

**The Authorised Officer (AO)**

**Of**

**IDBI BANK LIMITED**

**Ranipet Branch**

**No 8A, MBT Road, Navalpur, Ranipet, Tamil Nadu-632402**

**Shri. Julius Twinkleraj A**

**TENDER DOCUMENT**

**For**

**Sale of Asset at**

**Plot No: 9, Door No: 44A/19C/1, 3<sup>rd</sup> Street, Gandhi Nagar, Ranipet 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 15.12.2022

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

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                  |                                                                                                    |
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| <b>APPENDIX IV</b><br><b>POSSESSION NOTICE</b><br>(Possession Notice under SARFAESI Act) [RULE 8(1)]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                  |                                                                                                    |
| <p>Whereas, the undersigned being the <b>Authorised Officer</b> 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 30.09.2022 calling upon the Borrowers : <b>Shri. A.Julius Twinkleraj, Smt. Priya Nirmala Kumari and Smt. Lalitha Anthony Dass</b> to repay the amount mentioned in the notice being <b>Rs.32,65,823/- (Rupees Thirty Two Lakh Sixty Five Thousand Eight Hundred Twenty Three Only)</b> within 60 days from the date of the receipt of the said notice.</p> <p>The borrowers having failed to repay the amount, notice is hereby given to the borrowers 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 <b>15th day of December of the year 2022.</b></p> <p>The borrowers 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 <b>Rs.32,65,823/- (Rupees Thirty Two Lakh Sixty Five Thousand Eight Hundred Twenty Three Only)</b> as on 09.07.2022 and interest thereon.</p> <p>The borrowers' 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.</p> <p style="text-align: center;"><b>DESCRIPTION OF THE PROPERTY</b></p> <p><b>(Assets owned and mortgaged by the Borrower Smt. LALITHA ANTHONY DASS and/or the person who has created mortgage)</b></p> <p>All that piece and parcel of land comprised in and forming part of admeasuring 2400 Sq ft and situate on Door No.44A/19C/1, 3rd Street, Gandhi Nagar, Ranipet - 632 401 and which is bounded as follows</p> <p>On the East by : Eastern side Western side Road<br/>On the West by : Plot 2 &amp; 3 belongs to Jayaraman<br/>On the South by : Plot belongs to Ismail<br/>On the North by : Plot No.10 belongs to Gnanavel</p> <p>together with all and singular the structures and erections thereon, both present and future</p> <p>Date : 15.12.2022<br/>Place : Ranipet</p> <p style="text-align: right;"><b>AUTHORISED OFFICER</b><br/><b>IDBI Bank Limited</b></p> |                  |                                                                                                    |

