



The Authorised Officer

Of

**IDBI Bank Limited
Rohini City Square, Ground Floor, No. 57 – A,
Salai Road, Tiruchirappalli - 620018**

Shri. V G Radhakrishnan

Auction Date: 18.03.2026

BID / TENDER DOCUMENT

For

**Sale of Assets situated at S. F. No. 182 / 3B, Plot No. 18 B, S S Nagar, Suriyur
Village, Thiruverumbur SRO, Trichy District**

Under the provisions of

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

And

The Security Interest (Enforcement) Rules, 2002

Date: March 18, 2026

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E-AUCTION SALE NOTICE

IDBI BANK IDBI Bank Limited, Salai Road Branch 57A, Rohini City Square, Ground Floor, Salai Road, Trichy - 620 018. Ph : 0431 - 4202315 / 50.	
APPENDIX - IV-A [See proviso to rule 8 (6)] PUBLIC 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 Shri.V.G. RADHAKRISHNAN and Smt. R.LEKSHMI that the below described immovable property mortgaged/charged to IDBI Bank Limited (Secured Creditor), the SYMBOLIC POSSESSION of which has been taken by the Authorised Officer of IDBI Bank Limited (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" on March 18, 2026, for recovery of Rs.13,29,692/- (Rupees Thirteen Lakhs Twenty Nine Thousand Six Hundred and Ninety Two Only), as on 10.01.2026, due to IDBI Bank Limited (Secured Creditor) from Shri.V.G. RADHAKRISHNAN and Smt. R.LEKSHMI. The Reserve Price will be Rs.21,50,000/- (Rupees Twenty One Lakh Fifty Thousand Only) and the Earnest Money Deposit will be Rs.2,15,000/- (Rupees Two Lakh Fifteen Thousand Only).	
DESCRIPTION OF THE IMMOVABLE PROPERTIES :	
Sr. No.1 : Description of Property : Trichy Registration District, Thiruverumbur SRO, Suriyur Village, S.F.No.182 / 3B an extent of Ac. 3.17 cents land was plotted out into house sites and name as "S.S Nagar" in which the property in question pertains to an extent of 1235 Sq.ft., vacant plot bearing Plot No. 18B situated within the following boundaries: North by: 23' Common Road, South by: Plot No.34, East by: Plot No.18A, West by: Plot No.19A. An extent of East-West on the Northern side 30', Southern side 31.9', North-South on both sides 40' totalling an extent of 1235 Sq.ft vacant plot with easementary rights including thereon. Together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth.	
Bank would have given a 30 day sale notice under Section 13 (8) of the SARFAESI Act 2002 read with Rule 8(6) of the security interest (Enforcement) Rules 2002. Falling which the E-Auction of the secured Asset shall take place.	
IMPORTANT DATES	
Sale Date / Tender Document	From 16.02.2026 to 17.03.2026
Date of Property Inspection	11.03.2026
Last date of submission of Bid along with EMD	17.03.2026
Date of E-Auction	18.03.2026
Time of E-Auction	10:30 am to 11:30 am
For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank's (Secured Creditor's) website i.e. www.idbibank.in or www.baanknet.com. Interested bidder(s) may please contact Smt.APARNA R, Authorised Officer (Mobile No.9444960606 / E-mail: r.aparna@idbi.co.in) or Shri. SURESH R, Branch Head (Mobile No. 9884874187 / E-mail: suresh.r@idbi.co.in) or Smt. A. JEYALAKSHMI, Recovery Officer (Mobile No.9600806410 / E-mail: a.jeyalakshmi@idbi.co.in).	
Date : 07.02.2026 Place : Trichy Authorised Officer, IDBI Bank Limited.	

The above e-auction sale notice was published in The New Indian Express (English) Newspaper in Trichy Edition dated 07-02-2026.


IDBI BANK

IDBI பேங்க் லிமிடெட், சாலை ரோடு கிளை
57A, கோகனி சிட்டி, சதுக்கம், தரை தளம், சாலை ரோடு, திருச்சி - 620 018. தொ.மொ. 0431-4202315 / 16

பிற்பேக்கை IV-A [பார்க்க விதி 8(6)]

அசையா சொத்துக்கள் விற்பனைக்கான விற்பனை அறிவிப்பு
கடனிடிக் சொத்துக்களை வோக்கமக்குதல் மற்றும் சீரமைத்தல் மற்றும் கடனிடிக் சொத்து மீதான உரிமை அமலாக்கச் சட்டம் 2002 கீழ் கடனிடிக் சொத்து (அமலாக்கம்) விதிகள் 2002, விதி 8(6)-இன் கீழான அமலாக்கச் சொத்துக்களின் விற்பனைக்கான மின்னல் விற்பனை அறிவிப்பு.

