The Authorised Officer (AO)

of

IDBI BANK LIMITED

Panampilly Nagar, Ernakulum

Auction Date: 24.03.2026

BID/TENDER DOCUMENT

For

Sale of Immovable Assets of

Shri. Hanson P B (the Applicant)

Smt. Antony P B (Co-applicant)

Under the provisions of

The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

and

The Security Interest (Enforcement) Rules, 2002

CONTENTS

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(I) Public Notice for Sale through e-auction published in the newspapers

IDBI BANK

CIN: L65190MH2004GOI148838

IDBI BANK LIMITED, Panampilly Nagar, Kochi – 682036, PH: 0484-2317326. Email: recoverykerala@idbi.co.in

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 physical possession of which has been taken by the Authorised Officer of IDBI Bank Ltd, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **24.03.2026**, for recovery of **Rs.23,22,924.90 (Rupees Twenty Three Lakh Twenty Two Thousand Nine Hundred Twenty Four and Paise Ninety Only)** as on 01.02.2026 together with further interest and charges thereon due to IDBI Bank Limited from secured creditors **Shri. Hanson P B** (the Borrower) and **Shri. Antony P B**(the Co Borrower). The reserve price and the earnest money deposit will be as follows:

Reserve Price: **Rs. 14,40,570/-**	EMD Amount : **Rs. 1,44,057/-**
Date of Inspection: 16.03.2026 to 23.03.2026	Last Date of Submission of Bids: 23.03.2026
Date and Time of E-auction: 24.03.2026 from 11.00 am to 12.00 p.m	

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that pieces and parcel of land admeasuring 1.21 Ares in survey No. 368/5/1 of Karumalloor village, under Karumalloor Panchayath, Revenue Mandal Karumalloor, SRO Paravoor, District Ernakulam, State of Kerala. **BOUNDARIES AS PER LOCATION SKETCH:** East: Property of Sreeja, West: Property of Tessy Ben, North: Property of Charles and Others, South: 4 mtrs width Private Road.

For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank Ltd, Secured Creditor's website i.e. **https://www.idbibank.in** E-auctions. And also from E-auction Service Provider i.e PSB Alliance Private Limited (BAANKNET Platform), website - https://baanknet.com. Mobile No. **8291220220 / 9820878255.** E-mail- support.baanknet@psballiance.com/uday.jadhav@psballiance.com

Date: 03.03.2026 Place: Ernakulam Sd/-, Authorised Officer, IDBI Bank Ltd.

The above notice was published in the following newspapers

S. No.	Newspapers	Edition	Date Published
1	The New Indian Express	Ernakulam	04.03.2026

(I) Public Notice for Sale through e-auction published in the newspapers

IDBI BANK

ഐ. ഡി. ബി. ഐ ബാങ്ക് ലിമിറ്റഡ്, പനമ്പിള്ളി നഗർ, കൊച്ചി 682036, ഫോൺ: 0484 2317326, ഇമെയിൽ: recoverykerala@idbi.co.in

CIN: L65190MH2004GOI148838

സ്ഥാവര വസ്തുക്കളുടെ വിൽപ്പന അറിയിപ്പ്

സെക്യൂരിറ്റൈസേഷൻ ആന്റ് റീ കൺസ്ട്രക്ഷൻ ഓഫ് ഫൈനാൻഷ്യൽ അസ്സറ്റ്സ് ആന്റ് എൻഫോഴ്സ്മെന്റ് ഓഫ് സെക്യൂരിറ്റി ഇന്ററസ്റ്റ് നിയമം, 2002 പ്രകാരവും സെക്യൂരിറ്റി ഇന്ററസ്റ്റ് എൻഫോഴ്സ്മെന്റ് 2002 റൂൾ 8 (6) പ്രകാരം വായ്പ്പക്കാർ ജാമ്യക്കാർ എന്നിവരെയും പൊതുജനങ്ങളെയും അറിയിക്കുന്ന സ്ഥാവരവസ്തു ഇ-ലേല വിൽപ്പന നോട്ടീസ്.

