

BY SPEED POST WITH AD

Residential Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan Flat No. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062	Residential Address: (Co-Borrower) Mrs. G. Padmavathy W/O Mr. Rajan Flat NO. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062
Residential Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan No 27D, 2nd Floor, Maheshwari Home, Maheshwari Street, Devi Nagar, Annanur, Chennai - 600 109	Permanent Address: (Co-Borrower) Mrs. G. Padmavathy W/O Mr. Rajan Door No. 7, Block No. 15, 3rd Cross Street, Paneerselvam Nagar Erukkancheri, Chennai - 600 118
Permanent Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan Flat NO. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062	Office Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan Adrenalin Esystems Ltd, 6th Floor, Next Level Buildings, Intellect Design Arena East Wing, Plot No 3/G3, Sipcot It Park, Siruseri, Chennai - 600 130
Property Address: (Borrower) Ms. Hemamalini D/O Mr. Rajan Flat NO. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062	Property Address: (Co-Borrower) Mrs. G. Padmavathy W/O Mr. Rajan Flat NO. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062

SBI/SARB-II/CHENNAI/SSR/2024-25/ 729 Date:28/03/2025

Dear Sir,

NOTICE UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES.

Please take notice that the secured assets mortgaged to the Bank more fully described in the schedule of attached sale notice shall be sold by public e-auction to be held on 25.04.2025 through <https://ebkray.in> between 11.00 A.M to 4.00 P.M . For further details, please refer to the notice published / to be published in the newspapers and at websites www.bank.sbi & <https://ebkray.in>


Yours faithfully,



Authorised Officer.

Encl: As above (Copy of Sale Notice)



	STATE BANK OF INDIA STRESSED ASSETS RECOVERY BRANCH-II NO 44, ELDAMS ROAD 1ST FLOOR, TEYNAMPET, CHENNAI 600 018
Authorised Official Details: Name: Smt. Meenakumari Mobile No: 9790960729 Land Line No: 044-24338112	City Case Officer details: Name: Shri.Surendar.S Mobile No: 9514251429 e-mail: sbi.70674@sbi.co.in

[See Provision to Rule 8(6)]

Date: 28.03.2024

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 provisio 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 Symbolic 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" on 25.04.2025 for recovery of Rs. 35,61,347/- (Rupees Thirty Five Lakh Sixty One thousand Three hundred Forty Seven Only) as on 26.03.2025 with future interest and costs due to the State Bank of India, SARB – II , Chennai from the Borrower(s) /Guarantor(s) as mentioned below. The Reserve Price for Property will be Rs.33,50,000/-, and the Earnest Money Deposit (EMD) for Property will be Rs.3,35,000/-,

Name of the Borrower /Guarantor

Residential Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan Flat No. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062	Residential Address: (Co-Borrower) Mrs. G. Padmavathy W/O Mr. Rajan Flat NO. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062
Residential Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan No 27D, 2nd Floor, Maheshwari Home, Maheshwari Street, Devi Nagar, Annanur, Chennai – 600 109	Permanent Address: (Co-Borrower) Mrs. G. Padmavathy W/O Mr. Rajan Door No. 7, Block No. 15, 3rd Cross Street, Paneerselvam Nagar Erukkancheri, Chennai - 600 118
Permanent Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan Flat NO. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062	Office Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan Adrenalin Esystems Ltd, 6th Floor, Next Level Buildings, Intellect Design Arena East Wing, Plot No 3/G3, Sipcot It Park, Siruseri, Chennai - 600 130
Property Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan "Latha Flats", Flat No. A-F1, 1st Floor, Door No-9, Plot No 12, Old No, 51, New No. 16, Manimegalai Street, Sri Sakthi Nagar, Thirumullaivoyal, Chennai- 600 062	Property Address: (Co-Borrower) Mrs. G. Padmavathy W/O Mr. Rajan "Latha Flats", Flat No. A-F1, 1st Floor, Door No-9, Plot No 12, Old No, 51, New No. 16, Manimegalai Street, Sri Sakthi Nagar, Thirumullaivoyal, Chennai- 600 062