இதன் மூலம் பொதுமக்களுக்குப் பரவலாகவும் கடன்தாரர்கள் மற்றும் துபாய்தாரர்கள் ஆகியோருக்கும் குறிப்பாகவும் அறிவிப்பதுபோதெனில், கடன்தாரர்கள்: திரு. V.G. ராதாகிருஷ்ணன் மற்றும் திருமதி. R. செல்வம் ஆகியோரிடமிருந்து ரூ. பெற்றுக் கட்டணமாக IDBI பேங்க் லிமிடெட், திருச்சி சாலை ரோடு கிளைக்கு வர வேண்டியுள்ள 10,01,2026 நாள்படி ரூ.13,29,692/- (ரூபாய் பதிலுள்ள இலட்சத்து இருபத்தொன்பதாயிரத்து அறுபத்து நான்கு இரண்டு மட்டும்) மற்றும் வட்டியையும் சேர்த்து தொகையைத் தரும்படி பேரும் போட்டும், ரூ. பெற்றுக் கட்டணமாக வங்கியிடம் அடமானம் / அடகு வைக்கப்பட்டுள்ளதும் ரூ. பெற்றுக் கட்டணமாக IDBI பேங்க் லிமிடெட், திருச்சி சாலை ரோடு கிளையின் அதிகாரப்பூர்வ அலுவலரால் அடமானம் அளித்தனம் செய்யப்பட்டுள்ளதான கீழே விவரிக்கப்பட்டுள்ள அசையாச் சொத்தானது "உள்ளது உள்ள இடத்தில்", "உள்ளது உள்ளது" மற்றும் "உள்ள இடத்தில் உள்ள அனைத்தும்" எனும் முறையில் 18.03.2026 அன்று விற்பனை செய்யப்பட உள்ளது. சொத்தின் குறைந்தபட்ச விலை ரூ.21,50,000/- (ரூபாய் இருபத்தொரு இலட்சத்து ஐம்பதாயிரம் மட்டும்) மற்றும் இலவசத்தொகை ரூ.2,15,000/- (ரூபாய் இரண்டு இலட்சத்து பதின்மூன்றாயிரம் மட்டும்).

அசையா சொத்துக்களின் விவரம் :

வரிசை எண்.1 : சொத்து விவரம் : திருச்சி பதிவு மாவட்டம், திருவெறும்புடி ஊர் பதிவு அலுவலகம், குரியூர் கிராமம், S.F.எண்.102/3B-ல் உள்ள ஏக்கர் 3.17 சென்ட் பரப்பு கொண்ட நிலத்தை வீட்டு மனைகளாக பிரித்து "S.S.நகர்" எனப் பெயரிடப்பட்ட பகுதியில் உள்ள 1235 சதுரடி விஸ்தீர்ணம் கொண்ட காலி மனை எண்.18B பின்வரும் நான்கெல்லைகளில் அமைந்துள்ளது.

நான்கெல்லைகள் : வடக்கில் - 23 அடி பொது சாலை, தெற்கில் - மனை எண். 34, கிழக்கில் - மனை எண். 18A, மேற்கில் - மனை எண். 19A.

இதன் விஸ்தீர்ணம் : கிழமேல் வடக்கு பக்கம் 30 அடி, தெற்கு பக்கம் 31.9', தென்வடல் இரண்டு பக்கமும் 40 அடி என பொத்தம் 1235 சதுரடி விஸ்தீர்ணம் கொண்ட வடிவிலுள்ள உரிமைகளுடன் கூடிய காலி மனை. இத்துடன் மனை மீதான அனைத்து கட்டிடங்கள் மற்றும் கட்டமைப்புகள் மற்றும் நிலத்துடன் நிரந்தரமாக இணைக்கப்பட்ட அனைத்தும் அல்லது பொருந்தப்பட்ட அனைத்து ஆலை மற்றும் இயந்திரங்கள் ஆகியன.