താഴെ പറയുന്ന വസ്തുവഹകൾ ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡിന്റെ (സെക്യേർഡ് ക്രഡിറ്റർ) ജാമ്യവസ്തുക്കളായി നൽകിയിട്ടുള്ളതും ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡിന്റെ അധികാരപ്പെട്ട ഉദ്യോഗസ്ഥൻ പ്രത്യക്ഷത്തിൽ കൈവശത്തിലെടുത്തിട്ടുള്ളതും ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡിന് (സെക്യേർഡ് ക്രഡിറ്റർ) **ശ്രീ. ഹാൻസൻ പി.ബി.** (വായ്പ്പക്കാരൻ) & **ശ്രീ. ആന്റണി പി.ബി** (കൂട്ടുവായ്പ്പക്കാരൻ) എന്നിവരിൽ നിന്നും 01.02.2026ന് ഈടാക്കുവാനുള്ള തുകയായ **23,22,924.90 രൂപ (ഇരുപത്തി മൂന്ന് ലക്ഷത്തി ഇരുപത്തിരണ്ടായിരത്തി തൊള്ളായിരത്തി ഇരുപത്തി നാല് രൂപ തൊണ്ണൂറ് പൈസ മാത്രം)** കൂടാതെ പലിശയും മറ്റു ചിലവുകളും സഹിതം തിരിച്ചുപിടിക്കുന്നതിനായി വസ്തുവഹകൾ ഇപ്പോൾ എവിടെയാണോ എങ്ങിനെയാണോ ഏതൊക്കെയാണോ എന്ന അടിസ്ഥാനത്തിൽ **24.03.2026**ന് വിൽപ്പന നടത്തുവാൻ തീരുമാനിച്ചിരിക്കുന്നു. കരുതൽ വിലയും നിരതദ്രവ്യവും താഴെ കൊടുത്തിരിക്കുന്നു.

കരുതൽവില: **14,40,570 രൂപ**	നിരതദ്രവ്യം: **1,44,057 രൂപ**
പരിശോധന തിയ്യതി: **16.03.2026 to 23.03.2026**	ബിഡുകൾ സമർപ്പിക്കേണ്ട അവസാനതീയതി : **23.03.2026**
ലേലവിൽപ്പന തിയ്യതിയും സമയവും: **24.03.2026, രാവിലെ 11 മുതൽ 12 വരെ**	

<u>സ്ഥാവര വസ്തുക്കളുടെ വിവരങ്ങൾ</u>

കേരളത്തിൽ എറണാകുളം ജില്ലയിൽ കരുമല്ലൂർ റവന്യൂ മണ്ഡലത്തിൽ കരുമല്ലൂർ പഞ്ചായത്തിന് കീഴിലുള്ള കരുമല്ലൂർ വില്ലേജിലെ സർവേ നമ്പർ 368/5/1ൽ പറവൂർ എസ്.ആർ.ഒ യിൽ രജിസ്റ്റർ ചെയ്ത പുരോഗതിയോട് കൂടിയ മുഴുവനും ഭാഗികവുമായ 1.21 ആർസ് സ്ഥലം. **അതിർത്തികൾ (ലൊക്കേഷൻ സ്കെച്ച് പ്രകാരം):** കിഴക്ക്: ശ്രീജയുടെ സ്ഥലം, പടിഞ്ഞാറ്: ടെസ്സി ബെന്നിന്റെ സ്ഥലം, വടക്ക്: ചാൾസിന്റെയും മറ്റുള്ളവരുടെയും സ്ഥലം, തെക്ക്: 4 മീറ്റർ വീതിയുള്ള സ്വകാര്യ റോഡ്.

വിൽപ്പനയുടെ വിശദമായ നിബന്ധനകൾക്കും വ്യവസ്ഥകൾക്കും ഐ.ഡി. ബി.ഐ ബാങ്കിന്റെ വെബ്സൈറ്റിൽ (E-auctions) നൽകിയിരിക്കുന്ന ലിങ്ക് പരിശോധിക്കുക **https://www.idbibank.in** വെബ് പോർട്ടലിൽ ബാങ്കിന്റെ ഇ-ലേലസേവന ദാതാവായ പിഎസ്ബി അലയൻസ് പ്രൈവറ്റ് ലിമിറ്റഡ് (BAANKNET പ്ലാറ്റ്ഫോം), വെബ്സൈറ്റ് https://baanknet.com. മൊബൈൽ: **8291220220 9820878255,** ഇ-മെയിൽ - support.baanknet@psballiance.com/uday.jadhav@psballiance.com

തിയ്യതി: 03.03.2026 സ്ഥലം: എറണാകുളം

അധികാരപ്പെടുത്തിയ ഓഫീസർ (ഒപ്പ്) ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡ്,