DESCRIPTION OF PROPERTY

SCHEDULE "A" [Whole property]

All that piece and parcel of the House Site in Plot No.12, in Door No.9, MANIMEGALAI STREET, "SRI SAKTHI NAGAR". Situated at Old Village No.SI, New Village No. 16.THIRUMULLAIVOYAL VILLAGE, Ambattur Taluk. Thiruvallur District, Comprised in Old Survey No.648/16A, as per Patta No.2614. New Survey No. 648/16A2, measuring an extent of 2971 Sq.Ft., of land and bounded as follows

NORTH BY : 20 Feet wide Road,
SOUTH BY : Plot Nos.16 & 17,
EAST BY : Survey No. 648/21, and
WEST BY : Plot No. 11

East to West on the NORTHERN SIDE :43 Feet
East to West on the SOUTHERN SIDE :42 V½ Feet
North to South on the EASTERN SIDE :68 Feet
North to South on the WESTERN SIDE : 71 Feet

In all totally measuring 2971 Sq.Ft., within the limit of Avadi Municipality situated within the Sub Registration District of AMBATTUR, and Registration District NORTH CHENNAI.

SCHEDULE - "B"


323 Sq.Ft., of UNDIVIDED SHARE of LAND, a portion of the above said Schedule -A mentioned Property. A Residential Flat Bearing Flat No. A-F1, in the FIRST FLOOR, having Super built up area of 755 Sq.Ft., (inclusive of common areas) and Parking Space, in the building known as "LATHA FLATS".

(Covered under Doc. No. 1063/2017 dated 2nd Feb 2017 and Doc.No. 1063/2017)

Encumbrances known to the Bank, if any : Nil

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 and <https://ebkgray.in>

Place: Chennai.
Date: 28.03.2025


Chief Manager & Authorised Officer
State Bank of India
Stressed Assets Recovery Branch, 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	Residential Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan, Flat N0. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062	Residential Address: (Co-Borrower) Mrs. G. Padmavathy W/O Mr. Rajan Flat N0. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062
		Residential Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan No 27D, 2nd Floor, Maheshwari Home, Maheshwari Street, Devi Nagar, Annanur, Chennai - 600 109	Permanent Address: (Co-Borrower) Mrs. G. Padmavathy W/O Mr. Rajan Door No. 7, Block No. 15, 3rd Cross Street, Paneerselvam Nagar Erukkancheri, Chennai - 600 118
		Permanent Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan Flat N0. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062	Office Address: (Borrower) Ms. Hemamalini R D/O Mr. Rajan Adrenalin Esystems Ltd, 6th Floor, Next Level Buildings, Intellect Design Arena East Wing, Plot No 3/G3, Sipcot It Park, Siruseri, Chennai - 600 130
		Property Address: (Borrower) Ms. Hemamalini D/O Mr. Rajan Flat N0. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062	Property Address: (Co-Borrower) Mrs. G. Padmavathy W/O Mr. Rajan Flat N0. G-1, G.V Mridula Flats, Plot No. 3, 2nd Street, 4th Cross, Vaishnavi Nagar, Thirumullaivoyal, Chennai - 600 062
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch-II, No.44, Eldams Road, 1 st Floor, Teynampet, Chennai - 6000018. Email: sbi.70674@sbi.co.in	
3	Description of the immovable secured assets to be sold.	<p align="center"><u>SCHEDULE "A"</u> <u>[Whole property]</u></p> <p>All that piece and parcel of the House Site in Plot No.12, in Door No.9, MANIMEGALAI STREET, "SRI SAKTHI NAGAR". Situated at Old Village No.SI, New Village No. 16.THIRUMULLAIVOYAL VILLAGE, Ambattur Taluk. Thiruvallur District, Comprised in Old Survey No.648/16A, as per Patta No.2614. New Survey No. 648/16A2, measuring an extent of 2971 Sq.Ft., of land and bounded as follows</p> <p>NORTH BY : 20 Feet wide Road, SOUTH BY : Plot Nos.16 & 17, EAST BY : Survey No. 648/21, and WEST BY : Plot No. 11</p> <p>East to West on the NORTHERN SIDE East to West on the SOUTHERN SIDE</p>	



