SBI

பாரத ஸ்டேட் வங்கி
भारतीय स्टेट बैंक
STATE BANK OF INDIA

SPEED POST WITH ACK DUE

1. Mr. S Santhosh Kumar Plot no: 46A, Flat No. G1, 2nd Floor, "BADMA ANBUKKUDIL", GANDHI NAGAR, Madambakkam, Kundrathur, Chennai – 600069.	**2. Mr. S Santhosh Kumar** Legacy Med Pvt Ltd., No. 136, Shyamala Towers, 4th Floor, Arcot Road, Saligramam, Chennai – 600093.
3. Mr. S Santhosh Kumar H/4, No. 8, TNHB Colony, 7th Cross Street, Durga Nagar, Tambaram, Chennai – 600047.	

SARB/KRI/2026-27/548

Date: 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 **26.11.2026** through the Bank's approved service provider M/s. BAANKNET, at the web portal https://BAANKNET.com between 10.00 a.m. and 4.00 p.m. For further details, please refer to the notice to be published in the newspapers.

Yours truly,

(Authorized Officer)

Encl: e-Auction Sale Notice dated 03.11.2026

STATE BANK OF INDIA SBI 5170 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 Chennai.
Authorized Official's Details: 1. Name: Shri. S Krishnan Mobile No: 9962052203 Land Line No: 044-28881056 2. Name: Shri. J S.R.L Swamy Mobile No: 7810068331 Land Line No: 044-28881058	2nd Floor, Red Cross Buildings, # 32, Red Cross Road, Egmore, Chennai – 600008. *Telephone: 044-28881082* *E-mail: sbi.05170@sbi.co.in*

NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction 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 Guarantor that the below described property mortgaged/charged to the Secured Creditor, the **Physical possession** of which has been taken by the Authorized 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 **26.11.2026** for recovery of **Rs. 59,61,404/- (Rupees Fifty-Nine Lakhs Sixty-One Thousand Four Hundred and Four Only) as on 03.11.2026** due to the State Bank of India, SARB, Chennai from **Mr. S. Santhosh Kumar**.

Description of the immovable property: Residential - Plot No. 46/46A, Flat No G1, Ground Floor, "Badma Anbu Kudil", Gandhiji Nagar, Madambakkam, Kundrathur, Kancheepuram, Tamilnadu – 603202

Property ID: SBIN200067090929

Primary Securities:

SCHEDULE A

All that piece and parcel of vacant house site, Plot No.46 measuring an extent of 3320 square feet, comprised in Old survey No. 201/2C part, Patta No. 4152, New Survey No. 201/28, in the layout named "GANDHIJI NAGAR" (Approval No. D.T.P.No.85 OF 177, Dt: 9.9.1983) situated in Old No.194, New No. 169 MADAMBAKKAM Village, Kundrathur Taluk, (formerly Sriperumbudur Taluk), Kancheepuram District, within the Registration District of Chennai South and the Sub Registration District of Guduvancheri, within the limits of the Kundrathur Panchayat Union and Madambakkam Panchayat.

Bounded on the

North by - Plot No.45
South by - Plot No.47 & 48
East by - Survey No.202
West by - 30 Feet Road

Measuring

East to West on the Northenside - 80 feet
Southern side - 86 feet
North to South on the Eastern side - 40 feet
Western side - 40 feet

In all admeasuring 3320 Sq. ft.,

SCHEDULE "B"

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PROPERTY(Sub Divided PLOT No.46A)

All that piece and parcel of vacant house site , Plot No.46A measuring an extent of 1630 square feet, (As per Sub – Division plan 95/2021-22 dated 04.08.2021) comprised in Old Survey No. 201/2C Part, Patta No.4152, New survey No.201/28, in the layout named "GANDHIJI NAGAR" (Approval No. D.T. P.No.85 OF 177, Dt: 9.9.1983) situated in Old No. 194, New No.169 MADAMBAKKAM Village, Kundrathur Taluk, (formerly Sriperumbudur Taluk), Kancheepuram District, within the Registration District of Chennai South and the Sub Registration District of Guduvancheri, within the limits of the Kundrathur Panchayat Union and Madambakkam Panchayat.

Bounded on the

North by - Plot No.45
South by - Sub divided Plot No.46B
East by - Survey No.202
West by - 30 Feet Road

Measuring

East to West on the Northenside - 80 feet
Southern side - 86 feet
North to South on the Eastern side - 40 feet
Western side - 40 feet

In all admeasuring 1630 Sq. ft.,

SCHEDULE - C

An undivided 349 square feet out of land area 1630 Sq.ft in Plot No.46A of right, title interest in above schedule -B mentioned property.

