

The Authorised Officer (AO)

of

IDBI BANK LIMITED

RETAIL RECOVERY

**No.115, Anna Salai, Saidapet, Post Bag No.805,
Chennai - 600015**

Shri. Balaji K & Smt. Kalaiselvi B

TENDER DOCUMENT

For

Sale of Asset at

**Plot No.373, S.No.189/6, “Sun Star City”, Sri Selvaganapathy Nagar,
Kaivandoor Village, Tiruvallur Taluk & 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 29.08.2025

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

 IDBI BANK CIN - L65190MH2004G01148838	IDBI BANK LIMITED No.115, Anna Salai, Saidapet, Post Bag No.805, Chennai - 600015; PH: 044-22202261/22202092. Website: www.idbibank.in.		
POSSESSION NOTICE (For Immovable Properties) under Rule 8(1)			
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 (SARFAESI Act) and in exercise of the powers conferred under Section 13(12) of SARFAESI Act read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 24th June 2025 calling upon the Borrower's: Shri. Balaji K & Legal Heirs of Shri. Balaji K & Smt. Kalaiselvi B at No.9, 7th Cross Street, Vijaya Nagar, Mel Ayanambakkam, Ambattur, Chennai – 600095 to repay the amount mentioned in the notice being Rs.4,49,603.20/- (Rupees Four Lakh Forty Nine Thousand Six Hundred & Three and Paise Twenty Only) as on 10th June 2025 together with further interest thereon with effect from 11th June 2025 within 60 days from the date of the receipt of the said notice. As the borrowers/ mortgagers have failed to repay the amount, Notice is hereby given to the borrowers/mortgagers and the public in general that the undersigned has taken Possession of Property mortgaged to the Bank, described herein below in exercise of powers conferred under Sec. 13(4) of SARFAESI Act 2002 read with Rule 8(1) & (2) of Security Interest (Enforcement) rules 2002 on this 26th day of August of the year 2025. The borrower and the Mortgagor in particular and the public in general are hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the IDBI Bank Ltd, Retail Recovery, No.115, Annasalai, Saidapet, Post Bag No.805, Chennai – 600015 for an amount of Rs.4,49,603.20/- (Rupees Four Lakh Forty Nine Thousand Six Hundred & Three and Paise Twenty Only) outstanding as on 10th June 2025 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. DESCRIPTION OF THE PROPERTY All that piece and parcel of Land comprised in Survey No.189/6, Plot No.373, "Sun Star City", Sri Selvaganapathy Nagar admeasuring 1480 Sq.ft., or thereabouts, situated within the village limits of Kaivandoor, Taluk and Registration Sub District of Thiruvallur, District and Registration District of Kancheepuram in the State of Tamilnadu and the land is bounded as follows:- On the North By: Plot No.340; On the South By: 23 Feet Road; On the East By: Plot No.372 & On the West By: 23 Feet Road; Measuring:- East to West on the Northern Side: 37 Feet; East to West on the Southern Side: 37 Feet; North to South on the Eastern Side: 40 Feet & North to South on the Western Side: 40 Feet; Together with all and singular the structures and erections thereon, both present and future. Property owned and mortgaged by Shri. Balaji K. <table style="width: 100%;"><tr><td style="width: 50%;">Date: 26.08.2025; Place: Chennai</td><td style="width: 50%; text-align: right;">Sd/- Authorised Officer, IDBI Bank Ltd, Chennai.</td></tr></table>		Date: 26.08.2025; Place: Chennai	Sd/- Authorised Officer, IDBI Bank Ltd, Chennai.
Date: 26.08.2025; Place: Chennai	Sd/- Authorised Officer, IDBI Bank Ltd, Chennai.		