The above notice was published in the following newspapers

S. No.	Newspapers	Edition	Date Published
2	Mangalam	Ernakulam	04.03.2026

(II) Possession Notice published in newspapers

<u>POSSESSION NOTICE</u>

[Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

IDBI BANK

IDBI BANK Limited, Retail Recovery, First Floor
Panampilly Nagar, Kochi-682036, Ph: 0484-2317326

APPENDIX IV [Rule 8 (1) POSSESSION NOTICE (For Immovable Property)]

Whereas, the undersigned being the authorized officer of **IDBI Bank Limited** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13(2) read with rule 3 of Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 03.02.2022 calling upon the borrower **Mr. HANSON P B** and **Mr. ANTONY P B** to repay the amount mentioned in the notice being **Rs.13,01,336.90 (Rupees Thirteen Lakh One Thousand Three Hundred Thirty Six and Paisa Ninety Only)** as on 09.01.2022 with further charges and interest thereon within 60 days from the date of the receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below, in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the **19th day of September of the year 2024.** The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IDBI Bank Limited for an amount of being **Rs.13,01,336.90 (Rupees Thirteen Lakh One Thousand Three Hundred Thirty Six and Paisa Ninety Only)** as on 09.01.2022 with further charges and interest thereon. The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

<u>DESCRIPTION OF THE IMMOVABLE PROPERTY</u>

All that pieces and parcel of land admeasuring 1.21 Ares in survey No. 368/5/1 of Karumalloor village, under Karumalloor Panchayath, Revenue Mandal Karumalloor, SRO Paravoor, District Ernakulam, State of Kerala. **BOUNDARIES (As per location sketch)**: East: Property of Sreeja, West: Property of Tessy Ben, North: Property of Charles and Others, South: 4 mtrs width Private Road. Together with all and singular the structures and erections thereon, both present and future.

Date: 19.09.2024 Place: Ernakulam Sd/-. Authorised Officer. IDBI Bank Ltd.

S.No.	**Newspapers**	**Edition**	**Date Published**
1	The Indian Express	Kochi	25.09.2024

(II) Possession Notice published in newspapers

POSSESSION NOTICE

[Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

IDBI BANK

APPENDIX IV [Rule 8 (1)

S.No.	Newspapers	Edition	Date Published
1	Mangalam	Kochi	25.09.2024

(III) Brief Description of Secured Asset

(a) Details of Immovable Property

<table>
<tr><th colspan="2">Property Description</th></tr>
<tr><td colspan="2">Description of the Immovable Property

All that pieces and parcel of land admeasuring 1.21 Ares in survey No. 368/5/1 of Karumalloor village, under Karumalloor Panchayath, Revenue Mandal Karumalloor, SRO Paravoor, District Ernakulam, State of Kerala and bounded as under :</td></tr>
<tr><td colspan="2">(As per location sketch)</td></tr>
<tr><td>On or towards East by</td><td>Property of Sreeja</td></tr>
<tr><td>On or towards West by</td><td>Property of Tessy Ben</td></tr>
<tr><td>On or towards North by</td><td>Property of Charles and Others</td></tr>
<tr><td>On or towards South by</td><td>4 mtrs width Private Road</td></tr>
<tr><td colspan="2">Together with all and singular the structures and erections thereon, both present and future.</td></tr>
</table>

(IV) Outstanding Dues of Secured Creditor (IDBI Bank Ltd)

Outstanding Dues of IDBI Bank in the loan accounts of Shri. Hanson P B as on 01.02.2026 is as follows,

(Amount in Rs)

Facilities	Amount
Housing Loan Account()	19,60,036.90
Expense Account (()	3,62,888.00
Total	23,22,924.90

Total dues as on 01.02.2026 is **Rs.23,22,924.90/-(Rupees Twenty Three Lakh Twenty Two Thousand Nine Hundred Twenty Four and Paise Ninety Only)** together with further interest and charges thereon with effect from 02.02.2026.