2002-ஆம் ஆண்டு சட்டத்தின் பிரிவு 13(1) மற்றும் 2002 ஆம் ஆண்டு கடனிடிக் சொத்து மீதான உரிமை அமலாக்கச் சட்டத்தின் விதிகளின் விதி 8(6)-ன் கீழ் வங்கி 30 நாள் விற்பனை அறிவிப்பை வழங்கியுள்ளது. கடனிடிக் சொத்தின் மீது ஏலம் நடப்பெறும் இடம்.

முக்கியமான தாள்கள்	
விற்பனை தாள் / கடனிடிக் ஆவணம்	10.02.2026 முதல் 17.03.2026 வரை
சொத்து ஆய்வு தாள்	11.03.2026
EMD உடன் ஏல விலைப்பள்ளி சுயநிபந்தனை கடைசி தாள்	17.03.2026
மீள் ஏல தேதி	10.03.2026
மீள் ஏல நேரம்	காலை 10.30 மணி முதல் 11.30 மணி வரை

விற்பனையின் விரிவான விதிமுறைகள் மற்றும் நிபந்தனைகளுக்கு, IDBI வங்கியின் (செருப்பெற்று உள்ளிருந்து) இணையதளத்தில் வழங்கப்பட்டுள்ள இணைப்பு www.idbibank.in அல்லது www.banknet.com-ஐ பார்க்கவும்.

ஆர்வமுள்ள ஏலதாரர்கள் தொடர்பு கொள்ள: திருமதி.அபர்ணா R, அதிகாரப்பூர்வ அதிகாரி, (செல்: 9444960606 / E-mail: r.aparna@idbi.co.in) or திரு.சுரேஷ் R, கிளை தலைவர், (செல்: 9884874187 / E-mail: suresh.r@idbi.co.in) or திருமதி. A.ஜெயலக்ஷ்மி பி.பி.பி. அதிகாரி (செல்: 9600806410 / E-mail: a.jeyalakshmi@idbi.co.in) .

நாள் : 07.02.2026
இடம் : திருச்சி

அங்கீகரிக்கப்பட்ட அதிகாரி,
IDBI பேங்க் லிமிடெட்.

The above e-auction sale notice was published in Dinamani (Tamil) Newspaper in Trichy Edition dated 07-02-2026.

POSSESSION NOTICE

 IDBI BANK	IDBI BANK LTD., 57A, Rohini City Square, Salai Road, TRICHY - 620 018. PH : 0431 4202315 / 16
	POSSESSION NOTICE (Possession Notice under SARFAESI Act) [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 (54 of 2002) and in exercise of the powers conferred under Section 13(12) read with rule 3 of Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 04.05.2020 calling upon the Borrowers (Shri. V G Radhakrishnan & Smt. R Lekshmi) to repay the amount mentioned in the notice being Rs.10,24,164.46/- (Rupees Ten Lakh Twenty Four Thousand and One Hundred and Sixty Four and Forty Six paisa only), within 60 days from the date of the receipt of the said notice. The Borrower's/Mortgagor having failed to repay the amount, notice is hereby given to the Borrower's/Mortgagor 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 18th Day of February 2021. The Borrower's/Mortgagor 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.10,24,164.46/- (Rupees Ten Lakh Twenty Four Thousand and One hundred and Sixty Four and Forty Six paisa only), as on 10.03.2020 and applicable interest and other charges 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 Trichy Registration District, Thiruverumbur SRO, Suriyur Village, S.F.No.182/3B an extent of Ac.3.17 cents land was plotted out into house sites and named as "S.S.Nagar" in which the property in question pertains to an extent of 1235 Sq.ft vacant plot bearing Plot No.18B situated within the following boundaries:- North by : 23' Common Road, South by : Plot No.34, East by : Plot No.18A, West by : Plot No.19A. An Extent of East-West on the Northern Side 30', Southern Side 31.9', North-South on both sides 40' totaling an extent of 1235 Sq. ft vacant plot with easementary rights including thereon. Together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth. Date : 18.02.2021 Place : Trichy AUTHORISED OFFICER IDBI Bank Limited	

The above possession notice was published in The New Indian Express (English) – Trichy Edition on 24.02.2021.


