



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.lhoche@sbi.co.in

DATE: 03.08.2026

'REGISTERED POST WITH A.D.'

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

HTL A/c. No. 42412154995

APPENDIX- IV-A

[See proviso to rule 8 (6)]

To,

Borrower(s): **Mrs. Tina Medaline Joseph Kamaraj, W/o Mr. Edward Samraj**

Mrs. Tina Medaline Joseph Kamaraj (Borrower – Permanent Address): 1047, TNHB Colony, Villapuram, Madurai South, Avaniyapuram, Madurai – 625 012.

Mrs. Tina Medaline Joseph Kamaraj (Borrower - Property Address): Villa No. 12, Plot No. A121C & A122F, VNCT Waterfront Villas, Kaduvancheri Village, Sri Perumbudur Taluk, Chengalput – 602 105.

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 **17.09.2026**, for recovery of **Rs. 78,93,985/- (Rupees Seventy Eight Lakhs Ninety Three Thousand Nine Hundred and Eighty Five Only)** as on **03.08.2026** and further interest at contractual rate from **04.08.2026** with incidental expenses, costs, charges etc., due to the State Bank of India, the Secured Creditor from **Mrs. Tina Medaline Joseph Kamaraj**. The reserve price will be **Rs. 78,40,000/- (Rupees Seventy Eight Lakhs and Forty Thousand Only)** and the earnest money deposit will be **Rs. 7,84,000/- (Rupees Seven Lakhs and Eighty Four Thousand Only)**. Last date for Earnest Money Deposit is **16.09.2026**.

DESCRIPTION OF PROPERTIES

Tender No. SBI/CRAMC/26/2026-27

SCHEDULE OF PROPERTY

SCHEDULE 'A'

All that Piece and Parcel of Vacant Residential Plot Nos. **A119A, A119B, A119C, A119D, A119E, A119F, A119G, A120A, A120B, A120C, A120D, A120E, A120F, A121A, A121B, A121C, A121D, A121E, A121F, A122D, A122E, A122F**, admeasuring a Total Extent of **28617.50 Sq Ft**, Comprised in Present Survey Nos. **204/9A1, 204/9A2, 204/9B, 204/9C**, situated in Village No. **173**, Kaduvancheri Village, Sriperumbudur Taluk, Chengalput District, approved by Special Officer, Kaduvanchery Panchayat Union vide

- Subdivision Approval No. 0497 /2021/B4, Dated 10.03.2021
 - Subdivision Approval No. 0498/2021/B4, Dated 10.03.2021
 - Subdivision Approval No. 0499/2021/B4, Dated 10.03.2021
 - Subdivision Approval No. 0496/2021 /B4, Dated 10.03.2021,
- As listed below,

S.NO.	PLOT NO.	PLOT AREA	MEASUREMENTS		BOUNDARIES		Survey Number
1	A119A	715	East West on Northern Side	34'-0"	North	PLOT A119C	204 / 9A1
			East West on Southern Side	37'-3"	South	30' WIDE ROAD	
			North South on Western Side	20'-0"	West	A119B	
			North South on Eastern Side	20'-0"		23' WIDE ROAD	