(V) Terms & Conditions

1	The Authorised Officer (AO) exercising the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the SARFAESI Act") is selling the assets/properties mentioned at Item No.III of the Tender Document (hereinafter referred to as the 'Secured Assets') and the same are being sold free from charges and encumbrances of the secured lender only.
2	**Issue of Tender/ Offer / Bid Document** The tender document can be downloaded from IDBI website - https://www.idbibank.in →E-auctions, from 04.03.2026 and also from E-auction Service Provider i.e., **baanknet.com** website www.baanknet.com
3	**Reserve Price and EMD** a) The Reserve Price for the sale of the property is **Rs.14,40,570/-** (Rupees Fourteen Lakh Forty Thousand Five Hundred and Seventy Only). b) The EMD (Earnest Money Deposit) has been fixed at **Rs.1,44,057/-** (Rupees One Lakh Forty Four Thousand and Fifty Seven Only)
4.	The sale of Secured Assets is on "***As is where is basis", "As is what is basis", "whatever there is basis" and 'no recourse basis"***. The description of the Secured Assets is based on the mortgage created by the Borrower with the Secured Creditor from time to time and the representations made by them. The AO / Secured Creditor does not take or assume any responsibility for any shortfall of the assets or for procuring any permission, etc. or for the dues of any authority established by law. All statutory liabilities / taxes / maintenance fee / electricity / water charges etc., if any, outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. It is expressly made clear that the AO / Secured Creditor does not take any responsibility to provide information on the same. The AO / Secured Creditor does not take or assume any responsibility for any dues, statutory or otherwise, of **Shri. Hanson P B and Shri. Antony P B**, including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by the purchaser. **Details of encumbrances: Not Known to the Bank**. However the prospective bidders are advised to satisfy themselves regarding encumbrances, if any, over the above properties
5.	**Inspection of assets** The interested parties may, at their own cost and expense, inspect the property with prior intimation from 16.03.2026 till 23.03.2026 from 10 AM to 4PM so that

	representative of the Authorised Officer would be available at the property site to facilitate the inspection. Please note that 'inspection can be undertaken with prior appointment only'.
6.	**Due Diligence by the Bidders** The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, etc. whether the bidder actually inspects or visits or verifies or not.
7.	The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of immovable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/ herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and abuttals of the asset(s)/ properties and that the bidder concurs or otherwise admits the identity of the asset(s)/properties purchased by him/ her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the asset(s)/ properties and their condition.
8.	The Bidder shall not be entitled to receive re-imbursement of any expenses which may have been incurred in preparation of the Bid/ Offer for submission and/or for carrying out due diligence, search of titles to the assets and matters incidental thereto or for any other purpose in connection with purchase of the assets under reference.
9.	<u>**Submission of Tender/Offer**</u> The Bidder shall complete in all respects the Profile of the Bidder and Declaration by the Bidder annexed to the Tender Document, and furnish the information called for therein and **shall sign and date each of the documents** in the space provided therein for the purpose. **The Bidder shall initial each page of all the documents.** Offers received for sale and / or accepted are not transferable. The Format for submission of "Profile of the bidder" & "Declaration by the Bidder " are given in ***Chapter VI & VII*** of this Tender Documents. Form of appendix to the profile (declaration by the bidder) is given in ***Chapter VIII*.** Bids can be submitted in sealed envelopes along with required documents.
10.	The Bid Documents shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
11.	The Bid documents shall contain the full address, Telephone No., Fax No., e-mail-ID, if any, of the Bidder for serving notices required to be given to the Bidder in connection with the Offer.

12.	The Bid documents shall not be detached one from the other and no alteration or mutilation (other than filling in all the blank spaces) shall be made in any of the documents attached thereto.
13.	**<u>Last date for submission of Bid Document.</u>** The interested parties may submit Bid Document duly filled and signed on each page along with EMD and other required documents to the Authorised Officer, IDBI Bank Ltd, **Panampilly Nagar, Retail Recovery, First Floor, Kochi – 682036** on any working day but **not later than 5 p.m. on 23.03.2026** in a sealed cover which shall be superscripted as **"Bid Document and EMD: A/c Hanson P B"** along with Demand Draft/Pay Order with minimum EMD amount in a sealed cover. The DD / PO should be drawn in favour of **"IDBI Bank Ltd. - A/c Hanson P B**" payable at Ernakulum issued by any Nationalized Bank/ Scheduled Bank as Earnest Money Deposit (EMD). **<u>Remittance of EMD by way of RTGS:</u>** Bidders who prefers to submit the EMD by way online remittance RTGS, may remit the EMD amount through WWW.BAANKNET.COM the remittance should not be later than 5 p.m. on **<u>March 23, 2026</u>**. Such bidders must **indicate reference no., Amount remitted and date in the appropriate space in the Bid Forms**
14.	Only those bidders will be permitted to participate in the e-auction, whose Bid Document is complete in every respect and who's DD/PO for EMD is found to be in order and/or remittance by way of RTGS/NEFT proceeds is credited into the account indicated well before the cut-off time, will be permitted to participate in the e-auction process. Bank does not take any responsibility and will not entertain any complaint for any delay in transfer of funds by way of electronic mode. Form of Bid, if found incomplete in any respect, shall be liable for outright rejection. Bidders, whose forms are found to be in order together with the EMD / Cost of Tender Document submitted by them, will be intimated by e-mail and through mobile number provided. Auction/ Bidding shall only be through "online Auction Mode" through the website of Service Provider WWW.BAANKNET.COM
15.	**<u>Registration with E-Auction Service Provider</u>** 1. Participants who are not already registered with the e-auction **BAANKNET** should register themselves by following the procedure mentioned at the website www.baanknet.com a. The participants/ intending purchasers are necessarily required to submit following documents/ papers for registration to **BAANKNET** Form duly signed & filled up. Please download from www.baanknet.com related documents as per the requirement mentioned in the website. b. Self-attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - Any one) c. Self-attested valid e-mail id and mobile number. The user id and password will then be sent directly to the registered participants / intending purchasers whose Bid Document is complete in every respect **<u>and</u>** whose Demand Draft/ Pay Order for EMD is found to be in order and /or remittance by way of RTGS or online proceeds is credited into the account indicated well before the cut-off time and the