IDBI BANK

IDBI வங்கி லிமிடெட்,
37A, கோழணி சதுக்கம், சாலை ரோடு,
திருச்சி - 620 015.
தொ.மூ: 0431-4202315 / 16

சுவாதீன அறிவிப்பு [கதி 8(1)] சட்டப்படி சட்டத்தின் கீழ்

பத்திரமயமாக்கல் மற்றும் நிதிச் சொத்துக்களை மறு சீரமைத்தல் மற்றும் கடனீட்டுச் சொத்து மீதான உரிமை அடவாக்கச் சட்டம், 2002-ன் (2002-ன் பிரிவு 54) கீழ் இதன் மூலம் வழங்கப்படும் அறிவிப்பானது கீழே கையொப்பப்பட்டுள்ள சட்டப்படி சட்டம் 2002-ன் பிரிவு 13(12)ன் கீழ் கடனீட்டுச் சொத்து (அடவாக்கம்) விதி 3-ன் கீழ் வழங்கப்பட்ட தமக்குள்ள அபிவிருத்திப் பண்படுத்தி இதன் கீழ் கடன்தாரர்கள் : திரு. V.G.ராதாகிருஷ்ணன் & திரு.R.ஜெகதீஸ் ஆகியோர்களுக்கு 04.05.2020 தேதியில் வங்கி மூலம் கோரிக்கை அறிவிப்பு வழங்கப்பட்டது. இதில் குறிப்பிட்ட நிதிவகைப்பாட்டையானது ரூபாய் 10,24,164.46-ஐ (ரூபாய் பத்து இலட்சத்து இருபத்து நான்காயிரத்து நூற்று அறுபத்து நான்கு மற்றும் பைசா நார்பத்து ஆறு மட்டும்) மேற்கூறிய அறிவிப்பு கிடைக்கப் பெற்று நாளிலிருந்து 60 நாட்களுக்குள் தொகையை திருப்பி செலுத்துவது அவர்களை கோரப்பட்டது.

கடன்தாரர்கள் / ஜனபீன்தாரர் தொகையை திருப்ப செலுத்த தவறியதால், இதன் மூலம் கடன்தாரர்கள் / ஜனபீன்தாரர் மற்றும் பொதுவாக பொதுமக்களுக்குவழங்கப்படும் அறிவிப்பானது கீழே கையொப்பப்பட்டுள்ள சட்டப்படி சட்டம் 2002-ன் துணைப்பிரிவு (அ) பிரிவு 13 மற்றும் கடனீட்டுச் சொத்து (அடவாக்கம்) விதிகள் 2002-ன் விதி 8-ன் கீழ் வழங்கப்பட்ட தமக்குள்ள அபிவிருத்திப் பண்படுத்தி இதன் கீழ் விவரிக்கப்பட்டுள்ள, வங்கிக் குடிய அடமான சொத்தினை 18.02.2021 அன்று கவாதினம் செய்துள்ளனர்.

குறிப்பாக கடன்தாரர்கள் / ஜனபீன்தாரர்கள் மற்றும் பொதுவாக பொதுமக்களுக்கும் இதன் மூலம் எச்சரிக்கப்படுவதாவது சொத்தின் மீது எந்தவித நடவடிக்கையையும் மேற்கொள்ளக்கூடாது மற்றும் சொத்தின் மீது மேலும் மீறி ஏதேனும் வில்லங்கம் ஏற்படுத்தினால், அது வங்கிக்கு 10.03.2020 தேதியின்படி செலுத்த வேண்டிய தொகையான 10,24,164.46-ஐ (ரூபாய் பத்து இலட்சத்து இருபத்து நான்காயிரத்து நூற்று அறுபத்து நான்கு மற்றும் பைசா நார்பத்து ஆறு மட்டும்) மற்றும் வட்டி, இரா செலவுகளையும் சேர்த்து செலுத்த கட்டுப்பட்டதாகும்.

பிரிவு 13 துணை பிரிவு (ரு)ன் படி கடன்தாரர் கடன்தொகையை செலுத்தி தமது அடமான சொத்துக்களை குறிப்பிட்ட காலத்திற்குள் மீட்டதற்கு உரிமை உள்ளது.

சொத்து விவரம்

திருச்சி பதிவு மாவட்டம், திருவெறுமபு சாள் பதிவகம், ஸ்ரீபூர் கிராமம், S.F.எண், 102/3B-ல் உள்ள ஏக்கர் 3.17 சென்ட் பரப்பு கொண்ட நிலத்தை வீட்டு மனைகளாக பிரித்து "S.S.நகர்" எனப் பெயரிடப்பட்ட பகுதியில் 1235 சதுரடி விஸ்தீர்ணம் கொண்ட காலி பிளாட் எண், 18B பின்வரும் நான்கெல்லைகளில் அமைந்துள்ளது.

