Place: CHENNAI

AUTHORISED OFFICER
Name: C Parthasaradhi
Designation: Chief Manager
State Bank of India