பாரத ஸ்டேட் வங்கி
भारतीय स्टेट बैंक
STATE BANK OF INDIA

SPEED POST WITH ACK DUE

1. **M/s Munieswaran Modern Rice Mill, (Shri. Harikrishnan, S/o Ramu – Proprietor) 87/48B, Chettiar Street, Thiruvannamalai – 606752.**	2. **Shri. Harikrishnan, S/o Ramu** No.22, Srinivasan Street, Arni, Tiruvannamalai – 632601.

SBI/SARB/ CHE /GSN/2026-27/ 356   Date: 18.09.2026

Dear Sir,

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

Please take notice that the secured assets mortgaged/charged to the Bank more fully described in the schedule hereunder shall be sold by public e-auction to be held on 15.10.2026 through the Bank's approved service provider BAANKNET, at the web portal https://BAANKNET.com between 10.00 a.m. and 4.00 p.m. For further details, please refer to the notice to be published in the newspapers.

Yours truly,

(Authorized Officer)

Encl: e-Auction Sale Notice dated 18.09.2026

bank.sbi

+91 44 2588 1082
+91 44 2588 1034
sbi.05170@sbi.co.in
Branch Code : 05170

ஒடுக்கப்பட்ட சொத்து வசூல் கிளை
ரெட் கிராஸ் பில்டிங், இரண்டாவது தளம்,
32, மான்டியத் ரோடு,
எழும்பூர், சென்னை – 600 008

संकटग्रस्त आस्ति वसूली शाखा,
रेड क्रास बिल्डिंग, दूसरा तल,
32, मोण्डियत रोड,
एग्मोर, चेन्नै - 600 008.

Stressed Assets Recovery Branch
Red Cross Building, Second Floor,
No. 32, Montieth Road,
Egmore, Chennai - 600 008.

o/c

SBI	STATE BANK OF INDIA Stressed Assets Recovery Branch Chennai.
Authorised Official's Details:	2nd Floor, Red Cross Buildings, # 32, Red Cross Road, Egmore, Chennai – 600008. *Telephone: 044-28881082* *E-mail: sbi.05170@sbi.co.in*
1. Name: Shri. R Ganapathy Subramanian Mobile No: 9486961972 Land Line No: 044-28881056	
2. Name: Shri. J S.R.L Swamy Mobile No: 7810068331 Land Line No: 044-28881058	

NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction 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 and Guarantor that the below described property mortgaged/charged 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 **15.10.2026** for recovery of **Rs. 2,59,42,275/- (Rupees Two Crores Fifty Nine Lakhs Forty Two Thousand Two Hundred and Seventy Five only)** as on 08.09.2026 due to the State Bank of India, SARB, Chennai from **M/s. Munieswaran Modern Rice Mill owned by Shri. Harikrishnan S/o Ramu** **D** with further interest together with all other costs, incidental expenses and charges.

Description of the Property:–

Bank Property ID – Item 1 :
Item 2 :

Property

M/s. Munieswaran Modern Rice Mill owned by Shri. Harikrishnan S/o Ramu

A. **Land & Building :**

Doc No. 574/2015 dated 20.04.2015
Item No: 1,2,3 and 4 of the schedule properties:

Thiruvannamali District, Triuvannamalai Registration District, Mangalam Sub District, Tiruvannamalai Taluk, in Mathalampadi Village.

No	Nature	Survey No	Extent (Acre)	Boundaries
1	Dry	132/19 (New S.No.132/19 A)	0.21 (9,156 sq ft)	Out of Acre 1.26 cents, East and South of Dhanasekaran's lands, West of Vadivel's Land and North of Street.

2	Dry	132/19 (New S.No.132/19 B)	0.21 (9,156 sq ft)	Out of Acre 1.26 cents, East of Thoppaiya Gounder, West of Vadivel's Land, North of Street and South of retained by Dhanasekaran.
3	Dry	132/19 (New S.No.132/19 C)	0.02 (872 square feet)	Out of Acre 1.26 cents, East of Vadivel's Land, West of Panduranga Chettiyar's land, North of Pattai and South of land belonging to Rajambal and others.
4	Dry	132/19 (New S.No.132/19 D and 132/19E)	0.40 (CENTS) 17,440 Sq ft)	Out of Acre 1.26 cents, East of Balakrishnan's land, West of Acre 0.02 cents of land retained by Govindasamy and others, North of Street and South of Chinnasamy's land.

B Plant & Machinery

Sl. No.	Description of Machinery
1	Paddy Cleaner
2	Rice Huller with Hooper
3	Whitener with Hooper
4	Silky Polisher
5	Hooper
6	Rice De-stoner
7	Rice Grader withHooper
8	Color Sorter
9	Air Conditioner
10	Hooper
11	Elevator Double
12	Elevator single
13	Husk collertor
14	Dryer
15	Elevator
16	Chimny
17	Bed Dryer
18	Elevator
19	Elevator
20	Storage
21	Paddy Cleaner
22	Elevator
23	Elevator
24	Boiler
25	Air Compressor
26	Electrical Panel Boar,including vutout Chamber, Capacitor, Breaker, TB Chamber, Meter Chamber, CT Chamber

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27	Submersive water pump
28	Electric Weighing Machine
29	Air Conditioner

CERSAI DETAILS : ASSET ID - 200226483012 **SECURITY ID - 400050738194**

Encumbrances known to the Bank if any : Nil

Details of Sale

Reserve Price of Property : **Item 1 - Rs. 1,40,00,000/-** **Item 2 - Rs. 54,00,000/-**	**Earnest Money Deposit (EMD)** **Item 1 - Rs. 14,00,000/-** **Item 2 - Rs. 5,40,000/-**
Date & Time of e-auction	15.10.2026 ; From 10.00 AM to 4.00 PM With auto time extension of 10 minutes each till sale is completed.
EMD Remittance:	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.
Bid Multiplier	Rs. 50,000/-
Inspection of property	Date: 01.10.2026 Time: 11.00 AM to 2.00 PM,

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.