	documents are complete in all the respects, with further directions by the e-auction provider company, if any, for log in and participating in the auction through online process. ***After receiving the user id / password, in case any bidders feel the need for training / e – auction support,*** *such bidders may contact M/s. e PSB Alliance Private Limited on 9990605075/ 9892219848, 8291220220 / 9820878255* ***Website****: https://baanknet.com* ***Office mail Id :*** *support.baanknet@psballiance.com/uday.jadhav@psballiance.com* ***Office Address:*** PSB Alliance Private Limited Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400 037 ***Help Line Desk****:* *Landline:* *Ms. Swani / Dharmesh Asher/ Mr.Uday Jadhav* 2. Mobileno.9990605075/ 9892219848/ 9820878255/ 8291220220 Mail id: support.baanknet@psballiance.com/uday.jadhav@psballiance.com The Bank/ AO/e-auction Service Provider will not be responsible for any error occurred due to power failure , computer hardware / software errors, network issues, at the time of e-auction.
16.	**The E-auction day: on 24.03.2026** from **11.00AM AM to 12.00PM** The auction would be held with extensions of **5** minutes each, **if required**, on e-auction platform at website www.baanknet.com. In case no further valid bids are received during the extended period, the last highest bid received would be treated as the successful bid and auction would be treated as closed/ terminated. **Increase in Bid Amount :** ➢ It may be noted that increase in bid amount, if any, during the e-auction period shall be made in multiples of **Rs.20,000/-.** One increment is imperative for becoming highest / successful bidder including in case of sole bidder. **Increase in bid amount below the said amounts will be rejected.** First bid should be of at least equal to or above Reserve Price or increment(s) over the Reserve Price in multiples as above.
17.	The amount of EMD paid by interested parties shall carry no interest. The EMD of unsuccessful bids will be returned within 7 days from the date of e-auction sale.
18.	**Payment of Sale Price** The successful bidder would be informed in writing about the acceptance of their Bid/Tender by the AO and will be required to deposit 25% of the sale price (including EMD amount) immediately i.e., on the same day or not later than next working day from the date of intimating confirmation/acceptance of his/her bid i.e., on / or before **March 25, 2026 by 5.00 p.m.**, whichever is earlier, by a crossed A/c. payee DD/PO drawn in favour of "**IDBI Bank Ltd. –A/c Hanson P B**" payable at Ernakulam issued by any Nationalized