2	A119B	930	East West on Northern Side	23'-0"	North	PLOT A119D	204 / 9A1
			East West on Southern Side	23'-6"	South	30' WIDE ROAD	
			North South on Western Side	40'-0"	West	SURVEY NO. 204/8	
			North South on Eastern Side	40'-0"	East	PLOT A & A119C	
3	A119C	652	East West on Northern Side	31'-3"	North	PLOT A119D	204 / 9A1
			East West on Southern Side	34'-0"	South	PLOT A119A	
			North South on Western Side	20'-0"	West	PLOT A119B	
			North South on Eastern Side	20'-0"	East	23 WIDE ROAD	
4	A119D	1147	East West on Northern Side	50'-6"	North	PLOT A119E	204/ 9A1
			East West on Southern Side	54'-3"	South	PLOT A119B & A119C	
			North South on Western Side	22'-0"	West	SURVEY NO. 204/8	
			North South on Eastern Side	22'-0"	East	23' WIDE ROAD	
5	A119E	1064	East West on Northern Side	46'-2"	North	PLOT A119F	204/9A1
			East West on Southern Side	50'-6"	South	PLOT A119D	
			North South on Western Side	22'-0"	West	SURVEY NO. 204/8	
			North South on Eastern Side	22'-0"	East	23' WIDE ROAD	
6	A119F	984	East West on Northern Side	43'-2"	North	PLOT A119G	204 / 9A1
			East West on Southern Side	46'-2"	South	PLOT A119E	
			North South on Western Side	22'-0"	West	SURVEY NO 204/8	
			North South on Eastern Side	22'-0"	East	23' WIDE ROAD	
7	A119G	1400	East West on Northern Side	75'-0"	North	PLOT A121A	204 / 9A1
			East West on Southern Side	27'-5" & 43'-2"	South	PLOT A119F	
			North South on Western Side	17'-0" & 7'-4"	West	SURVEY NO.204/8	
			North South on Eastern Side	23'-6"	East	23' WIDE ROAD	

8	A120A	1113	East West on Northern Side	25'-0"	North	PLOT A120C	204/9A2
			East West on Southern Side	31'-0"	South	30' WIDE ROAD	
			North South on Western Side	40'-0"	West	PLOT A120B	
			North South on Eastern Side	41'-0"	East	CANAL SURVEY NO 205	
9	A120B	1200	East West on Northern Side	30'-0"	North	PLOT A120C	204/9A2
			East West on Southern Side	30'-0"	South	30' WIDE ROAD	
			North South on Western Side	40'-0"	West	23' WIDE ROAD	
			North South on Eastern Side	40'-0"	East	PLOT A120A	
10	A120C	1180	East West on Northern Side	52'-0"	North	PLOT A120D	204/9A2
			East West on Southern Side	55'-0"	South	PLOT A120B & A120A	
			North South on Western Side	22'-0"	West	23' WIDE ROAD	
			North South on Eastern Side	22'-0"	East	CANAL SURVEY NO 205	
11	A120D	1095	East West on Northern Side	49'-0"	North	PLOT A120E	204/9A2
			East West on Southern Side	52'-0"	South	PLOT A120C	
			North South on Western Side	22'-0"	West	23' WIDE ROAD	
			North South on Eastern Side	22'-0"	East	CANAL SURVEY NO 205	
12	A120E	1045	East West on Northern Side	46'-0"	North	PLOT A120F	204/9A2
			East West on Southern Side	49'-0"	South	PLOT A120D	
			North South on Western Side	22'-0"	West	23' WIDE ROAD	
			North South on Eastern Side	22'-0"	East	CANAL SURVEY NO 205	
13	A120F	957	East West on Northern Side	43'-3"	North	PLOT A121F	204/9A2
			East West on Southern Side	46'-0"	South	PLOT A120E	
			North South on Western Side	21'-6"	West	23' WIDE ROAD	
			North South on Eastern Side	22'-3"	East	CANAL SURVEY NO 205	
14	A121A	2114	East West on Northern Side	75'-9"	North	PLOT A121B	204/9B
			East West on Southern Side	75'-0"	South	PLOT A119G	
			North South on Western Side	28'-4"	West	SURVEY NO.204/8	
			North South on Eastern Side	28'-6"	East	23' WIDE ROAD	
15	A121B	1978	East West on Northern Side	76'-6"	North	PLOT A121C	204/9B
			East West on Southern Side	75'-9"	South	PLOT A121A	
			North South on Western Side	26'-3"	West	SURVEY NO.204/8	
			North South on Eastern Side	26'-3"	East	23' WIDE ROAD	

