



**STRESSED ASSETS MANAGEMENT BRANCH –  
Secunderabad (4106)**

5-9-76, 2<sup>nd</sup> & 3<sup>rd</sup> Floor, Prabhat Towers,  
Opp. SBI Amaravathi LHO, Chapel Road,  
Gunfoundry, Hyderabad – 500 001

E-mail : [sbi.04106@sbi.co.in](mailto:sbi.04106@sbi.co.in)

SBI/SAMB/SEC/SBP: 170

Date: 13.09.2024

**Authorised Officer's Details:**

Name : Sanathan Boipai  
E-mail ID : team6samb.sec@sbi.co.in  
Mobile No : 9973244355

**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 PROVISION TO RULE 8(6) OF SECURITY  
INTEREST (ENFORCEMENT) RULE 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 properties mortgaged/charged to the Secured Creditor, the symbolic possession of which have 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" basis on **12.11.2024** for recovery of **Rs.42,05,76,681.26** (Rupees Forty Two Crore Five Lacs Seventy Six thousand Six Hundred Eighty One and paise Twenty Six only) as on **30.11.2021** + interest due from **01.12.2021** + incidental expenses, costs, charges etc., due to the State Bank of India, Secured Creditor from **Borrower: M/s S.V Milk & Milk Products Pvt Ltd. and**

**Guarantor (s)** (1) Shri P. Munisekhara Naidu (2) Smt P. Parvathi (3) Shri P. Sravan Kumar (4) Smt S. Vasanthamma (5) Smt. K. Amudha (6) Shri V Murugan (7) Smt V.Govindammal (8) Shri E. Somasundaram (9) Smt Jessie Gomathi (10) Shri R. Munuswamy (11) Smt D. Usha Rani (12) Sri V R Munaswamy Naidu (13) Sri E Rajendran (14) Sri E Sreedhar (15) Smt R Pushpavathi (16) Sri V Hari Babu (17) Smt J Kasturi (18) Smt J Anitha (19) Smt M Bhanumathi (20) Sri G.Janardhan (21) Sri V.Subramani (22) Sri Victor Sadanandam

कुते भारतीय स्टेट बैंक  
For STATE BANK OF INDIA

Authorised Officer  
त.आ.प्र.शाखा / SAM Br. 4106  
सिकंदराबाद / Secunderabad

Description of immovable properties, reserve price, EMD to be deposited, auction date & timings and Bid increment amounts are mentioned here below:

**Property 1:**

a) Land and building in Sy No.271-6 (old Sy.No. No.72) Patta No.116, admeasuring 0.04 of land or 1744 sft at D.No.3-14, Pillayar Koil Street, Thiruporur Panchayat, Kazhipattur Village, Chennai, Tamilnadu-603103, in the name of Smt.Jessie Gomathi w/o V Sadanandam vide Document no.2641/2009 dated 04.07.2011 and bounded by

North : Property of Rajamanikyam

South : Property of Kalpana

East : Property of R.Muniswamy

West : Pillayar Koil Street

In the above said boundaries ACC roofed HOUSE MEASURING:800 Sq.feet.  
and

b) Land and building in Sy No.271-6 (old Sy.No. No.72) admeasuring 0.06 of land or 2600 sft at D.No.3-14, Pillayar Koil Street, Thiruporur Panchayat, Kazhipattur Village, Chennai, Tamilnadu-603103, in the name of Smt.Jessie Gomathi V Sadanandam vide Document no.6197/2011 dated 04.07.2011 and bounded by

North : Property of Jessie Gomathi

South : Property of Kalpana

East : Property of R.Muniswamy

West : Pillayar Koil Street

In the above said boundaries ACC roofed House measuring:1000 Sq.feet.

