

The Authorised Officer (AO)

Of

IDBI BANK LIMITED

Guduvancherry Branch

No 36, GST Road, Guduvancherry, Nandivaram, Tamil Nadu-603202

Smt Muniyammal O

TENDER DOCUMENT

For

Sale of Asset at

Plot No – 84, Sri Arunachala Nagar, Ninnakarai Village,

Chengalapattu Taluk, Kancheepuram District

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

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(I)

POSSESSION NOTICE

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

The above notice was published in the following newspapers on 31.07.2025

a) The New Indian Express (English) - Chennai Edition

 IDBI BANK CIN - L65190MH200400148838	IDBI BANK LIMITED No.115, Anna Salai, Saidapet, Post Bag No-805, Chennai -600015; Ph: 044-22202020. Website: www.idbibank.in.
APPENDIX IV [RULE 8(1)] POSSESSION NOTICE (For Immovable Property)	
NPA Date: 10.04.2025	
Whereas The undersigned being the authorised 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(12) read with rule 3 of Security Interest 5(Enforcement) Rules, 2002 issued a demand notice dated 15.05.2025 calling upon the borrowers Smt Muniyammal O and Shri Sudhakar M to repay the amount mentioned in the notice being Rs.13,70,116.20/-(Rupees Thirteen Lakhs Seventy Thousand One Hundred Sixteen and Twenty Paise only) as on 04.05.2025 together with further interest thereon with effect from 05.05.2025 plus cost, interest up to date plus charges at applicable rates 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 25th day of July of the year 2025. 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 Rs.13,70,116.20/-(Rupees Thirteen Lakhs Seventy Thousand One Hundred Sixteen and Twenty Paise only) as on 04.05.2025 together with further interest thereon with effect from 05.05.2025. 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. Particulars of the Secured Assets intended to be enforced (A) The Mortgaged Assets DESCRIPTION OF THE PROPERTY (Assets owned and mortgaged by the borrower Smt Muniyammal. O Who has created mortgage) All that piece and parcel of house site bearing Plot No.84,measuring an extent of 1150 Sq.ft.of Plot, Comprised in Survey No.6/3&6/5, in the layout named as "SHRI ARUNACHALA NAGAR", under DTCP Approval No.72(R)/2018,Situated at 32, Ninnakarai Village, Chengalput Taluk, and formerly Kancheepuram District. Bounded on the , North by : Plot No.63, South by : 20 Feet wide Road, East by : Plot No.85, West by : Plot No.82&83. Measuring, North by : 25' Feet, South by : 25' Feet, East by : 44' Feet, West by : 48' Feet, Within the Registration District of Chengalpattu and Sub Registration District of Joint-II Chengalpattu. Date : 25.07.2025 Place : Chennai Authorised Officer, IDBI Bank Ltd.	

The above notice was published in the following newspapers on 31.07.2025

b) Dinamani (Tamil) - Chennai Edition



IDBI BANK
CIN - L65190MH2004001148834

ஐடிபிஐ வங்கி லிமிடெட்
எண் 115, அண்ணாசாலை, மெட்ராபீட்டை, Post Bag எண்.805,
சென்னை 600015, Ph: 044-22202020. Website: www.idbi.co.in.

பிற்சேர்க்கை-IV [விதி 8(i)] கவாதீன அறிவிப்பு (அரசியா சொத்திற்கானது)

NPA தேதி: 10.04.2025

பிணைக்காப்பு, நிதிச் சொத்து மறு சீரமைப்பு மற்றும் பிணைக்காப்பு செயலாக்கச் சட்டம், 2002 (54/2002) மற்றும் பிணைக்காப்பு (செயலாக்க) விதிகள் 2002ன் கீழ் அதிகாரம் பெற்ற அதிகாரியாக நியமிக்கப்பட்டவரான கீழே அகையொப்பமிட்ட ஐடிபிஐ வங்கி லிமிடெட்-ன் அங்கீகரிக்கப்பட்ட அதிகாரியால் 13(12) பிரிவு மற்றும் விதி 3ன் படி 15.05.2025 தேதியிட்ட கோரிக்கை அறிவிப்பில் (Demand Notice) குறிப்பிடப்பட்ட கடன்தாரர்கள் திருமதி. முனியம்மாள். O மற்றும் திரு. கதாகர். M ஆகியோர்களுக்கு 04.05.2025 அன்றுள்ளபடி கடன்பாக்கித் தொகையான ரூ.13,70,116.20/- (ரூபாய் பதிலுள்ளது இலட்சத்து எழுபது ஆயிரத்து நூற்று பதினாறு மற்றும் பைசா இருபது மட்டும்) மேலும் 05.05.2025 அன்று முதலான எதிர்கால வட்டி மற்றும் இந் சொல்லிணைச் சேர்த்து இந்த அறிவிப்பு பெற்ற 60 நாட்களுக்குள் திருப்ப சொத்த வேண்டுகோள் சுறுப்பித்து.