16	A121C	2077	East West on Northern Side	77'-6"	North	PLOT A122F	204/9B
			East West on Southern Side	76'-6"	South	PLOT A121B	
			North South on Western Side	27'-6"	West	SURVEY NO.204/8	
			North South on Eastern Side	27'-6"	East	23' WIDE ROAD	
17	A121D	1211	East West on Northern Side	43'-9"	North	PLOT A122A	204/9B
			East West on Southern Side	43'-6"	South	PLOT A121E	
			North South on Western Side	28'-0"	West	23' WIDE ROAD	
			North South on Eastern Side	28'-0"	East	CANAL SURVEY NO 205	
18	A121E	1175	East West on Northern Side	43'-6"	North	PLOT A121D	204/9B
			East West on Southern Side	43'-6"	South	PLOT A121F	
			North South on Western Side	27'-0"	West	23' WIDE ROAD	
			North South on Eastern Side	27'-0"	East	CANAL SURVEY NO 205	
19	A121F	1128	East West on Northern Side	43'-6"	North	PLOT A121E	204/9B
			East West on Southern Side	43'-3"	South	PLOT A120F	
			North South on Western Side	26'-0"	West	23' WIDE ROAD	
			North South on Eastern Side	26'-0"	East	CANAL SURVEY NO 205	
20	A122D	1821	East West on Northern Side	65'-0"	North	CANAL SURVEY NO 205	204/9C
			East West on Southern Side	65'-9"	South	PLOT A122E	
			North South on Western Side	31'-3"	West	SURVEY NO.204/8	
			North South on Eastern Side	25'-6"	East	23' WIDE ROAD	
21	A122E	1775	East West on Northern Side	65'-9"	North	PLOT A122D	204/9C
			East West on Southern Side	67'-9"	South	PLOT A122F	
			North South on Western Side	27'-0"	West	SURVEY NO.204/8	
			North South on Eastern Side	27'-0"	East	23' WIDE ROAD	
22	A122F	1857	East West on Northern Side	67'-9"	North	PLOT A122E	204/9C
			East West on Southern Side	69'-9"	South	PLOT A121C	
			North South on Western Side	27'-0"	West	SURVEY NO.204/8	
			North South on Eastern Side	27'-0"	East	23' WIDE ROAD	
Total Area in SqFt		28618					

SCHEDULE "B"

(Description of share of land/ plot conveyed by this Sale Deed)

ITEM 1:

All that Part & Parcel of Middle Part of **Plot No. A121C** admeasuring an extent of **600 sq.ft**, out of 2077 SqFt of Plot Area comprised in **Survey No. 204/9B** out of SCHEDULE 'A' Property and registered in TNRERA vide TN/01/Layout/7315/2022 dated 30.08.2022 situated in Shakthi Nagar Layout, Village No. 173, Kaduvancheri Village, Sriperumbudur Taluk, Chengalput District, and bounded on the

North By : Middle Part in Southern Side of Plot A122F (Item 2)
South By : Plot A121B (Villa 9 & Part of Villa 8)
West By : Villa No. 13 in Plot A121C Western Part
East By : Villa No. 13 in Plot A121C Eastern Part

Measuring

East West on Northern side : 22'-0",
East West on Southern side : 22'-0",
North South on Western side : 27'-5",
North South on Eastern side : 27'-5",

within the Registration District of Chengalpattu and sub-registration District of Sriperumbudur.

ITEM 2:

All that Part & Parcel of Middle Part of **Plot No. A122F** admeasuring an extent of **100 sq.ft**, out of 1857 SqFt of Plot Area comprised in **Survey No. 204/9C** out of SCHEDULE 'A' Property and registered in TNRERA vide TN/01/Layout/7315/2022 dated 30.08.2022 situated in Shakthi Nagar Layout, Village No. 173, Kaduvancheri Village, Sriperumbudur Taluk, Chengalput District, and bounded on the

North By : 16' wide internal passage in Plot A122F
South By : Middle part of Plot A121C (Item 1)
West By : Western Part of Plot A122F
East By : Eastern Part of Plot A122F

Measuring

East West on Northern side : 22'-0",
East West on Southern side : 22'-0",
North South on Western side : 4'-5",
North South on Eastern side : 4'-5",

within the Registration District of Chengalpattu and sub-registration District of Sriperumbudur.