	Bank/Scheduled Bank or by way of **RTGS/NEFT** in favour of IDBI Bank Limited, Account No.**149434915010026**, IFSC: IBKL0001494, Branch : Aluva The balance amount of the sale price would have to be paid within 15 days from the date of valid communication intimating acceptance of his/ her bid by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of "**IDBI Bank Ltd. – Hanson P B**" payable at Ernakulam issued by any Nationalized Bank/Scheduled Bank or by way of **RTGS/NEFT** in favour of IDBI Bank Limited Account No. **149434915010026**, IFSC: IBKL0001494, Branch : Aluva or such extended period as may be agreed upon in writing between the successful bidder and AO, as per the provisions of SARFAESI Rules
19.	In case the successful bidder fails to deposit 25% of the sale price on or before **March 25,2026 by 5.00 p.m.**, the AO shall forfeit the EMD and if the successful bidder backs out after paying 25% of the sale price, then AO shall forfeit the 25% of the sale consideration so deposited including the EMD and the Secured Assets shall be resold. In case of default in payment of remaining 75% of bid amount or part thereof within prescribed time period, the 25% amount deposited and / or the amount so deposited thereafter will be forfeited and the Secured Assets shall be resold.
20.	The defaulting successful bidder shall forfeit all claims to the assets or to any part of the sum for which it may be subsequently sold.
21.	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to resell the Secured Assets
22.	On confirmation of sale and if the terms of payment have been complied with, the AO exercising the power of sale shall issue Certificate of Sale for the immovable assets in favor of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002. The said Sale Certificate shall be issued in the name of person who has made the bid and not in the name of any other person. Authorized Officer is not responsible for registration of Certificate of sale. It is the responsibility of Successful Bidder to get the Certificate of Sale registered.
23.	The successful Bidder shall, after making full payment of sale price, immediately and simultaneously take possession of the Secured Assets. **<u>It is explicitly stated that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security, safe-keeping and possession of the Secured Assets</u>**. In case the successful bidder fails to take possession of the secured assets as stated above, the AO reserves the right to revoke the sale confirmed in his/ her favour, forfeit the entire amount paid by the successful bidder and go for re-bidding or sell the secured assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty. In such an event, the original successful bidder shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.

24.	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, taxes etc. for transfer of assets in his/her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured lenders and it shall be solely the obligation of the Bidder, at his/her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges etc., (if applicable) outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his /her/their name. Bank does not take any responsibility to provide information on the same. Only sale certificate will be issued to successful purchaser as envisaged under SARFAESI Rules. It shall be the responsibility of successful bidder to remit TDS as applicable under Section 194-1-A , if the aggregate of sums credited or paid for sale consideration is Rs. 50 lakh or more . TDS shall be filed online and TDS certificate shall be issued. The purchaser has to produce the proof of having deposit the income tax into Government account.
25.	The submission of the Bid means and implies that the Bidder has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/Offer lay down herein
26.	The time hereinabove fixed for the observance and performance by the bidder of any of the obligations to be observed by him/ her under these conditions is and shall be deemed to be of the essence.
27.	In the event of IDBI Bank's office remaining closed on the day of bid for any unforeseen reason, the bids shall take place on the next working day of IDBI Bank Ltd.
28.	**General Terms and Conditions** The AO shall be at liberty to amend/ modify/ delete/ drop any of the above conditions as may be deemed necessary in the light of the facts and circumstances.
29.	The entire procedure of auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the AO and the intending bidders shall have no right whatsoever to object to the same.
30.	Notwithstanding anything to the contrary contained in this document, the AO reserves the right and liberty to accept/reject any or all the Bids and also reserves the right to cancel the entire sale process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the AO, at his sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.
31.	In the event the said sale in favour of the bidder not being confirmed by AO, otherwise than on account of the willful default of the bidder or if the sale is set aside by an order of the Court/Tribunal, then in that event the sale shall be void and the bidder shall, in that event be

	entitled only to receive back his/her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be paid his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/her. The deposit made by the successful bidder , pending execution of sale certificate, will be kept in non-interest bearing account
32.	Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons.
33.	Particulars specified in schedule above have been stated to the best of the information of the Authorised Officer (AO) /Bank. AO/Bank will not be answerable for any error, mis-statement or omission in this Public E-Auction Sale Notice.
34.	**<u>Jurisdiction</u>** All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Ernakulam, Kerala alone shall have jurisdiction to entertain /adjudicate such disputes.
35.	Bidders /Tenderers must ensure the following, while submitting the Bid Document: a) That the Tender should be filled in the Format of the Tender/Bids enclosed at Annexure –VI/VII. b) Copy of the PAN Card of the person and If is a Company/Firm then copy of the PAN card of the Company/Firm. c) In case bidder is OCI, the copy of self-attested OCI Card, foreign passport and approvals, if any for acquisition of property; d) Copy of the Certificate of Incorporation of the Company/Firm. e) Board Resolution of the Company/Firm authorizing the person/Partner to file bid for the assets and copy of the identity proof of the said person/Partner. f) That every page of the Bid/Tender Document is duly signed by the Bidder/Tenderer before submitting the Bid/Tender and documents submitted shall be duly attested. That all alteration, Erasures or over-writing, if any, in the Schedule or Rate(s) are duly authenticated by the Bidder's /Tenderer's signature.