கடன்தாரர் வங்கிக்கு செலுத்த வேண்டிய கடன்தொகையை திரும்ப செலுத்த தவறியதால், கடன்தாரர் மற்றும் பொதுமக்களுக்கு பொதுவாகவும் இதன் மூலம் அறிவிப்பதாவது கீழே விவரிக்கப்பட்டுள்ள சொத்தினை பிரிவு 13(4)ன் விதிகள் 2002 இன் கீழ் கீழும் கொடுக்கப்பட்டுள்ள அதிகாரத்தின் படிவும் மற்றும் அதற்கு தொடர்புடைய மேற்சொன்ன விதிகின் படிவும், கீழே அகையொப்பமிட்டுள்ள அதிகாரி 25.07.2025 அன்று கவாதீனம் செய்துள்ளார்.

கடன்தாரருக்கு குறிப்பாகவும் மற்றும் பொது மக்களுக்கு பொதுவாகவும் இதன் மூலம் எச்சரிக்கப்படுவது யாதெனில் கவாதீனமான சொத்தின் விவரத்தில் எவரும் எவ்வித பேராலும் எவத்துக்கொள்ளக் கூடாது மீறி எவத்துக் கொண்டால் அது ஐடிபிஐ வங்கி லிமிடெட்-க்கு செலுத்த வேண்டிய 04.05.2025 அன்றுள்ளபடி கடன்பாக்கித் தொகையான ரூ.13,70,116.20/- (ரூபாய் பதிலுள்ளது இலட்சத்து எழுபது ஆயிரத்து நூற்று பதினாறு மற்றும் பைசா இருபது மட்டும்) மேலும் 05.05.2025 அன்று முதலான எதிர்கால வட்டி சேர்த்து செலுத்துவதற்கு கட்டுப்பட்டதாகும்.

கடனுக்கு ஈடாக அடமானம் வைக்கப்பட்டுள்ள சொத்துக்களை மீட்பதற்குரிய சலவ வாய்ப்பு குறித்து எட்டப்பிரிவு 13(3) வரத்துக்களின்படி கடன்தாரர்களின் கவனம் ஈர்க்கப்படுகிறது.

அமலாக்கத்தின் கீழ் உள்ள பிணைச் சொத்தின் விவரங்கள்

(A) அடமானச் சொத்துக்கள் சொத்தின் விவரங்கள்

(கடன்தாரர் திருமதி. முனியம்மாள். O அவர்களுக்குச் சொந்தமான மற்றும் அடமானம் வைக்கப்பட்டச் சொத்து) செங்கல்பட்டு பதிலு மாவட்டம் மற்றும் செங்கல்பட்டு இணை-II சாப்பதிலு மாவட்டத்திற்குட்பட்ட, முன்னர் காஞ்சிபுரம் மாவட்டம், செங்கல்பட்டு வட்டம், எண்.32, நினைகளை கிராமத்தின் சர்வே எண்.6/386/5 இல் அடங்கிய, எண்.72(R)/2018 இன்படி DTCP அங்கீகாரம் பெற்ற "புதி அருணாச்சல நகர்" என்ற பெயரில் உள்ள மனைப்பிரிவு மனை எண்.84, இன் பரப்பளவு 1150சதுர அடி விவரத்திணைக்கொண்ட நிலம் வீட்டு மனை ஆகனான் சார்ந்த அனைத்து துண்டு மற்றும் பகுதி. எல்லைகள்: வடக்கில்: மனை எண்.63; தெற்கில்: 20அடி அகல சாலை; கிழக்கில்: மனை எண்.85; மேற்கில்: மனை எண்.82 & 83, நாற்பாட்புகள்: வடக்கில்: 25 அடி; தெற்கில்: 25 அடி; கிழக்கில்: 44 அடி; மேற்கில்: 48 அடி.

தேதி: 25.07.2025
இடம்: சென்னை

அங்கீகரிக்கப்பட்ட அதிகாரி,
ஐடிபிஐ வங்கி லிமிடெட்.