Reserve Price (a&b): Rs.1,15,00,000/-;EMD: Rs.11,50,000/-; Auction date: 12.11.2024,  
Auction Time: 11.00 PM to 04.00 PM,Bid Increment: Rs.50,000/-

**Property 2:**

Land and building admeasuring 280 sq.mts or 3012 sq.ft, in survey no.272/5 at D.No.3/385, Padavattamman Koil Street, Kazhipattur, Chennai, Tamilnadu-603103 in the name of R Munuswamy vide Document no.5828/2008 dated 06.08.2008 and bounded by

North : House of Shekar

South : House of Saroja

East : Panchayat Road

West : House of Saroja

Reserve Price: Rs.73,00,000/-;EMD: Rs.7,30,000/-; Auction date: 12.11.2024, Auction Time: 11.00 PM to 04.00 PM,Bid Increment: Rs.25,000/-

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**Property No.3 CARE-BUILDING IS DEMOLISHED FOR REDEVELOPMENT**

Residential flat no 107/1 plinth area measuring 600 Sq.Feet with undivided shar of land easring 200 Sq.Feet with MES service connection located in Survey No.150 Part, Block No.107, in Diamond Flat, Division No.64, Corporation Zone 5, Arignar Anna Nagar West Extension, Villivakam Village, Villivakam Sub Registrar Office, Pursa Walkam Taluk, Perambur, Chennai District, Tamilnadu.-600101, (Diamond Flats-Demolished). Regd.sale deed Doc.No.197/2005,dated 27.11.2005 in favour of Smt.M.Bhanumathi W/o K.Madhana Gopal.

North : Block No.108  
South : Flat No. 107/4  
East : Flat No. 107/2  
West : 60 feet Wide Road,

Reserve Price: Rs.26,00,000/-; EMD:Rs.2,60,000/- Auction date: 12.11.2024, Auction Time: 11.00 PM to 03.00 PM,Bid Increment: Rs.25,000/-

**Property 4:**

Residential land measuring 242.00 sq yards (0.05 Cents) and Bldg with D No.1-82, in Sy.No.101/39, Munivel nagar, Karanodai, Ponneri Taluk, Chennai, Tamilnadu-600067 in the name of Smt.V Govindammal w/o Shri.G Venkataraman vide Document no.3555/1988 dated 21.09.1988 and bounded by

North : Land in Sy. No 101/39  
South : Land of K.Subramanayam  
East : Land in Sy. No 101/39  
West : Land in Sy. No 101/39

Reserve Price: Rs.59,00,000/-; EMD:Rs.5,90,000/- Auction date: 12.11.2024, Auction Time: 11.00 PM to 03.00 PM,Bid Increment: Rs.25,000/-

For inspection and any clarifications, the intending bidders may contact the Authorised Officer on Phone No. 9973244355

or Bank's Approved Resolution Agent M/s. Sree Rama Associates on Cell Nos. 9440887967, 9701905552

Note: This is also a notice to the Borrower/ Guarantors of the said loan about holding of e-auction sale of the property on the aforesaid mentioned dates if the dues are repaid in full before the date of e-auction.

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's website (a) "<http://www.sbi.co.in>" (b) <https://ebkray.in>

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AUTHORISED OFFICER

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सिकंदराबाद / Secunderabad

Date : 13.09.2024  
Place : Hyderabad

THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR

1	Name and address of the Borrowers	<p>1.M/s <b>S.V Milk &amp; Milk Products Pvt Ltd</b>  Rep by its Managing Director  Shri Munnisekhara Naidu  D.No 1-3, SriKalahasthi Road, Pichatoor (Vill &amp; Mandal)  Distt Chitoor, Andhra Pradesh  2.Shri P. Munisekhara Naidu (M.D)  S/o Shri P. Rajendra Naidu  D.No 33/4-94/3, NTR Colony,  PUTTUR -517583,  Distt Chitoor,  Andhra Pradesh</p>
2	Name and address of Branch, the secured creditor	<p>State Bank of India  Stressed Assets Management Branch,  2<sup>nd</sup> Floor, Prabhat Towers, Opp to SBI, AmaravathiLHO, Chapel Road,  Gunfoundry, Hyderabad-500001</p>
3	Description of the immovable secured assets to be sold.	<p>Property No.1</p> <p>a)Land and building in Sy No.271-6 (old Sy.No. No.72) Patta No.116, admeasuring 0.04 of land or 1744 sft at D.No.3-14, Pillayar Koil Street, Thiruppoorur Panchayat, Kazhipattur Village, Chennai, Tamilnadu-603103, in the name of Smt.Jessie Gomathi w/o V Sadanandam vide Document no.2641/2009 dated 04.07.2011 and</p> <p>b) Land and building in Sy No.271-6 (old Sy.No. No.72) admeasuring 0.06 of land or 2600 sft at D.No.3-14, Pillayar Koil Street, Thiruppoorur Panchayat, Kazhipattur Village, Chennai, Tamilnadu-603103, in the name of Smt.Jessie Gomathi V Sadanandam vide Document no.6197/2011 dated 04.07.2011.</p>