The above notice was published in the following newspapers on 29.08.2025

b) Dinamani (Tamil)- Chennai Edition

 IDBI BANK CIN - L65190MH2004GOI148838	ஐடிபிஐ வங்கி லிமிடெட் எண் 115, அண்ணாசாலை, சைதாப்பேட்டை, Post Bag எண்.805, சென்னை 600015. Ph: 044-22202261 / 22202092 . Website: www.idbibank.in.
[விதி 8(1)] கவாதீன அறிவிப்பு (அசையா சொத்திற்கானது)	
பிணைக்காப்பு, நிதிச் சொத்து மறு சீரமைப்பு மற்றும் பிணைக்காப்பு செயலாக்கச் சட்டம், 2002 (SARFAESI சட்டம்) மற்றும் பிணைக்காப்பு (செயலாக்க) விதிகள் 2002ன் கீழ் அதிகாரம் பெற்ற அதிகாரியாக நியமிக்கப்பட்டவரான கீழே கையொப்பமிட்ட ஐடிபிஐ வங்கி லிமிடெட்-ன் அங்கீகரிக்கப்பட்ட அதிகாரியால் 13(12) பிரிவு மற்றும் விதி 3ன் படி 24.06.2025 தேதியிட்ட கோரிக்கை அறிவிப்பில் (Demand Notice) குறிப்பிடப்பட்ட கடன்தாரர்கள் திரு.பாலாஜி.K மற்றும் அவர்களது சட்டபூர்வ வாரிகதாரர் & திருமதி.கலைசெல்வி.B, எண்.9, 7வது குறுக்கு தெரு, விஜயா நகர், மேல் அயனம்பாக்கம், அம்பத்தூர், சென்னை-600095 அவர்களுக்கு கடன்பாக்கித் தொகையான 10.06.2025 அன்றுள்ளபடி ரூ.4,49,603.20/- (ரூபாய் நான்கு இலட்சத்து நூற்பத்து ஒன்பதாயிரத்து அறுநூற்று மூன்று மற்றும் பைசா இருபது மட்டும்) மேலும் அதன் மீதான 11.06.2025 அன்று முதலான எதிர்கால வட்டி மற்றும் இதர செலவினங்கள் சேர்த்து இந்த அறிவிப்பு பெற்ற 60 நாட்களுக்குள் திரும்ப செலுத்த வேண்டுமென்று கூறப்பட்டது. கடன்தாரர்கள்/அடமானதாரர்கள் வங்கிக்கு செலுத்த வேண்டிய கடன்தொகையை திரும்ப செலுத்த தவறியதால், கடன்தாரர்/அடமானதாரர் மற்றும் பொதுமக்களுக்கு பொதுவாகவும் இதன் மூலம் அறிவிப்பதாவது கீழே விவரிக்கப்பட்டுள்ள சொத்தினை 2002ம் ஆண்டு SARFAESI சட்டம் பிரிவு 13(4)ன் விதிகள் 2002 இன் 8(1) & (2)-ன் கீழும் கொடுக்கப்பட்டுள்ள அதிகாரத்தின் படியும் மற்றும் அதற்கு தொடர்புடைய மேற்சொன்ன விதியின் படியும், கீழே கையொப்பமிட்டுள்ள அதிகாரி தமக்குள்ள அதிகாரத்தை பயன்படுத்தி கீழே விவரிக்கப்பட்டுள்ள சொத்தினை 26.08.2025 அன்று கவாதீனம் செய்துள்ளார். கடன்தாரர் / அடமானதாரருக்கு குறிப்பாகவும் மற்றும் பொது மக்களுக்கு பொதுவாகவும் இதன் மூலம் எச்சரிக்கப்படுவது யாதெனில் கவாதீனமான சொத்தின் விஷயத்தில் எவரும் எவ்வித பேரமும் வைத்துக்கொள்ளக் கூடாது மீறி வைத்துக் கொண்டால் அது எண்.115, அண்ணாசாலை, சைதாப்பேட்டை, Post Bag எண்.805, சென்னை-600015, ஐடிபிஐ வங்கி லிமிடெட், தனி நபர் மீட்பு கிளைக்கு செலுத்த வேண்டிய 10.06.2025 அன்றுள்ளபடி கடன் நிலுவைத் தொகையான ரூ.4,49,603.20/- (ரூபாய் நான்கு இலட்சத்து நூற்பத்து ஒன்பதாயிரத்து அறுநூற்று மூன்று மற்றும் பைசா இருபது மட்டும்) மற்றும் வட்டி சேர்த்து செலுத்துவதற்கு கட்டுப்படதாகும். கடனுக்கு ஈடாக அடமானம் வைக்கப்பட்டுள்ள சொத்துக்களை மீட்பதற்குரிய கால வரம்பு குறித்து சட்ட பிரிவு 13(8) ஷரத்துக்களின்படி கடன்தாரர்களின் கவனம் ஈர்க்கப்படுகிறது.	
சொத்தின் விளக்கம்	
தமிழ்நாடு மாநிலம், காஞ்சிபுரம் பதிவு மாவட்டம் மற்றும் திருவள்ளூர் சார்-பதிவு மாவட்டத் திற்குட்பட்ட காஞ்சிபுரம் மாவட்டம், திருவள்ளூர் வட்டம், கைவண்ணூர் கிராம எல்லைக்குட்பட்ட சர்வே எண்.189/6, இல் அடங்கிய செல்வகணபதி நகர், "சன் ஸ்டார் சிட்டி", மனை எண்.373, இல் உள்ள 1480ச.அடி நிலம் மற்றும் அதனை சார்ந்த அனைத்து துண்டு மற்றும் பகுதி, அதன் எல்லைகள் : வடக்கில் : மனை எண்.340, தெற்கில் : 23 அடி சாலை, கிழக்கில் : மனை எண்.372 மற்றும் மேற்கில் : 23 அடி சாலை. நூற்பரப்புகள் : கிழக்கிலிருந்து மேற்காக வடபுறத்தில் 37அடி, கிழக்கிலிருந்து மேற்காக தென்புறத்தில் 37 அடி, வடக்கிலிருந்து தெற்காக கிழக்குபுறத்தில் 40 அடி மற்றும் வடக்கிலிருந்து தெற்காக மேற்புறத்தில் 40அடி. அதனுடன் அந்த பூமியில் இணைத்துள்ள அல்லது ஏதேனும் நிரந்தரமாக இணைத்துள்ளவைகள், அமைந்துள்ள/அமையவுள்ள வடிவமைப்புகள் மற்றும் கட்டிடங்கள். திரு.பாலாஜி.K அவர்களுக்குச் சொந்தமான மற்றும் அடமானம் வைக்கப்பட்டுள்ள சொத்து.	
தேதி: 26.08.2025 இடம்: சென்னை	அங்கீகரிக்கப்பட்ட அதிகாரி, ஐடிபிஐ வங்கி லிமிடெட், சென்னை