நான்கெல்லைகள் : வடக்கில் - 23 அடி பொது ரோடு, தெற்கில் - பிளாட் எண், 34, கிழக்கில் - பிளாட் எண், 18A, மேற்கில் - பிளாட் எண், 19A.

இதன் விஸ்தீர்ணம் : கிழமேல் வடக்காக 30 அடி, தெற்காக 31.9', தென்வடல் இருபுறமும் 40 அடி, ஆக மொத்தம் 1235 சதுரடி விஸ்தீர்ணம் கொண்ட மாமூல் நடைபாதை மாத்தியங்கள் மற்றும் அமைந்து உரிமைகளுடன் கூடிய காலி மனை.

அவற்றுடன் கூடிய அமைந்து கட்டிடங்கள் மற்றும் கட்டடவட்டிகள் மற்றும் நிலத்துடன் நிரந்தரமாக இணைக்கப்பட்ட அல்லது பொருத்தப்பட்ட அமைந்து ஆலை மற்றும் இயந்திரங்கள் ஆகியன, தேதி : 18.02.2021 அபிவிருத்தி ஆலையன், இடம் : திருச்சி IDBI வங்கி கிளையின்

The above possession notice was published in Dinamani (Tamil) Newspaper – Trichy Edition on 24.02.2021.

III. BRIEF DESCRIPTION OF SECURED ASSETS

I. Properties in the name of Shri. V G Radhakrishnan and Smt R Lekshmi

Trichy Registration District, Thiruverumbur SRO, Suriyur Village, S.F.No. 182 / 3B an extent of Ac. 3.17 cents land was plotted out into house sites and name as “S.S Nagar” in which the property in question pertains to an extent of 1235 Sq.ft., vacant plot bearing Plot No. 18B situated within the following boundaries:

North by: 23’ common road;
South by: Plot No. 34,
East by: Plot No. 18A;
West by: Plot no. 19A

An extent of East-West on the Northern side 30’, Southern side 31.9’, North-South on both sides 40’ totaling an extent of 1235 Sq.ft vacant plot with easementary rights including thereon.

Together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth

IV. OUTSTANDING DUES OF THE SECURED LENDER

Name of Secured Lender	Name of Account	Nature of assistance	Dues as on 10.01.2026
IDBI Bank Ltd.	Shri. V G Radhakrishnan	Home loan 1	Rs. 10,17,185.64/-
		Home loan 2	Rs. 2,43,032.82/-
		Expenses	Rs. 69,473.00 /-
		Total	Rs. 13,29,691.46/-