(II)E-Auction Notice dated 27.02.2026

 IDBI BANK CIN - L85196MH200400148838	IDBI BANK LIMITED , Guduvancherry Branch, No.36, GST Road, Nandivaram, Guduvancherry, Pin :603202 Tamil Nadu, Ph: 044-27461738.
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY (APPENDIX IV-A)	
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 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 LIMITED, the Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 18.03.2026 for recovery of loan outstanding amount due to the IDBI Bank Ltd, the Secured Creditor from the Borrowers & Co-Borrowers. The reserve price and other details are given at table below:	
Borrower Name's and Address: 1) Smt. Muniyammal. O (Borrower) & 2) Shri. Sudhakar. M (Co-Borrower). <u>Both are residing at:</u> No.381,VOC Street, Tirukalukundram, Kothimangalam, Chengalpet-District, Tamil Nadu - 603109 Outstanding Amount : Rs.14,50,166.20/- as on 25-02-2026 together with further interest at contractual rates and costs thereon	
DESCRIPTION OF IMMOVABLE PROPERTY: (Assets owned and mortgaged by the borrower Smt Muniyammal O Who has created mortgage) All that piece and parcel of house site bearing Plot No.84,measuring an extent of 1150 Sq.ft.,of Plot, Comprised in Survey No.6/3&6/5, in the layout named as "SHRI ARUNACHALA NAGAR", under DTCP Approval No.72(R)/2018,Situated at 32, Ninnakalai Village, Chengalput Taluk, and formerly Kancheepuram District. Bounded on the North by : Plot No.63, South by : 20 Feet wide Road, East by : Plot No.85, West by : Plot No.82&83. Measuring North by : 25' Feet, South by : 25' Feet, East by : 44' Feet, West by : 48' Feet, Within the Registration District of Chengalpattu and Sub Registration District of Joint-II Chengalpattu.	
RESERVE PRICE : ₹ 33,00,000/- EMD : ₹ 3,30,000/-	
DATE & TIME OF INSPECTION: 11.03.2026 (Wednesday) between 11am to 12.30pm	LAST DATE OF SUBMISSION OF EMD & BIDS: 17.03.2026 (Tuesday) upto 5.00 p.m
DATE AND TIME OF E-AUCTION 18.03.2026 [Wednesday] by 10.30 am to 11.30 am (Unlimited extension of 5 minutes each)	
For detailed terms and conditions of the sale, please refer to the bid document, which can be obtained from our Branch at, Guduvancherry Branch, No.36, GST Road, Nandivaram, Guduvancherry, Pin :603202 Tamil Nadu, on all working days or downloaded from the link provided in IDBI Bank's website www.idbibank.in and https://baanknet.com available from 27.02.2026. Sale shall be strictly subject to the terms and conditions given in this advertisement and in the "Bid Document". Interested bidders may contact Shri. Naveen Kumar Agarwal on (M) 79900 35836 (E-mail:n.agarwal@idbi.co.in) and Shri Dhilleswara Rao Ganapathi (M) 9591817458 (E-mail): g.dhilleswararao@idbi.co.in	
Date : 27.02.2026 Place: Chennai	Sd/- Authorised Officer, IDBI Bank Ltd.

(III)

BRIEF DESCRIPTION OF THE ASSET

(a) Details of Property

Property Description
All that piece and parcel of house site bearing Plot No.84,measuring an extent of 1150 Sq.ft.,of Plot, Comprised in Survey No.6/3&6/5, in the layout named as “SHRI ARUNACHALA NAGAR”, under DTCP Approval No.72(R)/2018,Situated at 32, Ninnakarai Village, Chengalput Taluk, and formerly Kancheepuram District. <u>Bounded on the</u> North by : Plot No.63 South by : 20 Feet wide Road East by : Plot No.85 West by : Plot No.82&83. <u>Measuring</u> North by : 25’ Feet South by : 25’ Feet East by : 44’ Feet West by : 48’ Feet Within the Registration District of Chengalpattu and Sub Registration District of Joint-II Chengalpattu. Property owned and mortgaged by Smt Muniyammal O.