(II)

E-Auction Notice dated 18.03.2026

 IDBI BANK CIN - L65190MH2004G01148838	IDBI BANK LIMITED - RETAIL RECOVERY, No.115, Anna Salai, Saidapet, Post Bag No.805, Chennai - 600015; PH: 044-22202261/22202092. Website: www.idbibank.in.		
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (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) & 9(1) 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 18th March 2026 for recovery of loan outstanding amount due to the IDBI Bank Ltd, the Secured Creditor from the Borrower. The reserve price and other details are given at table below:			
Borrower Name's: Shri. Balaji. K, Smt. Kalaiselvi B & Legal Heirs of Late. Balaji K; Date of Demand Notice – Section 13(2) of SARFAESI Act: 24.06.2025; Physical Possession of below mentioned property taken on 26.08.2025, under Section 13(4) read with Section 14 of SARFAESI Act, 2002. Outstanding Amount: Rs.5,19,828.40/- as on 02 nd February 2026.			
Description of the Property on Sale: All that piece and parcel of Land comprised in Survey No.189/6, Plot No.373, "Sun Star City", Sri Selvaganapathy Nagar admeasuring 1480 Sq.ft. , or thereabouts, situated within the village limits of Kaivandoor , Taluk and Registration Sub District of Thiruvallur, District and Registration District of Kancheepuram in the State of Tamilnadu and the land is bounded as follows:- On the North By: Plot No.340; On the South By: 23 Feet Road; On the East By: Plot No.372 & On the West By: 23 Feet Road; Measuring:- East to West on the Northern Side: 37 Feet; East to West on the Southern Side: 37 Feet; North to South on the Eastern Side: 40 Feet & North to South on the Western Side: 40 Feet; Together with all and singular the structures and erections thereon, both present and future. Property owned and mortgaged by Shri. Balaji K.			
RESERVE PRICE : ₹ 6,30,000/- EMD : ₹ 63,000/-			
DATE & TIME OF INSPECTION:	11.03.2026 (Wednesday) between 11am and 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 10.45 A.M. to 11.45 A.M. (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 No.115, Anna Salai, Saidapet, Post Bag No.805, Chennai - 600015 on all working days or downloaded from the link provided in IDBI Bank's website www.idbibank.in and https://baanknet.com available from March 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. Venkatragavan G on (M) 94861 99251 (E-mail: venkatragavan.g@idbi.co.in).			
Date : 27.02.2026 Place: Chennai		Sd/- Authorised Officer, IDBI Bank Ltd.	