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		<p><b>Property 2:</b> Land and building admeasuring 280 sq.mts or 3012 sq.ft, in survey no.272/5 at D.No.3/385, Padavattamman Koil Street, Kazhipattur, Chennai, Tamilnadu-603103 in the name of R Munuswamy vide Document no.5828/2008 dated 06.08.2008</p> <p><b>Property No.3 CARE-BUILDING IS DEMOLISHED FOR REDEVELOPMENT</b> Residential flat no 107/1 plincth area measuring 600 Sq.Feet with undivided shar of land easring 200 Sq.Feet with MES service connection located in Survey No.150 Part, Block No.107, in Diamond Flat, Division No.64, Corporation Zone 5, Arignar Anna Nagar West Extension, Villivakam Village, Villivakam Sub Registrar Office, Pursa Walkam Taluk, Perambur, Chennai District, Tamilnadu.-600101, (Diamond Flats-Demolished). Regd.sale deed Doc.No.197/2005,dated 27.11.2005 in favour of Smt.M.Bhanumathi W/o K.Madhana Gopal.</p> <p><b>Property No.4</b> Residential land measuring 242.00 sq yards (0.05 Cents) and Bldg with D No.1-82, in Sy.No.101/39, Munivel nagar, Karanodai, Ponneri Taluk, Chennai, Tamilnadu-600067 in the name of Smt.V Govindammal w/o Shri.G Venkataraman vide Document no.3555/1988 dated 21.09.1988</p>								
4	Details of the encumbrance s known to the secured creditor	NIL								
5	The secured debt for recovery of which the property is to be sold	<b>Rs.42,05,76,681.26</b> (Rupees Forty Two Crore Five Lacs Seventy Six thousand Six Hundred Eighty One and paisa Twenty Six only) as on <b>30.11.2021</b> + interest due from <b>01.12.2021</b> + incidental expenses, costs, charges etc.,								
6	Deposit of Earnest Money	10% of Reserve price to be submitted to EBKRAY wallet in EBKRAY portal by intending bidders through their Bank account. <a href="https://www.ebkray.in">https://www.ebkray.in</a>								
7	Reserve Price of the immovable secured assets.  Bank Account in which EMD	<table border="0"> <tr> <td>1. Property No.1: Rs.</td> <td>1,15,00,000</td> </tr> <tr> <td>2. Property No 2: Rs.</td> <td>73,00,000</td> </tr> <tr> <td>3. Property No 3: Rs.</td> <td>26,00,000</td> </tr> <tr> <td>4. Property No 4 -Rs.</td> <td>59,00,000</td> </tr> </table> <p>The intending bidder should submit the EMD deposit to EBKRAY wallet in EBKRAY portal through their Bank account.</p>	1. Property No.1: Rs.	1,15,00,000	2. Property No 2: Rs.	73,00,000	3. Property No 3: Rs.	26,00,000	4. Property No 4 -Rs.	59,00,000
1. Property No.1: Rs.	1,15,00,000									
2. Property No 2: Rs.	73,00,000									
3. Property No 3: Rs.	26,00,000									
4. Property No 4 -Rs.	59,00,000									