ITEM 3:

Undivided Share in Private Passage Area of **Plot No. A122F** admeasuring an extent of **116 sq. ft**, out of 1857 SqFt of Plot Area comprised in **Survey No. 204/9C** out of SCHEDULE 'A' Property

TOTAL AREA:

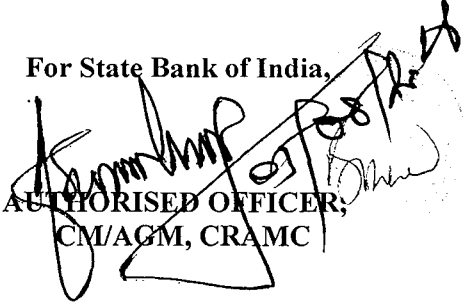
Item 1: Middle Part of Plot No. A121C	: 600 SqFt
Item 2: Middle Part in Southern Side of Plot No. A1 22F	: 100 sqFt
Item 3: UDS in Pvt Passage Area of Plot No. A122F	: 116 sqFt
TOTAL AREA	: 816 SqFt

SCHEDULE 'C'

Residential VILLA over the Schedule 'A' property with **VILLA No. 12** with **860 sq. ft., built up area** along with **ONE OPEN CAR PARK** in the Project named as **"WATERFRONT VILLAS"**.

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 : 03.08.2026,
Place: Chennai.

For State Bank of India,

AUTHORISED OFFICER,
CM/AGM, CRAMC

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 Borrowers	Mrs. Tina Medaline Joseph Kamaraj 1047, TNHB Colony, Villapuram, Madurai South, Avaniyapuram, Madurai – 625 012.
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/26/2026-27 Villa No. 12, Plot No. A121C & A122F, VNCT Waterfront Villas, Kaduvancheri Village, Sri Perumbudur Taluk, Chengalput – 602 105.
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. 78,93,985/- (Rupees Seventy Eight Lakhs Ninety Three Thousand Nine Hundred and Eighty Five Only) as on 03.08.2026 and further interest at contractual rate from 04.08.2026 with incidental expenses, costs, charges etc.
6	Deposit of earnest money	Rs. 7,84,000/- (Rupees Seven Lakhs and Eighty Four Thousand 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:	Rs. 78,40,000/- (Rupees Seventy Eight Lakhs and Forty Thousand Only)
	Account / Wallet in which EMD to be remitted	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: 16.09.2026 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: 17.09.2026 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. 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 (BAANKNET) at the web portal https://baanknet.com/eauction-psb/bidder-registration
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited)	Rs. 50,000/- 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: 15.09.2026 Time: Between 11.00 A.M. and 3.00 P.M. with prior appointment Mr. A. Sundarraj, Chief Manager, Mobile No. 9123591119 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 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, CRAMC, CHENNAI by 16.09.2026 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.

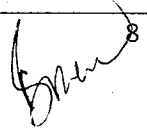
- (n) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.

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

- (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.

- (q) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable 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.

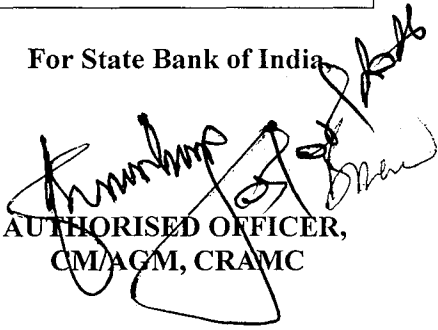
- (r) In case of any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call 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.



		(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. (t) This sale will attract the provision of sec.194-IA of the Income Tax Act
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Date : 03.08.2026,
Place: Chennai.

For State Bank of India



AUTHORISED OFFICER,
CM/AGM, CRAMC