E-Auction Notice dated 18.03.2026

 IDBI BANK CIN - L65190MH2004GOI148838	ஐடிபிஐ வங்கி லிமிடெட், தனிநபர் கடன் மீட்பு, எண்.115, அண்ணாசாலை, சைதாப்பேட்டை, அஞ்சல் பெட்டி எண்.805, சென்னை-600015 தொலைபேசி : 044-22202261/22202092. இணையதளம்: www.idbibank.in.			
அசையா சொத்துக்களின் விற்பனை அறிவிப்பு (பிற்சேர்க்கை IV-A)				
கடனீட்டு சொத்துக்களை ரொக்கமாக்குதல் நிதிச் சொத்துக்களை சீரமைத்தல் மற்றும் கடனீட்டு சொத்துக்கள் அமலாக்கச் சட்டம் 2002 (விதி 8(6) & 9(1) சேர்த்து வாசிக்கவும்) பாதுகாப்பு நடைமுறை விதிகள் 2002 கீழ் அடமானம் வைக்கப்பட்டுள்ள அசையாச் சொத்துக்களை இ-ஏலம் மூலம் விற்பனை செய்தல்.				
இதன் மூலம் பொது மக்களுக்கு பொதுவாகவும் குறிப்பாக கடன்தாரர் மற்றும் ஜாமீன்தாரர்(கள்) ஆகியோர்களுக்கு அறிவிப்பது யாதெனில் ஈடு பெற்று கடன் வழங்கியுள்ள வங்கி, அதாவது பிணையக்கடன் வழங்கிய ஐடிபிஐ வங்கி லிமிடெட் வசம் அடமானம் வைக்கப்பட்டுள்ள கீழே விவரிக்கப்பட்டிருக்கும் அசையாச் சொத்தினை பிணையக்கடன் வழங்கிய ஐடிபிஐ வங்கி லிமிடெட்ன் அதிகாரபூர்வ அலுவலர் அவர்களால் மெய்நிலை சுவாதினத்தில் எடுத்துக் கொள்ளப்பட்டு, பிணையக்கடன் வழங்கிய ஐடிபிஐ வங்கி லிமிடெட்க்கு கடன்தாரரிடமிருந்து வசூலிக்கப்பட வேண்டிய கடன் பாக்கி தொகையினை வசூலிப்பதற்காக "உள்ளது உள்ளபடி, உள்ளது உள்ளவாறு", மற்றும் "உள்ள இடத்தில் உள்ளவாறு" எனும் அடிப்படையில் 18.03.2026 அன்று விற்கப்பட உள்ளது. குறைந்தபட்ச கேட்பு விலை மற்றும் இதர விவரங்கள் கீழே குறிப்பிடப்பட்டுள்ளன.				
கடன்தாரர் பெயர்கள்: திரு.பாலாஜி.K, திருமதி.கலைசெல்வி.B மற்றும் (லேட்) பாலாஜி.K, அவர்களது சட்டபூர்வ வாரிசுகாரர்கள் ; கோரிக்கை அறிவிப்பு தேதி: SARFAESI சட்டம், பிரிவு 13(2)ன் கீழ்: 24.06.2025; SARFAESI சட்டம் 2002, பிரிவு 13(4) பிரிவு 14ன் கீழ் கீழே குறிப்பிட்டுள்ள சொத்தினை 26.08.2025 அன்று மெய்நிலை சுவாதினத்தில் எடுக்கப்பட்டது. நிலுவைத் தொகை: 02.02.2026 அன்றுள்ளபடி ரூ.5,19,828.40/-				
சொத்தின் சுருக்கமான விவரம்: தமிழ்நாடு மாநிலம், காஞ்சிபுரம் பதிவு மாவட்டம் மற்றும் திருவள்ளூர் சார்-பதிவு மாவட்டத் திற்குட்பட்ட காஞ்சிபுரம் மாவட்டம், திருவள்ளூர் வட்டம், கைவண்ணூர் கிராம எல்லைக்குட்பட்ட சர்வே எண்.189/6, இல் அடங்கிய ஸ்ரீசெல்வகணபதி நகர், "சன் ஸ்டார் சிட்டி", மனை எண்.373, இல் உள்ள 1480ச.அடி நிலம் மற்றும் அதனை சார்ந்த அனைத்து துண்டு மற்றும் பகுதி. அதன் எல்லைகள் : வடக்கில் : மனை எண்.340, தெற்கில் : 23 அடி சாலை, கிழக்கில் : மனை எண்.372 மற்றும் மேற்கில் : 23 அடி சாலை. நூற்பரப்புகள் : கிழக்கிலிருந்து மேற்காக வட்டறத்தில் 37 அடி, கிழக்கிலிருந்து மேற்காக தென்புறத்தில் 37 அடி, வடக்கில் இருந்து தெற்காக கிழக்குபுறத்தில் 40 அடி மற்றும் வடக்கிலிருந்து தெற்காக மேற்புறத்தில் 40அடி. அதனுடன் அந்த பூமியில் இணைத்துள்ள அல்லது ஏதேனும் நிரந்தரமாக இணைத்துள்ளவைகள், அமைந்துள்ள/அமையவுள்ள வடிவமைப்புகள் மற்றும் கட்டிடங்கள். திரு.பாலாஜி.K அவர்களுக்குச் சொந்தமான மற்றும் அடமானம் வைக்கப்பட்டுள்ள சொத்து.				