b) Dinamani-Vellore Edition



**(II)E-Auction Notice dated 24.04.2026**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |
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|  <b>IDBI BANK</b><br><small>CIN - L85190MH200400148638</small>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>IDBI BANK LIMITED, TN, RANIPET BRANCH, No.8 A, MBT Road, Navalpur, Ranipet, Pin :632 402, Tamil Nadu, Ph: 04172-275545</b> |
| <b>SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY ( APPENDIX IV-A )</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                               |
| <b>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.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                               |
| <p>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 <b>15.05.2026</b> for recovery of loan outstanding amount due to the IDBI Bank Ltd, the Secured Creditor from the Borrowers &amp; Co-Borrowers. The reserve price and other details are given at table below:</p>                                                                                                                                                                                                                                                                                                    |                                                                                                                               |
| <p><b>Borrower Name's and Address:</b> 1.Shri.Julius Twinkleraj A, 2.Smt.Priya Nirmala Kumari, 3.Smt. Lalitha Anthony Dass, All are residing at: No.44A/19C/1 Gandhi Nagar, 3rd Street, Ranipet, Pin-632401, Tamil Nadu. <b>Outstanding Amount : Rs.54,13,295.96/- as on 21.04.2026 together with further interest at contractual rates and costs thereon</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                               |
| <p><b>DESCRIPTION OF IMMOVABLE PROPERTY:</b> (Property owned and mortgaged by Smt Lalitha Anthony Dass) In Vellore District,Arakkonam Reg District,Walajah Sub District,Walajah Taluk, Karai Village Dry S.No.753/1,753/2,754/1,754/2,Plot No.9,Vacant site and a House measuring East to West 60ft,North to South 40ft,totalling 2400Sq.ft.with Doors,Windows,Electrical fittings and Water tap connections etc. <b>Bounded on the:</b> East by : 9mEastern side Western side Road, West by : Plot 2&amp;3 belongs to Jayaraman, North by : Plot No.10 belongs to Gnanavel, South by : Plot belongs to Ismail, The Above said property situates in Door No: 44A/19C/1,3rd Street, Gandhinagar, Ranipet, Vellore District,Tamil Nadu-632401 and in ward No.8 of the Ranipet town Panchayat, Situated in Vellore District within the Registration District of Arakkonam and in Sub Registration Office of Walajah.</p> |                                                                                                                               |
| <p><b>RESERVE PRICE : ₹ 89,00,000/-</b> <b>EMD : ₹ 8,90,000/-</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                               |
| <p><b>DATE &amp; TIME OF INSPECTION:</b> <b>07.05.2026 (Thursday)</b><br/>between 11am to 12.30pm</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p><b>LAST DATE OF SUBMISSION OF EMD &amp; BIDS:</b> <b>14.05.2026 (Thursday)</b><br/>upto 5.00 p.m</p>                       |
| <p><b>DATE AND TIME OF E-AUCTION</b> <b>15.05.2026</b> [Friday] by 10.30 am to 11.30 am<br/>(Unlimited extension of 5 minutes each)</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                               |
| <p>For detailed terms and conditions of the sale, please refer to the bid document, which can be obtained from our Branch at, <b>Ranipet Branch, No.8 A, MBT Road, Navalpur, Ranipet, Pin :632 402, Tamil Nadu</b>, on all working days or downloaded from the link provided in IDBI Bank's website <b>www.idbibank.in</b> and <b>https://baanknet.com</b> available from <b>24.04.2026</b>. Sale shall be strictly subject to the terms and conditions given in this advertisement and in the "Bid Document". Interested bidders may contact <b>Shri. Haveen Kumar Agarwal</b> on (M) 79900 35836(E-mail:n.agarwal@idbi.co.in) and <b>Shri Dhilleswara Rao Ganapathi</b> (M) 9591817458 (E-mail: g.dhilleswararao@idbi.co.in)</p>                                                                                                                                                                                    |                                                                                                                               |
| <p>Date : 24.04.2026<br/>Place: Vellore</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p>Sd/- Authorized Officer,<br/>IDBI Bank Ltd</p>                                                                             |

## E-Auction Notice dated 24.04.2026

[illegible]

The above notice was published in the following newspapers

| S.No. | Newspapers                       | Edition | Date Published |
|-------|----------------------------------|---------|----------------|
| 1     | The New Indian Express (English) | Vellore | 24.04.2026     |
| 2     | Dinamani (Tamil)                 | Vellore | 24.04.2026     |

(III)

**BRIEF DESCRIPTION OF THE ASSET**

**(a) Details of Property**

| <b>Property Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>In Vellore District, Arakkonam Reg District, Walajah Sub District, Walajah Taluk, Karai Village Dry S.No.753/1,753/2,754/1,754/2, Plot No.9, Vacant site and a House measuring East to West 60ft, North to South 40ft, totaling 2400Sq.ft. with Doors, Windows, Electrical fittings and Water tap connections etc.</p> <p><b>Bounded on the:</b></p> <p>East by : 9m Eastern side Western side Road,</p> <p>West by : Plot 2&amp;3 belongs to Jayaraman,</p> <p>North by : Plot No.10 belongs to Gnanavel,</p> <p>South by : Plot belongs to Ismail,</p> <p>The Above said property situates in Door No: 44A/19C/1, 3rd Street, Gnadhinar, Ranipet, Vellore District, Tamil Nadu-632401 and in ward No.B of the Ranipet town Panchayat.</p> <p>Situated in Vellore District within the Registration District of Arakkonam and in Sub Registration Office of Walajah.</p> <p><b>Property owned and mortgaged by Smt Lalitha Anthony Dass.</b></p> |

(IV)