(IV)

Outstanding Dues of IDBI Bank in the account of
Smt Muniyammal O as on 25.02.2026

(Amount in Rs)

	Home Loan
Principal	12,76,091.00
Interest	95,355.00
Additional Interest	0.00
Further Interest	0.00
Liquidated damages	0.00
Legal Expenses	78,720.20
Total	14,50,166.20

Total dues as on February 25, 2026:Rs.14,50,166.20/- plus interest thereon w.e.f February 26, 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 lenders.
2.	Issue of Tender/ Offer / Bid Document The Tender Document along with required Form is available from February 27, 2026 to March 17, 2026 on any working day between 11.00 am to 5.00 pm and can be obtained from Authorised Officer, IDBI Bank Ltd., Guduvancherry, No 36, GST Road, Nadivaram, Tamil Nadu -603202 The Bid document can also be downloaded from IDBI website - www.idbibank.in → Announcements → e-Auction Notices And also from E-auction service provider M/s. PSB Alliance Pvt Ltd - https://psballiance.com/ / https://baanknet.com
3.	Reserve Price and EMD a) The Reserve Price for the sale of the property is Rs.33,00,000/- (Rupees Thirty Three Lakh Only). b) The EMD (Earnest Money Deposit) has been fixed at Rs.3,30,000/-(Rupees Three Lakh Thirty Thousand Only).
4.	The sale of Secured Asset is on " <i>As is where basis</i> ", " <i>As is what is basis</i> ", " <i>Whatever there is basis</i> " and " <i>Without recourse basis</i> ". The description of the immovable property is based on the mortgage created by the Borrower with the secured lender from time to time and the representations made by them. The Authorised Officer (AO) does not take or assume any responsibility for any shortfall of the immovable assets or for procuring any permissions, etc. or for the dues of any authority established by law. All statutory liabilities / taxes / maintenance fee / electricity / water charges etc., 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 / Bank do not take any responsibility to provide information on the same. The AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, of Smt Muniyammal O 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 known to the secured creditor are NIL. 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 on March 11, 2026 (Wednesday) from 11:00 am to 12.30 pm in the presence of a representative of the AO available at the site to facilitate the inspection.
6.	Due Diligence by the Bidders The interested parties may carry out their own comprehensive due diligence in respect of the Secured Asset including any dues relating to the Secured Asset. A bidder shall be deemed to have full knowledge of the condition of the asset, 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 Asset 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 asset 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 abutments 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” is given in Chapter VI & VII of this Bid Document. Form of appendix to the profile (declaration by the bidder) is given in Chapter VIII. The Bidder shall submit separate bid documents for each property.
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> Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website https://baanknet.com for depositing in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheque / DD will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Monet Deposited shall not bear any interest.
14.	Only those bidders will be permitted to participate in the auction whose Bid Document is complete in every respect and whose EMD by way of RTGS/ NEFT proceeds is credited into the account indicated well before the cut-off time. 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, submitted by them, will be intimated by e-mail and through mobile.
15.	<u>Registration with E-Auction Service Provider</u> Participants who are not already registered with the e-auction provider M/s. PSB Alliance Pvt Ltd should register themselves by following the procedure mentioned at the website https://baanknet.com using their mobile number and email id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider, the intending Bidders/ Purchasers have to transfer the EMD amount in his/her Global EMD Wallet before the e-Auction Date and time in the portal. The Registration, Verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. <u>In case any bidders feel the need for training / e – auction support</u>, such bidders may contact on (M) 82912 20220 and on support.baanknet@psballiance.com and other help line numbers available in the Service Providers help desk;
16.	The E-auction day: on March 18, 2026 (Wednesday) from 10:30 a.m. to 11:30 a.m. The auction would be held with extensions of 5 minutes each, if required, on e-auction platform at website https://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.

	<u>Increase in Bid Amount :</u> 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/-. 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.	<u>Payment of Sale Price</u> The successful bidder on acceptance of his/ her bid/ offer by the AO and will be required to deposit 25% of the sale price (less the amount of EMD) on the same day or not later than next working day by way of crossed A/c Payee Demand Draft/ Pay Order drawn in favour of “IDBI Bank Ltd.-A/c. Smt.Muniyammal O” payable at Guduvancherry issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 200137000010771, IFSC Code: IBKL0002001, Branch: Guduvancherry Branch, No.36, GST Road, Nandivaram, Tamil Nadu-603202.The Balance amount of the sale price shall 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.-A/c. Smt.Muniyammal O” payable at Guduvancherry issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 200137000010771, IFSC Code: IBKL0002001, Branch: Guduvancherry Branch, No.36, GST Road, Nandivaram, Tamil Nadu-603202.
18.	As per Sec 194-I A of Income Tax Act, 1961, TDS @1% or 0.75% as the case may will be applicable on the sale proceeds where the sale consideration is Rs.50 Lakh and above. Payment of TDS should made through Form 29QB incorporating Bank’s PAN number by the successful bidder and submit certificate to the Authorised Officer.
19.	In case the successful bidder fails to deposit 25% of the sale price within the above stipulated time, 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.
20.	All claims of the defaulting successful bidder to the assets or to any part of the sum for which it may be subsequently sold shall stand forfeited.
21.	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 property in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
22.	The successful bidder shall, after making full payment of sale price within 15 days from the date of communication of confirmation of sale or such extended period as