குறைந்தபட்ச கேட்பு விலை : ₹ 6,30,000/- டேவணி தொகை : ₹ 63,000/-				
சொத்துக்களை பார்வையிடும் தேதி மற்றும் நேரம்:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">11.03.2026 (புதன்கிழமை) காலை 11 மணி முதல் மதியம் 12.30 மணி வரை</td> <td style="width: 50%;">ஏலப்புகளின் டேவணித்தொகை சமர்ப்பிக்க கடைசி தேதி: 17.03.2026 (செவ்வாய்க்கிழமை) மாலை 5 மணி வரை</td> </tr> </table>	11.03.2026 (புதன்கிழமை) காலை 11 மணி முதல் மதியம் 12.30 மணி வரை	ஏலப்புகளின் டேவணித்தொகை சமர்ப்பிக்க கடைசி தேதி: 17.03.2026 (செவ்வாய்க்கிழமை) மாலை 5 மணி வரை	
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<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; text-align: center;"> மின் ஏல தேதி மற்றும் நேரம் </td> <td style="width: 40%; text-align: center; font-size: 2em;"> 18.03.2026 </td> <td style="width: 30%;"> [புதன்கிழமை] காலை 10.45 மணி முதல் 11.45 மணி வரை (தலா 5 நிமிடங்கள் கொண்ட கால நீட்டிப்புகள் தொடர்ந்து தரப்படும்). </td> </tr> </table>		மின் ஏல தேதி மற்றும் நேரம்	18.03.2026	[புதன்கிழமை] காலை 10.45 மணி முதல் 11.45 மணி வரை (தலா 5 நிமிடங்கள் கொண்ட கால நீட்டிப்புகள் தொடர்ந்து தரப்படும்).
மின் ஏல தேதி மற்றும் நேரம்	18.03.2026	[புதன்கிழமை] காலை 10.45 மணி முதல் 11.45 மணி வரை (தலா 5 நிமிடங்கள் கொண்ட கால நீட்டிப்புகள் தொடர்ந்து தரப்படும்).		
விற்பனையின் விதிமுறைகள் மற்றும் நிபந்தனைகள் விவரங்களுக்கு ஏல ஆவணத்தில் காணலாம், அவை எண்.115, அண்ணா சாலை, சைதாப்பேட்டை, தூல் பை எண்.805, சென்னை - 600015 என்ற முகவரியில் உள்ள எமது கிளையில் 02.03.2026 அன்று முதல் அனைத்து வேலை நாட்களிலும் பெற்றுக்கொள்ளலாம் அல்லது ஐடிபிஐ வங்கியின் www.idbibank.in மற்றும் https://baanknet.com ஆகிய இணையதளங்களிலிருந்து பதிவிறக்கம் செய்து கொள்ளலாம். விற்பனையானது இந்த விளம்பரத்தில் மற்றும் "ஏல ஆவணத்தில்" வழங்கப்பட்டுள்ள விதிமுறைகள் மற்றும் நிபந்தனைகளுக்குட்பட்டது. விருப்பமுள்ள ஏலதாரர்கள், திரு. நவீன் குமார் அகர்வால் (கைபேசி) 79900 35836 (மின்னஞ்சல்:n.agarwal@idbi.co.in) மற்றும் திரு.வெங்கடராகவன்.G(கைபேசி) 94861 99251 (மின்னஞ்சல்: venkatragavan.g@idbi.co.in) ஆகியோர்களை தொடர்புகொள்ளவும்.				
தேதி : 27.02.2026 இடம் : சென்னை				
ஒப்பம்/- அதிகாரபூர்வ அதிகாரி, ஐடிபிஐ வங்கி லிமிடெட்				

