பாரத ஸ்டேட் பாங்கு
भारतीय स्टेट बैंक
STATE BANK OF INDIA

SBI

REGD POST/ ACK DUE
Without Prejudice

Mrs. Banumathi J, W/o Raja.S, D.No. 6/1314-39, R.B Disney Home, Mullai Street, R.S Nagar, Church Back side, Allampatti, Virudhunagar – 626001.	**Mrs. Banumathi J** 106/1, Soundy Street, Allampatti, Virudhunagar-626001.

No. SARB-MDU/RN/2026-27/318
Date: 28.10.2026

Madam/ 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 Annexure shall be sold by public e-auction to be held on **26.11.2026** through https://baanknet.com from 11.00 AM to 04.00 PM. For further details, please refer to the Annexure and notice to be published in the newspapers and at websites www.sbi.co.in, https://sbi.co.in /web/ sbi-in-the-news/ auction-notices / sarfaesi - and- others.

Yours faithfully,

Authorised Officer.

Encl. Sale Notice

सहायक महाप्रबंधक
Assistant General Manager
Stressed Assets Recovery Branch (SARB)

STATE BANK OF INDIA
Stressed Assets Recovery Branch, Madurai

Authorised Official's Details: Name: Mrs. S Balamurugan Mobile No: 8220060749 e-mail ID: sbi.13165@sbi.co.in	No. 8, Dr. Ambedkar Road Vinayaga Nagar Branch First Floor Madurai – 625 020 Land Line No:(Office) 0452 - 2531047

Date: 28.10.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 constructive 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" basis on **26.11.2026** for recovery of **Rs.1,15,05,095.61 (Rupees One Crore Fifteen Lakhs Five Thousand Ninety Five and Sixty One Paise only)** dues as on 22.10.2026 with future interest and costs due to the State Bank of India, Stressed Assets Recovery Branch, Madurai from the Borrower(s) and the Guarantor(s) as mentioned below:

Name of the Borrower / Guarantor :

Mrs. Banumathi J, W/o Raja.S, D.No. 6/1314-39, R.B Disney Home, Mullai Street, R.S Nagar, Church Back side, Allampatti, Virudhunagar – 626001.

Also at :
106/1, Soundy Street,Allampatti, Virudhunagar-626001.

The Reserve Price & Earnest Money Deposit will be:

Reserve Price	Earnest Money Deposit
Rs. 77,34,000/-	Rs. 7,73,400/-

भारतीय स्टेट बैंक SARB मदुरै Madurai

DESCRIPTION OF PROPERTY

Name of Title Deed Holder : Smt J Banumathi	
Property ID : **SBIN91210137064**	**Reserve Price**
Land and Building of residential house in Virudhunagar District and Registration District, Virudhunagar Joint Sub Registration Office No I, Virudhunagar Taluk, Allampatti Village, on the Southern Side of Aruppukottai Road in R. S Nagar in Old Patta No 38, Pymas No 77 later in Patta No 211 and in New patta No 420 in S No 64, out of total extent of 7 acres 74 cents on the Westem side of an extent of 7 Acres 64 cents which has been divided in House site plots in which Plot No 22 to 25 totaling to an extent of 29.48 cents in which in Plot No 24 Northem portion out of an extent Of 1200 square feet (East-west 40 feet and North-south 30 feet) and in Plot No 25 Western portion an extent of 300 square feet (East-west 10 feet and North-south 30 feet) both totaling to an extent of 1500 square feet ie 3.44 cents. House site within the following four boundaries. North: House site in Plot No 20 East: The Western portion of Plot No 25 which is part of the 20 feet. Width North-South Common Pathway S South: The Southern portion of House site Plot No.24 West: The Northern portion of House site Plot No.23	Rs.77,34,000/-

Note : Before submitting the bids, the intending bidders should verify the physical features of the properties. Particulars of the property/asset (viz extent and measurements specified in the E-Auction Sale Notice) have been stated to the best of information of the Authorised Officer and Authorised Officer shall not be answerable for any errors, misstatement or omissible Physical extent and dimensions may differ.

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.sbi.co.in & https://baanknet.com/ eauction.

Place: Madurai
Date: 28.10.2026

Chief Manager & Authorised Officer
State Bank of India
Stressed Assets Recovery Branch, Madurai

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	**Mrs. Banumathi J**, W/o Raja.S, D.No. 6/1314-39, R.B Disney Home, Mullai Street, R.S Nagar, Church Back side, Allampatti, Virudhunagar – 626001.
2	Name and address of Branch, the secured creditor	**SBI, SARB, MADURAI (Br Code: 13165)** No. 8, Dr. Ambedkar Road, Vinayaga Nagar Branch First Floor, Madurai – 625 020.
3	Description of the immovable secured assets to be sold.	As mentioned in the Sale Notice
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.1,15,05,095.61 (Rupees One Crore Fifteen Lakhs Five Thousand Ninety Five and Sixty One Paise only)** dues as on 22.10.2026 with future interest and costs due to the State Bank of India, Stressed Assets Recovery Branch, Madurai from the Borrower(s) and the Guarantor(s)
6	Deposit of earnest money **(EMD) (10% of Reserve Price)**	**Rs.7,73,400/-** 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	(i) Reserve price of the immovable secured assets:	**Rs.77,34,000 /-**
	(ii) **Bank account** in which EMD to be remitted.	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) **Last Date and Time** within which EMD to be remitted	On or before the e auction.
8	Time and manner of payment	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 Authorized 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 or such extended period as may be agreed upon in writing between the Secured Creditor and the e-Auction purchaser not exceeding three months from the date of e-Auction. **A/c No.: 38676668762** **IFSC : SBIN0001479** **Bank : State Bank of India** **Address: Vinayaga Nagar Branch, Madurai-625 020**
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: **26.11.2026** Between **11.00 AM to 4.00 PM**. With unlimited extensions of 10 minutes each.
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	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-auction bid form, Declaration etc, please refer to the link provided in https://baanknet.com & https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others
11	(i) Bid increment amount: (ii) Auto extension: (limited / unlimited) (iii) Bid currency & unit of measurement	Rs.25,000/- With unlimited extensions of 10 minutes each. Rupees
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: **21.11.2026** between 11.00 a.m. & 3.00 p.m. Name: Mr.S BALAMURUGAN Mobile : 8220060749 Mr. R RAJAN Mobile: 9094452976.

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.banknet.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 eauction 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, Tax, fees etc. for transfer of the property in his/her name.

SARB Madurai

	(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 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. (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 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 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 e-auction. Therefore, the Bank shall not be responsible for the same and there shall not be any claim or 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, Authorised Officer reserves the right to confirm the sale of 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: Madurai
Date: 28.10.2026

Chief Manager & Authorised Officer
State Bank of India
Stressed Assets Recovery Branch, Madurai