**Outstanding Dues of IDBI Bank in the account of**  
**Shri. Julius Twinkleraj A as on 21.04.2026**

(Amount in Rs)

|                     | <b>Mortgage Loan</b> |
|---------------------|----------------------|
| Principal           | 31,74,342.36         |
| Interest            | 16,75,757.80         |
| Additional Interest | 0.00                 |
| Further Interest    | 0.00                 |
| Liquidated damages  | 0.00                 |
| Legal Expenses      | 5,63,195.80          |
| Total               | <b>54,13,295.96</b>  |

**Total dues as on April 21, 2026:Rs.54,13,295.96/- plus interest thereon w.e.f April 22, 2026.**

**(V). Terms & Conditions**

|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| 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. | <p><b>Issue of Tender/ Offer / Bid Document</b></p> <p>The Tender Document along with required Form is available from <b>April 24, 2026 to May 14, 2026</b> on any working day between <b>11.00 am to 5.00 pm</b> and can be obtained from Authorised Officer, IDBI Bank Ltd., Ranipet Branch, No:8A, MBT Road, Navalpur,Ranipet, Tamil Nadu – 632402. The Bid document can also be downloaded from IDBI website - <a href="http://www.idbibank.in">www.idbibank.in</a> → Announcements → e-Auction Notices <b>And</b> also from E-auction service provider M/s. PSB Alliance Pvt Ltd - <a href="https://psballiance.com/">https://psballiance.com/</a> / <a href="https://baanknet.com">https://baanknet.com</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 3. | <p><b>Reserve Price and EMD</b></p> <p>a) The Reserve Price for the sale of the property is <b>Rs.89,00,000/-(Rupees Eighty Nine Lakhs Only)</b>.</p> <p>b) The EMD (Earnest Money Deposit) has been fixed at <b>Rs.8,90,000/-(Rupees Eight Lakh and Ninety Thousand Only)</b>.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 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 <b>Shri. Julius Twinkleraj A</b> including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by the purchaser. Details of encumbrances known to the secured creditor are NIL. However the prospective bidders are advised to satisfy themselves regarding encumbrances, if any, over the above properties. |

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| 5.  | <b>Inspection of assets</b><br>The interested parties may, at their own cost and expense, inspect the property on <b>May 07, 2026 (Thursday) from 11:30 am to 12.30 pm</b> in the presence of a representative of the AO available at the site to facilitate the inspection.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 6.  | <b>Due Diligence by the Bidders</b><br>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.  | <b><u>Submission of Tender/Offer</u></b><br>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 <b>shall sign and date each of the documents</b> in the space provided therein for the purpose. <b>The Bidder shall initial each page of all the documents.</b> Offers received for sale and / or accepted are not transferable.<br><br>The Format for submission of <b>“Profile of the bidder”</b> & <b>“Declaration by the Bidder”</b> 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