The above notice was published in the following newspapers

S.No.	Newspapers	Edition	Date Published
1	The New Indian Express (English)	Chennai	02.03.2026
2	Dinamani (Tamil)	Chennai	02.03.2026

(III)

BRIEF DESCRIPTION OF THE ASSET

(a) Details of Property

All that piece and parcel of Land comprised in **Survey No.189/6, Plot No.373, “Sun Star City”, Sri Selvaganapathy Nagar** admeasuring **1480 Sq.ft.**, or thereabouts, situated within the village limits of **Kaivandoor**, Taluk and Registration Sub District of Thiruvallur, District and Registration District of Kancheepuram in the State of Tamilnadu and the land is bounded as follows.

On the North By : Plot No.340;
On the South By : 23 Feet Road;
On the East By : Plot No.372 &
On the West By : 23 Feet Road;

Measuring:

East to West on the Northern Side : 37 Feet;
East to West on the Southern Side : 37 Feet;
North to South on the Eastern Side : 40 Feet &
North to South on the Western Side : 40 Feet;

Together with all and singular the structures and erections thereon, both present and future. **Property owned and mortgaged by Shri. Balaji K.**

(IV)

Outstanding Dues of IDBI Bank in the account of
Shri. Balaji K & Smt. Kalaiselvi B as on 02.02.2026

(Amount in Rs)

	Housing Loan	Total
Principal	4,24,801.20/-	4,24,801.20/-
Interest	56,861.00/-	56,861.00/-
Additional Interest	0.00/-	0.00/-
Further Interest	0.00/-	0.00/-
Liquidated damages	0.00/-	0.00/-
Legal Charges	38,166.20/-	38,166.20/-
Total	5,19,828.40/-	5,19,828.40/-

Total dues as on February 02, 2026: Rs.5,19,828.40/- plus interest and costs thereon w.e.f. February 03, 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 Bid Document along with required Form is available from March 02, 2026 (Monday) to March 17, 2026 (Tuesday) on any working day between 11.00 am to 5.00 pm and can be obtained from Authorised Officer , IDBI Bank Ltd, Retail Recovery, No.115, Anna Salai, Saidapet, Post Bag No.805, Chennai 600 015. 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.6,30,000/- (Rupees Six Lakh Thirty Thousand Only) . b) The EMD (Earnest Money Deposit) has been fixed at Rs.63,000/- (Rupees Sixty Three Thousand Only) .
4.	The sale of Secured Assets is on “ As is where is basis ”, “ As is what is basis ”, “ Whatever there is basis ” and “ Without recourse basis ”. The description of the immovable properties 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 Shri. Balaji K 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 to facilitate the Site inspection.
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 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.	The Bid Documents shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
10.	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.
11.	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.
12.	<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 Money Deposited shall not bear any interest.