SCHEDULE - D

Flat in Ground Floor, Flat No. G1, measuring 980 sq.ft., Super Plinth Area (inclusive of common area, common shares and Car parking Area)

CERSAI – 200067090929	
Encumbrances known to the Bank if any: Nil	
Latitude:12.858333, Longitude:80.045111	
Details of Sale	
Reserve Price: Rs .35,00,000/-	**Earnest Money Deposit (EMD): Rs.3,50,000/-**
Date & Time of e-auction	**26.11.2026, From 10.00 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: 11.11.2026** Time: 11.00 AM to 3.00 PM **Date: 15.11.2026** Time: 11.00 AM to 3.00 PM

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

Date: 03.11.2026
Place: Chennai

AUTHORIZED OFFICER

STATE BANK OF INDIA SBI 5170 SARB, CHENNAI-8

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. Mr. S Santhosh Kumar Plot no: 46A, Flat No. G1, 2nd Floor, "BADMA ANBUKKUDIL", GANDHI NAGAR, Madambakkam, Kundrathur, Chennai – 600069. 2. Mr. S Santhosh Kumar Legacy Med Pvt Ltd., No. 136, Shyamala Towers, 4th Floor, Arcot Road, Saligramam, Chennai – 600093. 3. Mr. S Santhosh Kumar H/4, No. 8, TNHB Colony, 7th Cross Street, Durga Nagar, Tambaram, Chennai – 600047.
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** All that piece and parcel of vacant house site, Plot No.46 measuring an extent of 3320 square feet, comprised in Old survey No. 201/2C part, Patta No. 4152, New Survey No. 201/28, in the layout named "GANDHIJI NAGAR" (Approval No. D.T.P.No.85 OF 177, Dt: 9.9.1983) situated in Old No.194, New No. 169 MADAMBAKKAM Village, Kundrathur Taluk, (formerly Sriperumbudur Taluk), Kancheepuram District, within the Registration District of Chennai South and the Sub Registration District of Guduvancheri, within the limits of the Kundrathur Panchayat Union and Madambakkam Panchayat. Bounded on the North by - Plot No.45 South by - Plot No.47 & 48 East by - Survey No.202 West by - 30 Feet Road Measuring East to West on the Northenside - 80 feet Southern side - 86 feet North to South on the Eastern side - 40 feet Western side - 40 feet In all admeasuring 3320 Sq. ft., **SCHEDULE "B"** **PROPERTY(Sub Divided PLOT No.46A)** All that piece and parcel of vacant house site , Plot No.46A measuring an extent of 1630 square feet, (As per Sub – Division plan 95/2021-22 dated 04.08.2021) comprised in Old Survey No. 201/2C Part, Patta No.4152, New survey No.201/28, in the layout named "GANDHIJI NAGAR" (Approval No. D.T. P.No.85 OF 177, Dt: 9.9.1983) situated in Old No. 194, New No.169 MADAMBAKKAM Village, Kundrathur Taluk, (formerly	

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	Sriperumbudur Taluk), Kancheepuram District, within the Registration District of Chennai South and the Sub Registration District of Guduvancheri, within the limits of the Kundrathur Panchayat Union and Madambakkam Panchayat. Bounded on the North by - Plot No.45 South by - Sub divided Plot No.46B East by - Survey No.202 West by - 30 Feet Road Measuring East to West on the Northenside - 80 feet Southern side - 86 feet North to South on the Eastern side - 40 feet Western side - 40 feet In all admeasuring 1630 Sq. ft., **SCHEDULE - C** An undivided 349 square feet out of land area 1630 Sq.ft in Plot No.46A of right, title interest in above schedule -B mentioned property. **SCHEDULE - D** Flat in Ground Floor, Flat No. G1, measuring 980 sq.ft., Super Plinth Area (inclusive of common area, common shares and Car parking Area)	
	CERSAI – 200067090929	
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. 59,61,404/- (Rupees Fifty-Nine Lakhs Sixty-One Thousand Four Hundred and Four Only) as on 03.11.2026**
6	Deposit of earnest money: **Earnest Money Deposit (EMD): Rs.3,50,000/-** 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. Interested bidder may deposit pre-bid EMD with M/s.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.BAANKNET's wallet 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 is to be remitted. (iii) Last Date and Time within which EMD to be remitted:	(i) Rs. 35,00,000/- (ii) Bidders own wallet Registered with M/s.BAANKNET on its e-auction site https://BAANKNET.COM by means of NEFT. Bank: State Bank of India, SARB, Egmore, Chennai-600 008. (iii) 26.11.2026 and 01:00 pm
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	

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	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.	
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	**Date: 26.11.2026** **From 10.00 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 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 here:	BAANKNET https://BAANKNET.com Property ID: SBIN200067090929
11	(i)Bid increment amount: Rs.25,000/- (ii)Auto extension: Date: **26.11.2026,** from 10.00 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 specifications. Contact person with mobile number	**Date: 11.11.2026** Time: 11.00 AM to 3.00 PM **Date: 15.11.2026** Time: 11.00 AM to 3.00 PM **Name: S Krishnan,** City Case Officer **Mobile No: 9962052203**

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.

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(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 it may be subsequently sold.

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

(16) The payment of all statutory /non-statutory dues, taxes, GST, 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.

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	(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, 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 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 theauction 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 in the amount deposited during this period. No request 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 for avoiding any technical glitches or mistakes that may affect the e-auction. Therefore, the Bank shall not be responsible for the same and there shall not be any claim whatsoever 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, Authorized 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

Place: Chennai.
Date: 03.11.2026

Authorized Officer
State Bank of India
Stressed Assets Recovery Branch,
Chennai

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