	may be granted by the AO at his sole and absolute discretion in any case not exceeding three months, arrange to take possession of the Secured Assets within a maximum of 10 days. <u>It is explicitly stated 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.</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.
23.	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of asset 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., 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 asset transferred in his / her/ their name. Bank does not take any responsibility to provide information on the same.
24.	The submission of the Bid/Offer means and implies that the Bidder/ Offerer has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/ Offer laid down herein.
25.	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.
26.	In the event of IDBI Bank's office remaining closed on the day of bid for any unforeseen reason, the e-auction shall take place on the next working day of IDBI Bank Ltd at 10.30 a.m. to 11.30 a.m.
27.	<u>General Terms and Conditions</u> 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 in compliance of the SARFAESI Act/ Rule.
28.	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.
29.	The AO reserves the right and liberty to accept/ reject any (including the highest bid)

	or all the Bids/Offer 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 the 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.
30.	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 payment of his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/ her.
31.	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.
32.	Particular specified in schedule above has been stated to the best of the information of the authorized officer/ Bank. Authorized Officer and / or Bank will not be answerable for any error, mis-statement or omission in this Public Notice.
33.	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Chennai shall have jurisdiction to entertain /adjudicate such disputes.

34. Tenderer (s) must ensure the following while submitting the tender:

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 BIDDING AND IF IT IS A COMPANY/ FIRM THEN COPY OF THE PAN CARD OF COMPANY/FIRM.

C. COPY OF CERTIFICATE OF INCORPORATION OF THE COMPANY/FIRM

D. BOARD RESOLUTION OF THE COMPANY/FIRM AUTHORISING THE PERSON/ PARTNER TO FILE BID FOR THE ASSET AND COPY OF THE IDENTITY PROOF OF THE SAID PERSON/PARTNER.

E. THAT EVERY PAGE OF THE TENDER DOCUMENT IS DULY SIGNED BY THE TENDERER BEFORE SUBMITTING THE TENDER AND DOCUMENTS SUBMITTED SHALL BE DULY ATTESTED.

F. THAT ALL ALTERATION , ERASURES AND OVER WRITING , IF ANY, IN THE SCHEDULE OR RATE (S) ARE DULY AUTHENTICATED BY THE TENDERER'S SIGNATURE.

**(VI). FORMAT FOR SUBMISSION OF
PROFILE OF THE BIDDER- INDIVIDUAL**

For purchase of the below property

All that piece and parcel of house site bearing Plot No.84,measuring an extent of 1150 Sq.ft.,of Plot, Comprised in Survey No.6/3&6/5, in the layout named as “SHRI ARUNACHALA NAGAR”, under DTCP Approval No.72(R)/2018,Situated at 32, Ninnakarai Village, Chengalput Taluk, and formerly Kancheepuram District.

Bounded on the

North by : Plot No.63

South by : 20 Feet wide Road

East by : Plot No.85

West by : Plot No.82&83.

Measuring

North by : 25' Feet

South by : 25' Feet

East by : 44' Feet

West by : 48' Feet

Within the Registration District of Chengalpattu and Sub Registration District of Joint-II Chengalpattu.

Property owned and mortgaged by Smt Muniyammal O.

(Bid Document to be filled and submitted by the Bidder/Offerer for each property separately)

1	a) Full Name of the Bidder/Offerer (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/Offerer has with any employee of IDBI Bank Limited.	:	

4	Relationship, if any, the Bidder/Offerer has with Borrower/Promoters/ Guarantors/Mortgagors as mentioned in the Tender Document.		
5	Name and particulars of the Company/Firm/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	:	
	Bidders, who prefer to submit the EMD by way of RTGS, must indicate RTGS UTR No., Amount remitted and date.		
	RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	
7	Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer	:	

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

I/We have read and understood the detailed terms and conditions of the sale 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/ incomplete, I/We shall not hold the Authorised Officer or secured lenders responsible for the same and shall not have any claim whatsoever against either of them.