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|     | 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. | <p><b><u>Last date for submission of Bid Document</u></b></p> <p>Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website <a href="https://baanknet.com">https://baanknet.com</a> for depositing in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode <b>such as Cheque / DD will not be accepted</b>. 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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 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. | <p><b><u>Registration with E-Auction Service Provider</u></b></p> <p>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 <a href="https://baanknet.com">https://baanknet.com</a> 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.</p> <p><b><u>In case any bidders feel the need for training / e – auction support</u></b>, such bidders may contact on (M) 82912 20220 and on <a href="mailto:support.baanknet@psballiance.com">support.baanknet@psballiance.com</a> and other help line numbers available in the Service Providers help desk;</p> |
| 16. | <p><b>The E-auction day: on May 15, 2026 (Friday) from 10:30 a.m. to 11:30 a.m.</b></p> <p>The auction would be held with extensions of 5 minutes each, <b>if required</b>, on e-auction platform at website <a href="https://baanknet.com">https://baanknet.com</a>/. 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.</p> <p><b><u>Increase in Bid Amount :</u></b></p> <p>It may be noted that increase in bid amount, if any, during the e-auction period shall</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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|            | <p>be made in multiples of <b>Rs.1,00,000/-</b>.</p> <p><b>Increase in bid amount below the said amounts will be rejected.</b></p> <p>First bid should be of at least equal to or above Reserve Price or increment(s) over the Reserve Price in multiples as above.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>17.</b> | <p><b><u>Payment of Sale Price</u></b></p> <p>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 “<b>IDBI Bank Ltd.-A/c. Shri.JULIUS TWINKLERAJ A</b>” payable at Ranipet issued by any Nationalised Bank/ Scheduled Bank or by way of <b>RTGS</b> in favour of IDBI Bank Limited, Account No. <b>101237000010771</b>, IFSC Code: <b>IBKL0001012</b>, Branch: <b>Ranipet</b> Branch, No:8A, MBT Road, Navalpur,Ranipet, Tamil Nadu – 632402. The Balance amount of the sale price shall have to be paid within <b>15 days</b> 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 “<b>IDBI Bank Ltd.-A/c. Shri.JULIUS TWINKLERAJ A</b>” payable at Ranipet issued by any Nationalised Bank/ Scheduled Bank or by way of <b>RTGS</b> in favour of IDBI Bank Limited, Account No. <b>101237000010771</b>, IFSC Code: <b>IBKL0001012</b>, Branch: <b>Ranipet</b> Branch, No:8A, MBT Road, Navalpur,Ranipet, Tamil Nadu – 632402.</p> |
| <b>18.</b> | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>19.</b> | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>20.</b> | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>21.</b> | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>22.</b> | <p>The successful bidder shall, after making full payment of sale price within <b>15 days</b> 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</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     | <p>maximum of 10 days. <b><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></b></p> <p>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.</p>      |
| 23. | <p>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.</p> |
| 24. | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 25. | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 26. | <p>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 <b>at 10.30 a.m. to 11.30 a.m.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 27. | <p><b><u>General Terms and Conditions</u></b></p> <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 28. | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 29. | <p>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</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     | 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. | <b><u>Jurisdiction</u></b><br>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**

In Vellore District, Arakkonam Reg District, Walajah Sub District, Walajah Taluk, Karai Village Dry S.No.753/1,753/2,754/1,754/2, Plot No.9, Vacant site and a House measuring East to West 60ft, North to South 40ft, totaling 2400Sq.ft. with Doors, Windows, Electrical fittings and Water tap connections etc.

Bounded on the:

East by: 9m Eastern side Western side Road,

West by: Plot 2&3 belongs to Jayaraman,

North by: Plot No.10 belongs to Gnanavel,

South by: Plot belongs to Ismail,

The Above said property situates in Door No: 44A/19C/1, 3rd Street, Gnadhinaragar, Ranipet, Vellore District, Tamil Nadu-632401 and in ward No.B of the Ranipet town Panchayat.

Situated in Vellore District within the Registration District of Arakkonam and in Sub Registration Office of Walajah.

**Property owned and mortgaged by Smt Lalitha Anthony Dass.**

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

|          |                                                                                                |   |  |
|----------|------------------------------------------------------------------------------------------------|---|--|
| <b>1</b> | <b>a)</b> Full Name of the Bidder/Offerer<br>(in Block letters)                                | : |  |
|          | <b>b)</b> Complete Postal Address with<br>PIN Code, Telephone Nos.;<br>Fax Nos.; Website, etc. | : |  |
|          | <b>c)</b> Mobile Nos.                                                                          | : |  |
|          | <b>d)</b> E-mail ID                                                                            | : |  |
| <b>2</b> | Brief particulars of business<br>(if any)                                                      | : |  |

|          |                                                                                                                                  |   |  |
|----------|----------------------------------------------------------------------------------------------------------------------------------|---|--|
| <b>3</b> | Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Limited.                                             | : |  |
| <b>4</b> | Relationship, if any, the Bidder/Offerer has with Borrower/Promoters/ Guarantors/Mortgagors as mentioned in the Tender Document. | : |  |
| <b>5</b> | Name and particulars of the Company/Firm/Person in whose name the Secured Assets/property are to be purchased                    | : |  |
| <b>6</b> | Details of Earnest Money Deposit (EMD).                                                                                          | : |  |
|          | <b>i)</b> Demand Draft No. / Pay Order No.                                                                                       | : |  |
|          | <b>ii)</b> Date of Demand Draft / Pay Order                                                                                      | : |  |
|          | <b>iii)</b> Name of the Issuing Bank and Branch                                                                                  | : |  |
|          | <b>Bidders, who prefer to submit the EMD by way of RTGS, must indicate RTGS UTR No., Amount remitted and date.</b>               |   |  |
|          | RTGS UTR NO.                                                                                                                     | : |  |
|          | Amount remitted                                                                                                                  | : |  |
|          | Date                                                                                                                             | : |  |
| <b>7</b> | 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**