V. TERMS AND 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 mentioned at item No. IV of the Tender Document.										
2	<u>Issue of Bid/Offer/Tender Document</u> The BID/Tender Document along with Tender Form is available from February 16, 2026 to March 17, 2026 on any working day between 10.00 a.m. and 05.00 p.m. and can be obtained from Authorized Officer & Deputy General Manager, IDBI Bank Limited (IDBI Bank), Rohini City Square, Ground Floor, No. 57 – A, Salai Road, Tiruchirappalli - 620018. The tender document can also be downloaded from IDBI website - www.idbi.com →Announcements →Notices & Tenders And also from E-auction service provider i.e., baanknet.com website www.baanknet.com										
3	<u>Reserve Price and Earnest Money Deposit (EMD)</u> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr. No.</th><th style="text-align: center;">Property Details</th><th style="text-align: center;">Reserve Price (Rs.)</th><th style="text-align: center;">EMD (Rs.)</th></tr> </thead> <tbody> <tr> <td style="text-align: center; vertical-align: top;">1.</td><td> <u>Properties in the name of Smt. K Sudha</u> Trichy Registration District, Thiruverumbur SRO, Suriyur Village, S.F.No. 182 / 3B an extent of Ac. 3.17 cents land was plotted out into house sites and name as “S.S Nagar” in which the property in question pertains to an extent of 1235 Sq.ft., vacant plot bearing Plot No. 18B situated within the following boundaries: North by: 23’ common road; South by: Plot No. 34, East by: Plot No. 18A; West by: Plot no. 19A An extent of East-West on the Northern side 30’, Southern side 31.9’, North-South on both sides 40’ totaling an extent of 1235 Sq.ft vacant plot with easementary rights including thereon. Together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth. </td><td style="text-align: center; vertical-align: middle;">21,50,000</td><td style="text-align: center; vertical-align: middle;">2,15,000</td></tr> </tbody> </table> The RP amount is excluding stamp duty, registration, expenses, tax liabilities, including GST if any etc., for transfer of secured asset(s).			Sr. No.	Property Details	Reserve Price (Rs.)	EMD (Rs.)	1.	<u>Properties in the name of Smt. K Sudha</u> Trichy Registration District, Thiruverumbur SRO, Suriyur Village, S.F.No. 182 / 3B an extent of Ac. 3.17 cents land was plotted out into house sites and name as “S.S Nagar” in which the property in question pertains to an extent of 1235 Sq.ft., vacant plot bearing Plot No. 18B situated within the following boundaries: North by: 23’ common road; South by: Plot No. 34, East by: Plot No. 18A; West by: Plot no. 19A An extent of East-West on the Northern side 30’, Southern side 31.9’, North-South on both sides 40’ totaling an extent of 1235 Sq.ft vacant plot with easementary rights including thereon. Together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth.	21,50,000	2,15,000
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4	The sale of Secured Assets is on “<i>As is where is basis</i>”, “<i>As is what is basis</i>”, “<i>whatever there is basis</i>” and “<i>no recourse basis</i>”. The description of the assets is based on the mortgage created by the Borrower with the secured lender from time to time and the representations made by them. The AO/secured lender 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., 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 lender does 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. V G Radhakrishnan (Mortgagor) and Smt. R Lekshmi (Mortgagor) respectively, 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.
5	<u>Inspection of assets</u> The interested parties may inspect the assets at their own cost and expense, with prior appointment on 11.03.2026 (Between 11.00 a.m. and 2.00 p.m.) in presence of a representative of AO available at the site to facilitate the inspection.
6	<u>Due Diligence by the Bidders</u> The interested parties may carry out their own comprehensive due diligence in respect of the Secured Asset(s) including any dues relating to the Secured Asset(s). A bidder shall be deemed to have full knowledge of the condition of the asset(s), 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(s) to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the details of movable 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 abuttal's of the assets and that the bidder concurs or otherwise admits the identity of the assets purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets 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 Bid</u> The Bidder shall complete in all respects the Bid form(s) annexed to the Bid 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 the Bid. Bids received for sale and / or accepted are not transferable. The Formats for submission of Profile of the bidders are given in Chapter VII & VIII respectively of this Bid Documents.

	The format chapter VII is for Individuals and The format chapter VIII is Company/Proprietorship/ Partnership firm. Bidders may fill in only the form relevant to them.
10	The Bid shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
11	The Bid 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 Bid.
12	The Bid form 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 along with the required documents to the Authorised Officer/ DGM, IDBI Bank Limited, Rohini City Square, Ground Floor, No. 57-A, Salai Road, Tiruchirappalli - 620018 on any working day up to <u>March 17, 2026 till 5.00 p.m.</u> in a sealed cover mentioning “BID DOCUMENT AND EMD FOR Shri V G Radhakrishnan” along with Demand Draft (DD) / Pay Order (PO) for EMD. The DD/PO should be drawn in favour of “IDBI Bank – A/c Shri. V G Radhakrishnan” payable at Trichy issued by any Nationalized Bank / Scheduled Bank as 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 5p.m on <u>March 17, 2026 till 5.00 p.m.</u> Such bidders must indicate reference no., Amount remitted and date in the appropriate space in the Profile of the Bidder.
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. Bank does not take any responsibility and will not entertain any complain 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.
15	<u>Registration with E-Auction Service Provider</u> <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 and 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. 2) <u>After receiving the user id / password, in case any bidders feel the need for training / e – auction support</u>, such bidders may follow the procedure as indicated in the website WWW.BAANKNET.COM last minute/seconds should be avoided by the bidders in their own interest. Neither IDBI Bank nor the service provider will be responsible for any lapses (Internet failure, Power failure, etc) on the part of the vendor, in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary/ alternative arrangements such as backup power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.
16	<u>Date and Time of e-auction</u> The e-auction sale day: March 18, 2026 (between 10:30 a.m. to 11:30 a.m.) The auction would be held with extensions of 10 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. <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.25,000/-. 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	AO reserves the right to retain the EMD of top 3 bids upto two months from the date of e-auction and the amount of EMD will not carry any interest, for the purpose of considering subsequent successful bidder. The Bids so retained will be valid for two months from the date of e-auction or till further extension of time as may be approved by the AO. The EMD of other bids will be returned within 7 days from the date of e-auction sale.
18	<u>Payment of Sale Price</u> 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 20, 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 Shri. V G Radhakrishnan" payable at Trichy issued by any Nationalized Bank/Scheduled Bank or by way of RTGS/NEFT in favour of IDBI Bank Limited,