Signature of the duly Authorized official of the Bidder/Offerer

Name and Designation of the Authorised Signatory

Place:

Date:

(VII). FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER

COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase of the below property

All that piece and parcel of house site bearing Plot No.84,measuring an extent of 1150 Sq.ft.,of Plot, Comprised in Survey No.6/3&6/5, in the layout named as “SHRI ARUNACHALA NAGAR”, under DTCP Approval No.72(R)/2018,Situated at 32, Ninnakarai Village, Chengalput Taluk, and formerly Kancheepuram District.

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East by : 44' Feet

West by : 48' Feet

Within the Registration District of Chengalpattu and Sub Registration District of Joint-II Chengalpattu.

Property owned and mortgaged by Smt Muniyammal O.

(Bid Document to be filled and submitted by the Bidder/Offerer for each property separately)

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/Joint)	
4.	Name of Chairman	
5.	Name of Managing Director / Partners	
6.	Board of Directors	a)
		b)

7.	Income tax PAN No. (attested copy of PAN card of the company to be attached)	
8.	Date of Last Income Tax Return (Enclose copy of last 3 years' Income Tax clearance certificate)	
9	d) Full Name of the Authorised Person to carry out e- auction on behalf of the company/firm /party (in Block letters) (Original Authorised letter to be attached to carry out the e-auction process)	:
	b) Complete Postal Address of the Authorise person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:
	c) Mobile Nos.	
	d) E-mail ID	
10	Designation of the Authorised Person	:
11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Limited.	:
12	Relationship, if any, the Bidder/Offerer has with Borrower/Promoters/ Guarantors/Mortgagors as mentioned in the Tender Document.	
13	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	:
	Bidders, who prefer to submit the EMD by way of RTGS, must indicate RTGS UTR No., Amount remitted and date.	
	RTGS UTR No.	
	Amount Remitted	
	Date	

14	Income Tax Permanent Account Number(s) (PAN) of the Authorised person	:
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* Each and every information and documents to be submitted is mandatory.

I/We have read and understood the detailed terms and conditions of the sale 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/ incomplete, I/We shall not hold the Authorised Officer or secured lenders 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 authorizations should be annexed to 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 PROPERTY SITUATED AT NINNAKARAI,
KANCHEEPURAM DISTRICT

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

To,

The Authorised Officer,
IDBI Bank Limited.,
Guduvancherry,
No.36, GST Road, Nandivaram,
Tamil Nadu-603202.

Sir,

**Sale of Secured Asset / Property situated at Plot No -84, Sri Arunachala Nagar,
Ninnakarai Village, Chengalpattu Taluk, Kancheepuram District**

1. Having fully examined and understood the terms and conditions of the Tender Document and condition and status of the Secured Asset/property, I/We offer to purchase the said Secured Asset strictly in conformity with the terms and conditions of this Tender/Offer Document.
2. I/We understand that if my/our Bid/Offer is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Tender/Offer 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/Offer 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 Tender Document.
4. I/We further understand that if my/our Bid/Offer is accepted, after making full payment of the sale price within 15 days of acceptance of bid/offer or such extended

period as may be granted by the AO at her sole and absolute discretion, I/we shall arrange to take possession of the secured assets within a maximum of 10 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 asset. We further understand that in the event I/We fail to take possession of the Secured Asset as stated above, the AO reserves the right to revoke the sale confirmed in my/our favour and forfeit the entire amount paid by me/us and I/we shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.

5. I/We clearly understand and accept that the Authorised Officer or the secured lender do not take or assume any responsibility for any dues, statutory or otherwise, of Borrowers, including such dues that may affect transfer of the asset 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/offer is accepted.
6. I/We understand that you are not bound to accept the highest or any Bid/Offer you may receive. Further, I/we will not raise any objection in case the Authorised Officer goes for re-bidding or sell the asset 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.
7. I/We understand that time is the essence for completing the acquisition formalities of the Secured Asset/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 Borrower/Promoters/Guarantors/Mortgagors as mentioned in the Tender Document.

I/WE hereby confirm that I/We do not have any kind of relationship (professional/personal), with Borrower/Promoters/Guarantors/Mortgagors as mentioned in the Tender Document.

I/ We have remitted Rs..... towards Earnest Money Deposit (EMD) to IDBI Bank Limited by way of RTGS / NEFT amount in bidders Global EMD Wallet.

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

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

Place:

Dated ...__ day of 2026

Signature in the capacity of.....

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

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

WITNESS:

Signature :

Name & Address:

Occupation :
