

	STATE BANK OF INDIA STRESSED ASSETS RECOVERY BRANCH-II NO 44, ELDAMS ROAD 1ST FLOOR, TEYNAMPET, CHENNAI 600 018
Authorised Official Details: Name: Shri. Kailash Chandra Meena Mobile No: 8699009584 e-mail: sbi.70674@sbi.co.in	City Case Officer details: Name: V. Ravichandran Mobile No: 9884107765 e-mail: sbi.70674@sbi.co.in

M/s. Kamakshi Dairy Fresh (Proprietor: Shri. M. Gopi) Factory Address: 107/1, Sholinghur Pallipat Main Road, Karlampakkam, Tiruvallur, Tamil Nadu – 631202.	M. Gopi, S/o M. Moorthy, No. 10, Post Office Street, Sholingur – 631102
Mrs. Sivaranjani, W/o M. Gopi, No. 10, Post Office Street, Sholingur - 631102	Smt. Suseela Murthy, W/o K. Moorthy, No.10, Post Office Street, Sholingur - 631102

Ref.No : SBI/SARB-II/SARFAESI/E-AUCTION/2026-27/ 355 28.09.2026

Dear Sir,

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[See Proviso to rule 8(6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 physical 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” basis on **16.10.2026** for the recovery of **Rs. 7,12,04,761.00/- (Rupees Seven Crores, Twelve lacs, four thousand seven hundred and sixty one Only) as on 28.09.2026** with future interest, costs, etc., due to the State Bank of India, Stressed Assets Recovery Branch - II, Chennai, from **M/s Kamakshi Dairy Fresh (Proprietor: Shri. M. Gopi)**, The Reserve Price is **Rs. 56,00,000/- (Rupees Fifty Six Lakhs only)** and the Earnest Money Deposit will be **Rs.5,60,000/- (Rupees Five Lakh sixty Thousand only).**



Description of the Immovable Property

SCHEDULE OF THE PROPERTY

PROPERTY HEREBY CONVEYED

Name of the Title Deed Holder: Mr.M. Gopi and Mrs. Sivaranjani

Schedule A

All that Piece and Parcel of the land comprised in Survey Numbers with an extent (which is more particularly described below) is situated at No. 92, Thirumudivakkam Village, Thirumudivakkam Village Panchayat, Sriperumbudur Taluk and Kancheepuram District.

Item No.	Survey Number	Extent in Cents	BOUNDARIES			
			North by Survey Nos	South by Survey Nos	East by Survey Nos	West by Survey Nos
I	258/2 Part	117	258/2 Part	509/1,508,259/1 and 259/2	258/2 Part and 259/2 Part	258/1
II	511/2A2 Part	2.77	511/2B2	12 Meter wide Public Road	512/2 Part	511/2A1 Part
III	512/2 Part	55.84	512/1	12 Meter wide Public Road	506 Part	511/2A2 Part, 511/2B2 and 511/3B
IV	506 Part	170.49	507 and 508	502,503,505 and 12 Meter wide Public Road	502,503,505 and 507	512/3, 512/1 and 512/2 Part
V	512/1	77	512/3	512/2 Part	506 Part	511/3B
VI	511/2B2	3	511/3B	511/2A2 Part and 511/2A1 Part	512/2 Part	511/2B1
VII	511/3B	15	510	511/2B2	512/1 and 512/2 Part	511/3A
VIII	511/1 Part	29.31	510	12 Meter wide Public Road	511/2B1 Part, 511/3A & 510	222B
IX	511/2B1	5	511/3A	511/2A1 Part	511/2B2	511/1 Part
X	511/3A	36	510	511/2B1	511/3B	511/1 Part
XI	511/2A1 Part	7.64	511/2B1 and 511/2B2	12 Meter wide Public Road	511/2A2 Part	511/2A1 Part
XII	258/2 Part	9	255/1A1	262/2B2 Part and 259/2 Part	262/1A1A1 and 262/2B2 Part	258/2 Part
XIII	262/2B2 Part	11	262/1A1A1 and 258/2 Part	259/2 Part	262/2B2 Part	258/2 Part



XIV	510	92	509/2	511/1 Part, 511/3A, 511/3B & 512/3	512/3 & 509/2	222B & 511/1 Part
XV	512/3	73	508 & 509/2	512/1	506 Part	510
XVI	258/2 Part	100	256 and 257	258/2 Part	258/2 Part	258/1
XVII	507 Part	140.98	259/2 Part	506 Part and 502	18 Meter Wide Public Road 502	506 and 508
XVIII	259/2 Part	81.31	262/2B2 Part and 258/2 Part	507 Part and 260 Part	18 Meter Wide Public Road 502	258/2 Part and 259/1
XIX	262/2B2 part	34.12	262/1A1A1	259/2 Part	18 Meter Wide Public Road 502	262/2B2 Part

Item No. 1 to Item No. 19, admeasuring to a total extent of 10 Acres and 60.46 Cents within the Registration District of South Chennai and Sub- Registrar Office of Padappai.