Place: Chennai.
Date: 18.09.2026

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 Munieswaran Modern Rice Mill, **(Shri. Harikrishnan, S/o Ramu – Proprietors & Guarantor)** 87/48B, Chettiar Street, Thiruvannamalai – 606752. **2. Shri. Harikrishnan, S/o Ramu** No.22, Srinivasan Street, Arni, Tiruvannamalai – 6323601.
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, 2nd Floor, Red Cross Buildings, # 32, Red Cross Road , Egmore, Chennai – 600008.
3	**Property**	

Property

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25	Air Compressor
26	Electrical Panel Boar,including vutout Chamber, Capacitor, Breaker, TB Chamber, Meter Chamber, CT Chamber
27	Submersive water pump
28	Electric Weighing Machine
29	Air Conditioner

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. 2,59,42,275/- (Rupees Two Crores Fifty Nine Lakhs Forty Two Thousand Two Hundred and Seventy Five only)** as on 08.09.2026 with future interest and costs.
6	Deposit of earnest money (EMD) (10% of Reserve Price)	**Earnest Money Deposit (EMD)** **Item 1 - Rs. 14,00,000/-** **Item 2 - Rs. 5,40,000/-** being the 10% of Reserve price to be remitted to the bidder's EMD wallet maintained with PSB alliance. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in bank account of PSB alliance and updation of such information on BAANKNET portal. This may take some time as per Banking Process. Hence, bidders in

		their own interest are advised to submit the Pre-Bid amount well in advance to avoid any last minute issues. Lien to the extent of EMD amount will be applied on the wallet by the system.
7	Reserve price of the Immovable secured assets: Bank account in which EMD to be remitted. Last Date and Time within which EMD wallet to be remitted	**Reserve Price of Property :** **Item 1 - Rs. 1,40,00,000/-** **Item 2 - Rs. 54,00,000/-** Bidders EMD wallet maintained with PSB alliance on its e-auction site https://BAANKNET.com and as per guidelines available on the website. Kindly note that it may take 2-3 days to complete registration process in BAANKNET portal. 15.10.2026 – 10.00 am to 2.00 pm
8	Time and manner of payment	The EMD of the successful bidder will be automatically transferred to the bank on confirmation of the highest bidding. 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 15th 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. AC No. 31277538271, IFSC – SBIN0001516 Name of Branch – Egmore Bank - SBI
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 15.10.2026 Between 10.00 AM and 4:00 P.M. with unlimited extensions of 10 minutes each.
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	BAANKNET at the web portal https://baanknet.com/eauction-psb/x-login
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: 01.10.2026 Time: 11.00 AM to 2.00 PM,** Name: Shri. Ganapathy Subramanian R (Mobile No: 9486961972)

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13	**Other conditions:** **(1)** Intending Bidders should get themselves registered on https://baanknet.com/eauction-psb/bidder-registration by providing requisite KYC documents and registration fee as per the guidelines provided on BAANKNET well before the auction date (The registration process is detailed on the above website). **(2)** Bidders have to visit the website (https://www.baanknet.com/eauction-psb/x-login) to participate for online bid. For technical assistance, the bidders may refer to BAANKNET helpline numbers/email id mentioned on the home page of https://www.baanknet.com **(3)** Bidders shall hold a valid e-mail ID (e-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and password by BAANKNET may be conveyed through e-mail.) **(4)** 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 eauction process/ proceed with conventional mode of tendering. **(5)** 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. **(6)** 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. **(7)** The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall bebound 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. **(8)** Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. **(9)** 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. **(10)** The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. **(11)** 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. **(12)** Lien on the wallet of unsuccessful bidders to the extent of EMD amount will be automatically removed by the system. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). **(13)** 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. **(14)** 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. **(15)** 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.

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	(16) 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. **(17)** 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. **(18)** 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. **(19)** 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. Provided if the sale price is above Rs.50,00,000.00, it shall be responsibility of the auction purchaser has to deduct the 1% TDS in the name of the owner of the property and remit to income tax Dept. as per sec. 194IA of Income Tax Act on PAN number which may be provided by the Authorised Officer. The sale certificate will be issued only on receipt of the Form No. 26QB and challan for having remitted to the Bank subsequently. Failing which, it shall be a default under section Rule 9(5) of Security Interest (Enforcement) Rules. No request for change of name in the sale certificate other than the person who submitted the bid/participated in theauction will be entertained. **(20)** The Sale Certificate will not be issued pending operation of any stay/injunction/restraint order passed by the court/Tribunal against issue of sale certificate. Further, no interest will be be paid on the amount deposited during this period. No request of for return of deposit either in part or full/ cancellation of sale will be entertained. **(21)** QR Code is provided only for the convenience to intending bidders. However, details of the property will be as per the decription given in the notice published in Newspaper and uploaded in https://baanknet.com , portal only **(22)** Bidder shall be responsible to avoid any technical glitches or mistakes that may affect the e-auction. Therefore, the Bank shall not be responsible for the same and there shall not any claim or whatso ever from the bidder thereon affecting the auction process. **(23)** Where land & building and plant & machinery both are put on the same auction under different Lot, Authorised Officer reserves right to confirm the sale immovable property only if plant and machinery is sold out.	
14	Details of pending litigation, if any, in respect of property proposed to be sold	NIL

Place: Chennai.
Date: 18.09.2026

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

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