In Vellore District, Arakkonam Reg District, Walajah Sub District, Walajah Taluk, Karai Village Dry S.No.753/1,753/2,754/1,754/2, Plot No.9, Vacant site and a House measuring East to West 60ft, North to South 40ft, totaling 2400Sq.ft. with Doors, Windows, Electrical fittings and Water tap connections etc.

Bounded on the:

East by: 9m Eastern side Western side Road,

West by: Plot 2&3 belongs to Jayaraman,

North by: Plot No.10 belongs to Gnanavel,

South by: Plot belongs to Ismail,

The Above said property situates in Door No: 44A/19C/1, 3rd Street, Gnadhinar, Ranipet, Vellore District, Tamil Nadu-632401 and in ward No.B of the Ranipet town Panchayat.

Situated in Vellore District within the Registration District of Arakkonam and in Sub Registration Office of Walajah.

**Property owned and mortgaged by Smt Lalitha Anthony Dass.**

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

|    |                                                                                                  |  |
|----|--------------------------------------------------------------------------------------------------|--|
| 1. | <b>a)</b> Name of the Company/ Firm/ Party<br>(in Block letters)                                 |  |
|    | <b>b)</b> Complete Registered Address                                                            |  |
|    | <b>c)</b> Complete Correspondence Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc. |  |
| 2. | Date of Incorporation                                                                            |  |
| 3. | Constitution<br>(Private/Public/Joint)                                                           |  |
| 4. | Name of Chairman                                                                                 |  |

|    |                                                                                                                                                                                                                                |    |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| 5. | Name of Managing Director / Partners                                                                                                                                                                                           |    |
| 6. | Board of Directors                                                                                                                                                                                                             | a) |
|    |                                                                                                                                                                                                                                | b) |
| 7. | Income tax PAN No.<br>(attested copy of PAN card of the company to be attached)                                                                                                                                                |    |
| 8. | Date of Last Income Tax Return<br>(Enclose copy of last 3 years' Income Tax clearance certificate)                                                                                                                             |    |
| 9  | <b>d)</b> Full Name of the Authorised Person to carry out e- auction on behalf of the company/firm /party ( <b>in Block letters</b> )<br><b>(Original Authorised letter to be attached to carry out the e-auction process)</b> | :  |
|    | <b>b)</b> Complete Postal Address of the Authorise person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.                                                                                                               | :  |
|    | <b>c)</b> Mobile Nos.                                                                                                                                                                                                          |    |
|    | <b>d)</b> 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).                                                                                                                                                                                        | :  |
|    | <b>i)</b> Demand Draft No. / Pay Order No.                                                                                                                                                                                     | :  |
|    | <b>ii)</b> Date of Demand Draft / Pay Order                                                                                                                                                                                    | :  |
|    | <b>iii)</b> Name of the Issuing Bank and Branch                                                                                                                                                                                | :  |
|    | <b>Bidders, who prefer to submit the EMD by way of RTGS, must indicate</b>                                                                                                                                                     |    |

|    | <b>RTGS UTR No., Amount remitted and date.</b>                        |   |
|----|-----------------------------------------------------------------------|---|
|    | 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 GANDHINAGAR,**  
**RANIPET DISTRICT**

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

To,

The Authorised Officer,  
IDBI Bank Limited.,  
Ranipet Branch,  
No: 8A, MBT Road,  
Navalpur,Ranipet,  
Tamil Nadu – 632402.

Sir,

**Sale of Secured Asset / Property situated at Plot No: 9, Door No: 44A/19C/1, 3<sup>rd</sup>  
Street, Gandhi Nagar,Ranipet Taluk & 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 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.

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 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                      :

\*\*\*