

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 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 29.06.2026, for recovery of Rs. 7,50,87,805/-(Rupees Seven Crore Fifty Lakh Eighty Seven Thousand Eight Hundred and Five only) as on 12.05.2026 due to the secured creditor from M/s. Natural Fruits(Borrower) & Mr. Rasha Mishal(Partner, M/s. Natural Fruits & Guarantor) & Mr. Shan Shen Mishwan (Partner, M/s. Natural Fruits & Guarantor) with further interests together with all other costs, incidental expenses and charges, thereon. The reserve price will be Rs. 10,13,00,000/-(Rupees Ten Crore and Thirteen Lakh only) and the earnest money deposit will be Rs. 1,01,30,000/-(Rupees One Crore One Lakh and Thirty Thousand only).

Description of Immoveable Property:

Name of the property owner : Rasha Mishal

Item No.I & II

District : Wayanad

Sub District : Sulthan

Bathery

Taluk : Sulthan Bathery

Village : Sulthan

Bathery

Extent : 0.0055 H+0.0137 Hectare of Dry Land

R.S.Nos : 600/60, 600/61

Boundaries (As per Title Deed) Settlement Deed No.371/2024 of S.R.O S.Bathery

East : National Road

North : Possession of Krishnan

West : 2nd item property and property of Tourist Home.

South : Possession of Abdul Rahim

Present Boundaries as per Location Sketch

East : National Highway(N.H)

North : Possession of Krishnan

West : Possession of Abdul Razak

South : Parking area of Tourist Home& property of Abdul Rahim

Item No.III

R.S.No.600/34 Extent :0.05.69 Hectares

Boundaries (As per Title Deed) Settlement Deed No.671/2024 of S.R.O S.BATHERY

East : 1st item property

North : Possession of Krishnan

West : Possession of Abdul Razak

South : Parking areas of Tourist Home

Present Boundaries as per Location Sketch

East : National Highway(N.H)

North : Possession of Krishnan

West : Possession of Abdul Razak.

South : Parking area of Abdul Rahim.

The properties known as KOTTAKUNNU having an extent of 0.0055 hectores, 0.0137 hectores and 0.0569 hectores of land with commercial buildings and all improvements.

Encumbrances known to the Bank if any: Nil

Latitude: 11.665641; Longitude:76.262658

 bank.sbi

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+91 044 - 2836 5441

+91 044 - 2836 5417

sbi.06616@sbi.co.in

சிறுதொழில் கிளை (சென்னை)
கே.ஆர்.எம். டவர், 5வது மாடி
எண்.1, ஹாரிங்டன் சாலை,
சேத்துப்பட்டு,
சென்னை - 600 031.

एस.एम.ई सिस्तेलिल शाखा (चेन्नै)
5 वीं तल, के.आर.एम. डवर,
1 हारिंग्टन रोड,
चेटपेट, चेन्नै - 600 031.

SME Siruthozhil Branch (Chennai)
5th Floor, KRM Tower,
No.1, Harrington Road,
Chetpet, Chennai - 600 031



Details of Sale	
Reserve Price: Rs. 10,13,00,000/-(Rupees Ten Crore and Thirteen Lakh only)	Earnest Money Deposit(EMD): Rs. 1,01,30,000/-(Rupees One Crore One Lakh and Thirty Thousand only).
Date & Time of e-Auction	29.06.2026, From 11.00 AM to 04.00 PM With auto time extension of 10 minutes each till sale is completed.
EMD Remittance:	Pre-bid EMD being the 10% Reserve Price to be transferred by internet bidders in the global EMD 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
Bid Multiplier	Rs. 50,000/-
Inspection of Property	Date: 20.06.2026 Time: 11.00 AM to 5.00 PM with prior appointment

For detailed terms and conditions of the E-auction sale, please refer to the e-Auction website <https://baanknet.com>

Date: 13.05.2026

Place: Chennai

कृते भारतीय स्टेट बैंक
For STATE BANK OF INDIA

[Signature]
सहायक महा प्रबंधक / Asst. General Manager
एसएमई सिन्धुघाट ब्रांच, चेन्नई-31 / SME Sindhothil Br., Chennai-31

(Name of the Authorised Officer)