***

VI. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER-INDIVIDUAL

For purchase of the below property

SCHEDULE:

All that pieces and parcel of land admeasuring 1.21 Ares in survey No. 368/5/1 of Karumalloor village, under Karumalloor Panchayath, Revenue Mandal Karumalloor, SRO Paravoor, District Ernakulam, State of Kerala and bounded as under (As per location sketch) On or towards East by Property of Sreeja, On or towards West by Property of Tessy Ben, On or towards North by Property of Charles and Others, Property of Charles and Others 4 mtrs width Private Road. Together with all and singular the structures and erections thereon, both present and future

(To be filled and submitted by the Bidder/Tenderer)

			AFFIX PASSPORT SIZE PHOTO OF THE BIDDER & SIGN ACROSS
1	***a)*** Full Name of the bidder/s *(in Block letters)*	**:**	
	b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; website etc.	**:**	
	c) Mobile Nos.;	**:**	
	d) E-mail id:	**:**	
2	Brief particulars of business (if any)	**:**	
3	Relationship, if any, the Bidder has with any Employee of IDBI Bank Ltd	**:**	
4	Relationship, if any, the Bidder/Tenderer has with Borrower / Promoter / Guarantor / Mortgagors as mentioned in the Bid Document.	**:**	
5	Name and particular of the person in whose name the secured assets/Property are to be purchased	**:**	
6	Details of Earnest Money Deposit (EMD)	**:**	

	i) Demand Draft No./Pay Order No.	**:**	
	ii) Date of Demand Draft /Pay Order	**:**	
	iii) Name of the issuing Bank and Branch	**:**	
Bidder, who prefers to submit the EMD by way RTGS, must indicate RTGS UTR No., Amount remitted and Date.			
	(iv) RTGS UTR No.	**:**	
	(v) Amount remitted	**:**	
	(vi) Date	**:**	
7	Income Tax Permanent Account Number(s) PAN of Bidder	**:**	
8	Bank account details (in case of refund)	**:**	Account Name : Account No. : IFSC Code : Bank Name & Branch:

*Each and every information and document to be submitted is mandatory.

I/We have read and understood the detailed terms and conditions of the sale/bid document and have also read, perused and understood all the relevant papers and have carried out my/our own due diligence. In case any information is found to be incorrect, I/We shall not hold the Authorised Officer and/or IDBI Bank Limited responsible for the same and shall not have any claim whatsoever against either of them.

Signature of the duly authorized official of the Bidder

Name and Designation of the duly authorized Signatory

Place:

Date:

VII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER

COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase of the below property

SCHEDULE:

All that pieces and parcel of land admeasuring 1.21 Ares in survey No. 368/5/1 of Karumalloor village, under Karumalloor Panchayath, Revenue Mandal Karumalloor, SRO Paravoor, District Ernakulam, State of Kerala and bounded as under (As per location sketch) On or towards East by Property of Sreeja, On or towards West by Property of Tessy Ben, On or towards North by Property of Charles and Others, Property of Charles and Others 4 mtrs width Private Road. Together with all and singular the structures and erections thereon, both present and future.

(To be filled and submitted by the Bidder/Tenderer)

1	***a)*** Name of the Company/ Firm/ Party *(in Block letters)*	
	b) Complete Registered Address	
	c) Complete Correspondence Address with PIN Code, Telephone Nos.; Fax Nos.; website etc.	
2	Date of incorporation	
3	Constitution (Private/ Public/ Join)	
4	Name of Chairman	
5	Name of Managing Director/ Partner	
6	Board of Directors	***a)***
		b)
		c)
		d)
		e)
		f)
7	Income Tax PAN No.(attested copy of PAN card of company to be attached)	
8	Date of Last Income tax Return (Enclose copy of last 3 years' Income Tax clearance certificate)	
9	a) Full Name of authorized person to carry out e-auction on behalf of the Company / Partnership Firm / Proprietorship **(in Block letters) (Original authorized letter to be attached to carry out the e-auction**	

	process)		
	b) Complete Postal Address of the Authorised person with PIN Code, Telephone / Fax Nos; website etc.		
	c) Mobile No.		
	d) Email ID		
10	Designation of Authorized Person		
11	Relationship , if any, the Bidder has with any employee of IDBI Bank		
12	Relationship, if any, the Bidder/Tenderer has with Borrower / Promoter / Guarantor / Mortgagors as mentioned in the Bid Document.		
13	Details of Earnest Money Deposit		
	i) Demand Draft No /Pay Order No		
	ii) Date of Demand Draft /Pay Order		
	iii) Name of the issuing Bank and Branch		
Bidder, who prefers to submit the EMD by way RTGS, must indicate RTGS UTR No., Amount remitted and Date.			
	(iv) RTGS UTR No.	**:**	
	(v) Amount remitted	**:**	
	(vi) Date	**:**	
14	Income Tax Permanent Account Number(s) PAN of Bidder	**:**	
15	Bank account details (in case of refund)	**:**	Account Name : Account No. : IFSC Code : Bank Name & Branch:

*Each and every information and document to be submitted is mandatory.