	Account No.111934915010026, IFSC: IBKL0001119, Branch : Salai Road, Trichy Branch. IDBI Bank Limited, Rohini City Square, Ground Floor, No. 57-A, Salai Road, Tiruchirappalli – 620018. The balance amount of the sale price would have to be paid within 15 days of the date of intimating acceptance of his/her bid i.e., on or before <u>April 2, 2026</u> for assets whichever is earlier by way of crossed A/c payee DD/PO drawn in favour of "IDBI Bank Ltd. – Shri. V G Radhakrishnan" payable at Trichy issued by any Nationalized Bank/Scheduled Bank or by way of RTGS/NEFT in favour of IDBI Bank Limited Account No. 111934915010026, IFSC: IBKL0001119, Branch: Salai Road, Trichy Branch, IDBI Bank Limited, Rohini City Square, Ground Floor, No. 57-A, Salai Road, Tiruchirappalli - 620018, or such extended period as may be agreed upon in writing between the successful bidder and AO.
19	In case the successful bidder fails to deposit 25% of the sale price on or before <u>April 2, 2026 by 5.00 p.m.</u>, 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	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 assets to the second/third highest bidder in the above manner, who shall also be treated as the successful bidder.
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 movable assets in favor of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
23	The successful Bidder shall, after making full payment of sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at his sole and absolute discretion, arrange to take possession of the Secured Assets immediately thereafter. <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 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 successful bidder and go for re-bidding or sell the secured assets by any of the modes as prescribed in the SARFAESI Act, 2002 including sale by negotiation with any of the bidder and/or other parties by private treaty. In such as 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.
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 the bid for any unforeseen reason, the Bids shall take place on the next working day of IDBI Bank between 10.30 a.m. and 11.30 a.m.
28	<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.
29	The entire procedure of e-auction sale, 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	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 her 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.
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 Trichy/Chennai, Tamil Nadu 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) Copy of the Certificate of Incorporation of the Company/Firm. d) 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. e) 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. f) 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 secured assets mortgaged in the account of **Shri. V G Radhakrishnan**,
Situated at S. F. No. 182 / 3B, Plot No. 18 B, S S Nagar, Suriyur Village, Thiruverumbur
SRO, Trichy District

(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 (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 authorised official of the Bidder

Name and Designation of the duly authorised Signatory

Place:

Date:

VII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER (Company/ Partnership Firm / Proprietorship)

For purchase of secured assets mortgaged in the account of **Shri. V G Radhakrishnan**,
Situating at **S. F. No. 182 / 3B, Plot No. 18 B, S S Nagar, Suriyur Village, Thiruverumbur**
SRO, Trichy District.

(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 (DECLARATION BY THE BIDDER)

(ON THE STAMP PAPER OF RS. 100/-)

FORM OF BID/TENDER for Properties

**Situated at S. F. No. 182 / 3B, Plot No. 18 B, S S Nagar, Suriyur Village, Thiruverumbur
SRO, Trichy District**

(Note: This Appendix forms part of the Bid)

To,
The Authorised Officer,
IDBI Bank Ltd,
Salai Road Branch,
Trichy

Sir,

**Sale of secured assets mortgaged in the account of Shri. V G Radhakrishnan,
situated at S. F. No. 182 / 3B, Plot No. 18 B, S S Nagar, Suriyur Village, Thiruverumbur
SRO, Trichy District**

- 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. 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 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. - A/c Shri. V G Radhakrishnan”, payable at Trichy.**

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.**111934915010026**, IFSC: IBKL0001119, Branch : IDBI Bank Limited, Rohini City Square, Ground Floor, No. 57-A, Salai Road, Tiruchirappalli - 620018.

- 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:

Date: ____ day of _____ 2026

Signature.....in the capacity of

Duly authorized to sign Bid and on behalf of.....

(Name and address Bidder) :

(IN BLOCK CAPITALS) :

WITNESS :

Signature	:	
Name & Address	:	
Occupation	:	