Authorised Officer



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	1. M/s Natural Fruits , TH – 09, Anna Fruit Market Road, Koyambedu, Chennai – 600 107. 2. M/s Natural Fruits , No. 26, Extension Street, Mettupalayam, Coimbatore – 641 301. 3. Rasha Mishal S/o Abdul Razak, Alfa House, Karakandy, Kuppadi Post, Sulthan Bathery PO, Wayanad, Kerela – 673 592 4. Shan Shen Mishwan S/o Abdul Razak, Alfa House, Karakandy, Kuppadi Post, Sulthan Bathery PO, Wayanad, Kerela – 673 592
2.	Name and address of Branch, the secured creditor	SME Siruthozhil Branch(Chennai), 5 th Floor, KRM Tower, No. 1, Harrington Road, Chetpet, Chennai – 600 031.
3.	Description of the immovable secured assets to be sold.	<u>Name of the property owner : Rasha Mishal</u> <u>Item No.I & II</u> District : Wayanad Taluk : Sulthan Bathery Extent : 0.0055 H+0.0137 Hectare of Dry Land R.S.Nos : 600/60, 600/61 <u>Boundaries (As per Title Deed) Settlement Deed No.371/2024 of S.R.O S.Bathery</u> East : National Road North : Possession of Krishnan West : 2nd item property and property of Tourist Home. South : Possession of Abdul Rahim <u>Present Boundaries as per Location Sketch</u> East : National Highway(N.H) North : Possession of Krishnan West : Possession of Abdul Razak South : Parking area of Tourist Home& property of Abdul Rahim <u>Item No.III</u> R.S.No.600/34 Extent :0.05.69 Hectares <u>Boundaries (As per Title Deed) Settlement Deed No.671/2024 of S.R.O S.BATHERY</u> East : 1st item property North : Possession of Krishnan West : Possession of Abdul Razak South : Parking areas of Tourist Home <u>Present Boundaries as per Location Sketch</u> East : National Highway(N.H) North : Possession of Krishnan West : Possession of Abdul Razak. South : Parking area of Abdul Rahim. The properties known as KOTTAKUNNU having an extent of 0.0055 hectors, 0.0137 hectors and 0.0569 hectors of land with commercial buildings and all improvements.
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	7,50,87,805/-(Rupees Seven Crore Fifty Lakh Eighty Seven Thousand Eight Hundred and Five only) as on 12.05.2026 with further interests together with all other costs, incidental expenses and charges, thereon
6.	Deposit of earnest money	EMD: Rs. 1,01,30,000/-(Rupees One Crore One Lakh and Thirty Thousand only) being the 10% of Reserve price to be remitted by interested bidders in 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 before 28.06.2026. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in M/s. BAANKNET's wallet 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.	(i) Reserve price of the immovable secured assets: (ii) Bank account in which EMD to be remitted. (iii) Last Date and Time within which EMD to be remitted: Rs	i) Rs. 1,01,30,000/- (Rupees One Crore One Lakh and Thirty Thousand only) ii) 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. iii) Date: 28.06.2026. Time: Upto 5.00 PM
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 or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction.
9.	Time and place of public auction or time after which sale by any other mode shall be completed.	Date: 29.06.2026 From 11.00 AM to 04.00 PM with unlimited extensions of 10 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: Rs. 50,000/- (ii) Auto extension: Date: 29.06.2026. From 11.00 AM to 04.00 PM with unlimited extensions of 10 minutes for each bid, if the bid continues, till the sale is concluded. (iii) Bid currency & unit of measurement: INR	
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: 20.06.2026 Time: 11.00 AM to 5.00 PM with prior appointment. Name: Arjun Namburaj R, Relationship Manager Mobile No: 7708690565 Land Line: 044-2836 0707 e-Mail: sbi.06616@sbi.co.in



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 RTGS/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 License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid email ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank of India, SME Siruthozhil Branch, Chennai by 28.06.2026 before 5.00 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 EMD is transferred at least one date 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 once the sale is confirmed nu the respective Authorised Officer of the bank and the remaining amount i.e. 25% of sale price to be 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 without increment within the specified time, State Bank of India at its discretion may decide to revise opening price/ scrap the eauction 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.
- (h) 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 eauction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.
- (i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (j) 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.
- (k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (l) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondences regarding any change in the bid shall be entertained.
- (m) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
- (n) 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.
- (o) 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.
- (p) 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.
- (q) 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.
- (r) 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. (s) 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. (t) 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. (u) This sale will attract the provisions of sec 194-IA of the Income Tax Act.
14.	Details of pending litigation, if any, in respect of property proposed to be sold Nil

कृते भारतीय स्टेट बैंक
For STATE BANK OF INDIA

[Signature]
सहायक महा प्रबंधक / Asst. General Manager
एसएसई सिरोथोझिल ब्रांच, चेन्नई-31 / SME Siruthozhil Br., Chennai-31

Date: 13.05.2026
Place Chennai

AUTHORISED OFFICER,
STATE BANK OF INDIA.