I/We have read and understood the detailed terms and conditions of the sale/bid document and have also read, perused and understood all the relevant papers and have carried out my/our own due diligence. In case any information is found to be incorrect, I/We shall not hold the Authorised Officer and/or IDBI Bank Limited responsible for the same and shall not have any claim whatsoever against either of them.

Signature

Name of the Authorised Person

Designation:
Company Seal
All authorization should be annexed of this form.

Place:

Date:

VIII. FORM OF APPENDIX TO THE BID/OFFER (DECLARATION BY THE BIDDER)

(ON STAMP PAPER OF RS.100/-)

FORM OF BID/OFFER FOR PROPERTIES SITUATED AT ERNAKULAM

(Note: This Appendix forms part of the Bid/Offer)

To,

The Authorised Officer,
IDBI Bank Limited.,
Retail Recovery Department.
____

Sir,

Sale of Secured Asset's / Properties in the account of Shri Hanson P B & Antony P B situated at Karumalloor, Paravoor, Ernakulam-683520

1 Having fully examined and understood the terms and conditions of the Bid/Tender document and condition and status of the Secured Assets / property, I /We offer to purchase the said Secured Assets strictly in conformity with the terms and conditions of this BID/Tender document.

2 I/We understand that if my/our Bid/Tender is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the BID/Tender and acquire the Secured Asset/property. Should I/We fail to execute and perform the terms and conditions when called upon to do so, the Earnest Money Deposit (EMD) shall be forfeited.

3 I/We further understand that if my/our Bid/Tender is accepted, should I/we fail to deposit the balance amount of 75% of the sale consideration (after having paid 25% of the sale consideration) by the stipulated date, the said amount of 25% of the sale consideration (including Earnest Money Deposit) or any further amount/s paid by me/us shall also be forfeited, as laid down in the terms and conditions of the Bid Document.

4 I/We further understand that if my/our Bid/Tender is accepted, after making full payment of the sale price within 15 days of acceptance of bid/Tender or such extended period as may be granted by the AO at his/her sole and absolute discretion, I/we shall arrange to take possession of the secured assets within a maximum of 30 days. I/We understand that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the secured assets.

5 I/We clearly understand and accept that the Authorised Officer or the secured lenders do not take or assume any responsibility for any dues, statutory or otherwise, of **Borrowers,** including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by me/us in case my/our Bid/Tender is accepted.

6 We understand that you are not bound to accept the highest or any Bid/Tender you may receive. Further, I/we will not raise any objection in case the Authorised Officer goes for re-bidding or sells the property by any of the modes prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty.

7 I/We understand that time is the essence for completing the acquisition formalities of the property and I/we agree and undertake to abide by it.

8 I/We hereby confirm that I/We do not have any kind of relationship (Professional/Personal), with the Borrowers/Promoters/Guarantors/Mortgagors as mentioned in the Bid/Tender Document.

9 I/We also enclose a Demand draft/Pay order of value Rs………………………………..… (Rupees………………………….only) towards Earnest Money Deposit (EMD) in the name of **"IDBI Bank Ltd. -_______________________", payable at ______________**

Or

I/We have remitted Rs._______ (Rupees…………………………………… only) towards earnest money Deposit (EMD) in the name of "IDBI Bank Ltd by way of RTGS/NEFT in favour of IDBI Bank Limited, Account No.**149434915010026**, IFSC: IBKL0001494, Branch Aluva, Ernakulam.

10 We understand that the EMD will not carry any interest.

11 We understand that the Bid should be unconditional and Bid/Tender having conditions contrary to the terms and conditions of the Bid/Tender document can be summarily rejected.

Place:
Dated ...________day of _________2026

Signature ....………………………… in the capacity of...............................

Duly authorised to sign Bid/Offer for and on behalf of..

(Name and address of the Bidder/Offerer)
(IN BLOCK CAPITALS)

WITNESS:

Signature : ………………………

Name & Address : ....

Occupation : ………………………

***