



भारतीय स्टेट बैंक
State Bank of India

CENTRALISED RETAIL ASSET MANAGEMENT CELL (CRAMC)
STATE BANK OF INDIA,
157, 3RD FLOOR,
SB ANNEX BUILDING,
ANNASALAI CHENNAI – 600 002.
Phone: 044-2854 0016, 044-2854 0017.
rwcramc.lhoch@SBI.co.in

DATE: 18.12.2025

'REGISTERED POST WITH A.D.'

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

HTL A/c. No. 40068115110

APPENDIX- IV-A

[See proviso to rule 8 (6)]

To,

Borrower: Mrs. Chitra Devi D, W/o Mr. Duraivel

Mrs. Chitra Devi D (Borrower - Residential Address): No:19, Saradha Villaa, Thiruvalluvar Nagar, 4th Street, Yathavar Nala Sangam, Kottur, Kotturpuram, Chennai – 600 085.

Mrs. Chitra Devi D (Borrower – Office Address): FABRIKEN AGENCIES (P) LTD No.21, 3rd Main Road, Kottur Garden, Chennai – 600 085.

Mrs. Chitra Devi D (Borrower - Property Address): “Anai Paradise”, Plot No: 02, Block - A, Flat No: S1, 2nd floor, Anandha Nagar, Urapakkam, Vandalur Taluk, Chengalpattu District – 603 210.

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/charged to the Secured Creditor, the constructive 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” on **31.01.2026**, for recovery of **Rs. 56,48,209/- (Rupees Fifty Six Lakhs Forty Eight Thousand Two Hundred and Nine Only) as on 18.12.2025 and further interest at contractual rate from 19.12.2025** with incidental expenses, costs, charges etc., due to the State Bank of India, the Secured Creditor from **Mrs. Chitra Devi D**. The reserve price will be **Rs. 36,14,000/- (Rupees Thirty Six Lakhs and Fourteen Thousand Only)** and the earnest money deposit will be **Rs. 3,61,400/- (Rupees Three Lakhs Sixty One Thousand and Four Hundred Only)**. Last date for Earnest Money Deposit is **30.01.2026**.

DESCRIPTION OF PROPERTIES

Tender No. SBI/CRAMC/231/2025-26

SCHEDULE OF PROPERTY

SCHEDULE-A
(Whole Property)

All that piece and parcel of vacant house site bearing Plot No.2, measuring an extent of 1800 Square Feet, in the layout named as “ANANDHA NAGAR” layout (layout approved vide CSAR/DTP-M-87-289/LP-215) comprised in Survey Nos. 63/1, 63/2 & 63/3, as per Patta No. 2787 new Survey No 63/13, 63/14 in No.4, URAKKAM VILLAGE, Vandalur Taluk, Chengalpattu District lying within the limits of Kattankulathur Panchayat Union and Urapakkam Panchayat,
BOUNDED ON THE:



North by : Plot No.3
 South by: Plot No.1
 East by : Land belonging to Mr. Ramasamy
 West by : 23 Feet Road
 Measuring:
 East to West on the Northern side : 60 Feet
 on the Southern side : 60 Feet
 North to South on the Eastern side: 30 Feet
 on the Western side: 30 Feet

admeasuring 1800 sq.ft., or thereabouts lying within the Registration District of South Chennai and Sub-Registration District of Guduvanchery.

SCHEDULE-B
(Property hereby conveyed)

An undivided share of 347 sq.ft., out of 1800 sq.ft., more fully described in Schedule -A property.

SCHEDULE-C
(Property covered under this deed)

Flat No: S1, Second Floor measuring 1267 sq.ft., (including common area) of the apartment named as "ANNAI PARADISE", Block -A constructed in the Schedule "A" property, together with 347 Sq.ft., Undivided share of land out of total extent of 1800 sq.ft., of the Schedule "A" Property.

As per recent valuation report, Saleable Area of the flat is 803 sq.ft.,(As per Actual).

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website www.sbi.co.in

Date : 18.12.2025,
 Place: Chennai.