		<p>North to South on the EASTERN SIDE : 68 Feet North to South on the WESTERN SIDE : 71 Feet</p> <p>In all totally measuring 2971 Sq.Ft., within the limit of Avadi Municipality situated within the Sub Registration District of AMBATTUR, and Registration District NORTH CHENNAI</p> <p>SCHEDULE - "B"</p> <p>323 Sq.Ft., of UNDIVIDED SHARE of LAND, a portion of the above said Schedule -A mentioned Property. A Residential Flat Bearing Flat No. A-F1, in the FIRST FLOOR, having Super built up area of 755 Sq.Ft., (inclusive of common areas) and Parking Space, in the building known as "LATHA FLATS".</p> <p>(Covered under Doc. No. 1063/2017 dated 2nd Feb 2017 and Doc.No. 1063/2017)</p>
4	Details of the encumbrances known to the secured creditor.	<p>Nil</p> <p>The property will be sold on "As is Where is", "As is what is" and "Whatever there is" basis and the intending bidders should make discreet enquires as regards any claim/Court Cases/Litigation charges on the property of any authority besides the Bank's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting the bids.</p> <p>No claims of whatsoever nature regarding the property put for sale, charges/encumbrances over the property or on any other matter etc., will be entertained after submission of bid.</p>
5	The secured debt for recovery of which the property is to be sold	Rs. 35,61,347/- (Rupees Thirty-Five Lakh Sixty One thousand Three hundred Forty Seven Only) as on 26.03.2025 with future interest and costs
6	Deposit of earnest money (EMD) (10% of Reserve Price)	<p>EMD: Rs.3,35,000/-, Pre-bid EMD being the 10% of Reserve price to be transferred by interested bidders in the global EMD wallet of https://ebkray.in by means of NEFT/challan.</p> <p>Interested bidder may deposit pre-bid EMD with M/s 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 M/s PSB Alliance's 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.</p>
7	(i) Reserve price of the immovable secured assets: (ii) Bank account in which EMD to be remitted.	<p>(i) Rs.33,50,000/-</p> <p>(ii) Bidders own wallet Registered with M/s PSB Alliance on its e-auction site https://ebkray.in by means of NEFT</p>
8	Time and manner of payment	<p>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.</p>




9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 25.04.2025 Between 11.00 A.M to 4.00 P.M
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	M/s PSB Alliance at the web portal https://ebkray.in
11	(i) Bid increment amount: (ii) Auto extension: (limited / unlimited) (iii) Bid currency & unit of measurement	i) Rs.50,000/- ii) With unlimited extensions of 10 minutes each. iii) 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:15.04.2025 Between 11.00 A.M to 4.00 P.M Name: Shri.Surendar.S (Mobile No.9514251429)
13	Other conditions	
	<p>The Bidders should get themselves registered on https://ebkray.in 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).</p> <p>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://ebkray.in 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-II, Chennai. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.</p> <p>Pre-bid EMD being the 10% of Reserve price to be transferred by interested bidders in the global EMD wallet of https://ebkray.in by means of NEFT. Interested bidder may deposit pre-bid EMD with M/s PSB Alliance before the e-auction. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in M/s PSB Alliance's Bank account and updating 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.</p> <p>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.</p> <p>It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.</p>	



	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. 67394803954; IFSC: SBIN0070570; Account Name: SBI, SARB-II, Chennai. The sale confirmation advice will be issued on satisfactory verification of the KYC & Other formalities.
	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.
	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.
	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.
	Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
	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.
	The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
	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.
	The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance. The Bidder has to place a request with M/s PSB Alliance 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).
	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.
	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.
	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.
	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.
	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.
	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.
	This sale will attract the provisions of sec 194-IA of the Income Tax Act.
	GST @ 18% will be applicable on the sale value of Plant & Machinery and Stocks

Place: Chennai.
Date: 28.03.2025


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