Schedule B

Residential Flat bearing Flat No. B- 510 in the Fifth Floor, Block No. B in the Project named, "The Royal Castle, having a Super Build up Area of 1228 Sq. ft (inclusive of proportionate UDS in common constructed area) and Carpet area of 802 Sq. ft., together with 413 Sq. ft, Undivided Share of Land out of the Schedule A Property mentioned herein above.

Situated within the Registration District of Chennai South, and the Sub-Registration District of Padappai

(covered under Absolute Sale Deed Doc. No. 9605 of 2013 dated 14.11.2013 registered at SRO Padappai)

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.bank.sbi & <https://baanknet.com>



(Shri. Kailash Chandra Meena)

Authorised Officer, State Bank of India
Stressed Assets Recovery Branch - II,
Chennai

Place : Chennai

Date : 28.09.2026



**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	M/s Kamakshi Dairy Fresh, Proprietor Shri. M. Gopi,
2	Name and address of Branch, the secured creditor	Stressed Assets Recovery Branch - II No.44, 1 st Floor, Eldams Road Teynampet, Chennai 600 018
3	Complete Description of the Immovable secured assets to be sold with identification marks or number, if any, on them	<u>Name of the Title Deed Holder: Mr.M. Gopi and Mrs. Sivaranjani</u> <u>Name of the Title Deed Holder: Mr.M. Gopi and Mrs. Sivaranjani</u> Schedule A All that Piece and Parcel of the land comprised in Survey Numbers with an extent (which is more particularly described above) is situated at No. 92, Thirumudivakkam Village, Thirumudivakkam Village Panchayat, Sriperumbudur Taluk and Kancheepuram District. Schedule B Residential Flat bearing Flat No. B- 510 in the Fifth Floor, Block No. B in the Project named, "The Royal Castle, having a Super Build up Area of 1228 Sq. ft (inclusive of proportionate UDS in common constructed area) and Carpet area of 802 Sq. ft., together with 413 Sq. ft, Undivided Share of Land out of the Schedule A Property mentioned herein above. Situated within the Registration District of Chennai South, and the Sub-Registration District of Padappai (covered under Absolute Sale Deed Doc. No. 9605 of 2013 dated 14.11.2013 registered at SRO Padappai)
4	Details of the encumbrances known to the secured creditor.	There are presently no claim / Statutory dues against the property till date to the knowledge of the Bank. The property will be sold in "AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS" 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. 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.
5	The secured debt for recovery of which the property is to be sold	7,12,04,761.00/- (Rupees Seven Crores, Twelve lacs, four thousand seven hundred and sixty one Only) as on 28.09.2026 with future interest, costs, etc.,



6	Deposit of earnest money	Rs.5,60,000/- (Rupees Five Lacs and sixty thousand only). being the 10% of Reserve price to be remitted by auction purchaser in the Global EMD wallet of https://baanknet.com by means of NEFT/challan. “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”.
7	Reserve price of the Immovable secured assets: Bank account for further remittance	Rs. 56,00,000/- (Rupees Fifty Six Lacs only) Bidders own wallet Registered with M/s PSB Alliance on its e-auction site https://baanknet.com by means of NEFT
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 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.	16.10.2026 between 11.00 AM to 4.00 PM Chennai
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://baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: unlimited times. (limited / unlimited) (iii) Bid currency & unit of measurement	Rs. 50,000/- With unlimited extensions of 10 minutes each. Indian Rupee



12	Date and Time during which inspection of the Immovable assets to be sold along with the title deeds of the property and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Date: 08.10.2026 Time: 11.00 AM to 4.00 PM (with prior intimation) Mr. Ravichandran. V City Case Officer, SARB-II, Chennai Mobile Number : 9884107765
13	Other conditions	a) The Bidders should get themselves registered on https://baanknet.com 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). b) 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://baanknet.com 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. c) Pre-bid EMD being the 10% of Reserve price to be transferred by interested bidders in the global EMD wallet of https://baanknet.com 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. d) 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.



	e) It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. f) 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: SBIN0070674; Account Name: SBI, SARB-II, Chennai. The sale confirmation advice will be issued on satisfactory verification of the KYC & Other formalities. g) 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. h) 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. i) 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. j) 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. k) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. l) 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. m) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. n) 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 o) 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). p) 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. q) 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
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	r) 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. s) 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. t) 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 bids. It would not be open for the Bidder(s) whose bid is accepted by Authorized Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever. u) 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. v) 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. w) This sale will attract the provisions of sec 194-IA of the Income Tax Act. x) GST @ 18% will be applicable on the sale value of Plant & Machinery and Stocks
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Place : Chennai
Date : 28.09.2026


 (Shri. Kailash Chandra Meena)
Authorised Officer, State Bank of India
 Stressed Assets Recovery Branch - II, Chennai