For State Bank of India,


**AUTHORISED OFFICER,
 CRAMC, CHENNAI**

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. Chitra Devi D No:19, Saradha Villaa, Thiruvalluvar Nagar, 4 th Street, Yathavar Nala Sangam, Kottur, Kotturpuram, Chennai – 600 085
2	Name and address of Branch, the Secured Creditor	State Bank of India, HLC CHENNAI (04487) No.16, Whannels Road, Egmore, Chennai – 600008.
3	Description of the immovable secured assets to be sold.	Tender No: SBI/CRAMC/231/2025-26 "Anai Paradise", Plot No: 02, Block - A, Flat No: S1, 2 nd floor, Anandha Nagar, Urapakkam, Vandalur Taluk, Chengalpattu District – 603 210.
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. 56,48,209/- (Rupees Fifty Six Lakhs Forty Eight Thousand Two Hundred and Nine Only) as on 18.12.2025 and further interest at contractual rate from 19.12.2025 with incidental expenses, costs, charges etc.
6	Deposit of earnest money	Rs. 3,61,400/- (Rupees Three Lakhs Sixty One Thousand and Four Hundred Only) being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s. PSB Alliance (BAANKNET) on its e-auction site: https://baanknet.com/eauction-psb/bidder-registration by means of RTGS/NEFT.
7	Reserve Price of the immovable secured assets: Account / Wallet in which EMD to be remitted	Rs. 36,14,000/- (Rupees Thirty Six Lakhs and Fourteen Thousand Only) Bidders own wallet Registered with M/s. PSB Alliance (BAANKNET) on its e- auction site https://baanknet.com/eauction-psb/bidder-registration by means of RTGS/NEFT.
	Last Date and Time within which EMD to be remitted	Date: 30.01.2026 Time: Up to 5.00 P.M.
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 amount deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15 th day of confirmation of sale of the secured asset.
9	Time and place of public e-auction or time after which sale by any other mode shall be completed.	Date: 31.01.2026 Time: From 11.30 A.M. to 12.30 P.M. Duration : 60 Minutes with unlimited extension of ten minutes for each bid, if the bid continues, till the sale is concluded.
10	The e-Auction will be conducted through the Bank's approved service provider.	
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited)	Rs. 25,000/- Unlimited extensions of 10 minutes each.
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: 29.01.2026 Time: Between 11.00 A.M. and 3.00 P.M. with prior appointment Mrs. Umaa Gopal, Chief Manager, Mobile No. 9442649601. Mr. Murugesan S, Manager, Mobile No. 8939903909.
13	Other Conditions	(a) The Bidders should get themselves registered on https://baanknet.com/eauction-psb/bidder-registration 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). (b) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with M/s. PSB Alliance (BAANKNET) at https://baanknet.com/eauction-psb/bidder-registration by means of NEFT/ RTGS transfer from his bank account. The intending bidder should submit the evidence of EMD deposit like NEFT



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, CRAMC, CHENNAI by **30.01.2026 before 5 PM**. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.

- (c) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with M/s. PSB Alliance (BAANKNET) is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.
- (d) The EMD of the successful bidder will be automatically transferred to the bank account once the sale is confirmed by the respective Authorised Officer of the bank and the remaining amount i.e. 25% of sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be.
- (e) 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.
- (f) 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.
- (g) 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.

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.

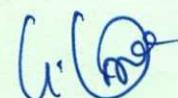
- (h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (i) The Authorised Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.
- (j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (k) 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.
- (l) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s. PSB Alliance (BAANKNET) The Bidder has to place a request with M/s. PSB Alliance (BAANKNET) 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).
- (m) 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.
- (n) 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.
- (o) The successful bidder shall bear all the necessary expenses like



	<p>applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, tax, fees etc. for transfer of the property in his/her name.</p> <p>(p) 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.</p> <p>(q) 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.</p> <p>(r) 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.</p> <p>(s) 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 auction will be entertained.</p> <p>(t) This sale will attract the provision of sec.194-IA of the Income Tax Act</p>
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Date : 18.12.2025,
Place: Chennai.

For State Bank of India,




AUTHORISED OFFICER,
CRAMC, CHENNAI.