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	to be remitted.  EMD amount in Rupees.	<a href="https://www.ebkray.in">https://www.ebkray.in</a>  1. Property No.1: Rs.. 11,50,000 2. Property No 2: Rs. 7,30,000 3. Property No 3: Rs. 2,60,000 4. Property No 4 -Rs. 5,90,000
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 earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15 <sup>th</sup> 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.
9	Time and place of public e-auction or time after which sale by any other mode shall be completed	e-auction Timings on 12.11.2024 as per below mentioned schedule :  1.Property No.1: 11.00 AM to 04.00 PM 2.Property No 2: 11.00 AM to 04.00 PM 3.Property No 3: 11.00. A.M to 03.00.P.M 4.Property No 4: - 11.00 AM to 03.00 PM
10	e-auction tender documents containing e-action bid form, declaration etc., are available in the website of the service provider as mention above	The auction will be conducted through the <b>INDIAN BANKS AUCTION PROPERTIES INFORMATION (EBKRAY) PORTAL</b> <a href="https://www.ebkray.in">https://www.ebkray.in</a>  Details are available in the EBKRAY PORTAL( <a href="https://ebkray.in">https://ebkray.in</a> ) and also contact Sri Sanatan Boypai Cell No. 9973244355/ 9701905552 for information about e-auction details.
B	i) Bid increment amount	Property No.1: Rs.50,000/-. Property No 2:Rs.25,000/- Property No 3:Rs.25,000/- Property No 4. Rs.25,000/-

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	<p>ii) Auto extension ---- times(limited/ unlimited)</p> <p>iii) Bid currency and Unit of measurement</p>	<p>every 5 minutes (unlimited)</p> <p>iii) Rupee and one</p>
12	<p>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.</p> <p>Contact person with mobile number</p>	<p>On all days from 04.11.2024 to 10.11.2024 between 11.00 a.m. to 5.00 p.m.(with prior appointment)</p> <p>M/s Sree Rama Associates on Cell No 9440887967/.9701905552.</p>
13	<p>Other conditions</p>	<p>a). Bidders shall hold a valid digital Signature Certificate issued by competent authority (Not mandatory) and valid KYC &amp; email ID and Mobile number. E-Mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID &amp; password by PUBLIC SECTOR BANK ALLIANCE (EBKRAY) PORTAL (<a href="https://ebkray.in">https://ebkray.in</a>) will be conveyed through e mail.</p> <p>b) The intending bidders have to get themselves registered on the EBKRAY portal (<a href="https://www.ebkray.in">https://www.ebkray.in</a>) Buyer Registration for participation in the e-auction process. The Bidders have to register themselves well before the auction date as registration of bidders takes minimum of three working days. The intending bidder should submit/upload copies of (i) Proof of Identification (KYC) viz. Aadhar card/Driving License/Passport etc.(ii) Current Address-</p>

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proof of communication, (iii) PAN card of the bidder (iv) cancelled cheque (v) Registration certificate in case of Company/firm on the IBAPI portal for registration as bidders.

c).Names of Eligible Bidders will be identified by the EBKRAY Portal after registration on their portal is successful and user ID and password will be allotted by them.

d).The successful bidder shall be required to submit the final prices, quoted during the e-Auction after the completion of the e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-Auction.

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/EBKRAY portal 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 accept the terms & conditions and modalities of e-Auction adopted by the EBKRAY portal, 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 Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

i).The Authorized 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 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 account numbers by EBKRAY portal after placing refund request by them on the said portal. 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 e-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

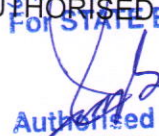
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	<p>expenses, fees etc. for transfer of the property in his/her name.</p> <p>p).The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.</p> <p>q).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.</p> <p>r).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.</p> <p>s) Bidders should note that, before bidding in the auction, they should verify, inspect and satisfy the property. Once the Bid is successful, the amount will not be return and will be forfeited. Bank will not entertain any claims later on.</p>
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Date : 13.09.2024  
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