13.	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.
14.	<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;
15.	The E-auction day: on March 18, 2026 (Wednesday) from 10.45 a.m. to 11.45 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.
16.	<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 Shri. Balaji K ” payable at Chennai issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 32237000010771 , IFSC Code: IBKL0000322 ,

	Branch: IDBI Bank Sriperumbudur Branch, Ajay Prabhu Complex, Next to Jaya Hospital, Sriperumbudur - 602105. 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 Shri. Balaji K ” payable at Chennai issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 32237000010771 , IFSC Code: IBKL0000322 , Branch: IDBI Bank Sriperumbudur Branch, Ajay Prabhu Complex, Next to Jaya Hospital, Sriperumbudur - 602105 or such extended period as may be agreed upon in writing between the successful bidder and the AO.
17.	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.
18.	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.
19.	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.
20.	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.
21.	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.

22.	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, 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., 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.
23.	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 lay down herein.
24.	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.
25.	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 at 11.00 am to 12.00 p.m.
26.	<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.
27.	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.
28.	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.
29.	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.
30.	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.
31.	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.
32.	<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.

33. 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 ASSETS 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 Land comprised in **Survey No.189/6, Plot No.373, “Sun Star City”, Sri Selvaganapathy Nagar** admeasuring **1480 Sq.ft.**, or thereabouts, situated within the village limits of **Kaivandoor**, Taluk and Registration Sub District of Thiruvallur, District and Registration District of Kancheepuram in the State of Tamilnadu and the **land is bounded as follows:-** On the North By: Plot No.340; On the South By: 23 Feet Road; On the East By: Plot No.372 & On the West By: 23 Feet Road; **Measuring:-** East to West on the Northern Side: 37 Feet; East to West on the Southern Side: 37 Feet; North to South on the Eastern Side: 40 Feet & North to South on the Western Side: 40 Feet; Together with all and singular the structures and erections thereon, both present and future. **Property owned and mortgaged by Shri. Balaji K.**

(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 Land comprised in **Survey No.189/6, Plot No.373, “Sun Star City”, Sri Selvaganapathy Nagar** admeasuring **1480 Sq.ft.**, or thereabouts, situated within the village limits of **Kaivandoor**, Taluk and Registration Sub District of Thiruvallur, District and Registration District of Kancheepuram in the State of Tamilnadu and the **land is bounded as follows:-** On the North By: Plot No.340; On the South By: 23 Feet Road; On the East By: Plot No.372 & On the West By: 23 Feet Road; **Measuring:-** East to West on the Northern Side: 37 Feet; East to West on the Southern Side: 37 Feet; North to South on the Eastern Side: 40 Feet & North to South on the Western Side: 40 Feet; Together with all and singular the structures and erections thereon, both present and future. **Property owned and mortgaged by Shri. Balaji K.**

(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)
		c)
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	:	

* 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
PLOT NO.373, S.NO.189/6, “SUN STAR CITY”, SRI SELVAGANAPATHY
NAGAR, KAIVANDOO VILLAGE, TIRUVALLUR TALUK & DISTRICT**

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

To,

The Authorised Officer,
IDBI Bank Limited.,
Retail Recovery Department.
No.115, Annasalai, Saidapet,
Post Bag No.805,
Chennai-600015

Sir,

**Sale of Secured Asset / Property at Plot No.373, S.No.189/6, “Sun Star City”, Sri
Selvaganapathy Nagar, Kaivandoor Village, Tiruvallur Taluk & District**

1. Having fully examined and understood the terms and conditions of the 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 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 15th day of communication of confirmation of sale of the property or such extended period as may be granted by the AO at her sole and absolute discretion in in any case not exceeding three months, 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 assets. We further understand that in the event I/We fail to take possession of the Secured Assets 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 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/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 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.
7. I/We understand that time is the essence for completing the acquisition formalities of the Secured Assets/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 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 March 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 :
