

The Authorised Officer (AO)
of
IDBI BANK LIMITED,
Kumbakonam Branch, Premier Towers No.2,
Lakshmi Vilas Street, Kumbakonam – 612 001

Shri. R Raman (a) Shri. Ramasamy Rathinam (a) Shri. R. Ramasamy

AUCTION DATE: 15.05.2026

TENDER DOCUMENT

For

Sale of Vacant Plot, situated at “in Thanjavur District, Kumbakonam Registration District, Kumbakonam Sub Registration District, Kumbakonam Town, Municipal Ward No. 4, A.R.R Road, comprised in TS No. 1528/3P2, admeasuring 8,000 sq.ft”

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 PUBLISHED in NEWSPAPERS
POSSESSION NOTICE

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

The Possession notice was published in the following newspapers on 18-12-2025

1. The New Indian Express (English)-Thanjavur Edition

**IDBI BANK**

IDBI Bank Ltd
Kumbakonam Branch : Premier Towers,
No. 2, Lakshmi Vilas Street,
Kumbakonam, Thanjavur – 612001.
Phone : 0435-2423991/2/3

POSSESSION NOTICE
Appendix IV (Rule 8(1)) (For Immovable Property)

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 **06/10/2025** calling upon the borrower **Shri.Ramasamy Rathinam (a) R.Raman (a) R Ramasamy**, to repay the amount mentioned in the notice being **Rs.1,02,26,842/- (Rupees One Crore Two Lakh Twenty Six Thousand Eight Hundred and Forty Two Only)** within 60 days from the date of the receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below, in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the **12th day of December of the year 2025**.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **IDBI Bank Limited** for an amount of **Rs.1,02,26,842/- (Rupees One Crore Two Lakh Twenty Six Thousand Eight Hundred and Forty Two Only)** and interest thereon.

The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY
Item No. 1 - Vacant land admeasuring 1,548.42 sq.ft in Thanjavur District, Kumbakonam Registration District, Kumbakonam Sub Registration District, Kumbakonam Town, Municipal Ward No. 4, A.R.R Road, comprised in TS No. 1527/2 and **bounded as follows**: East to : K S Krishnamoorthy Property West to : ARR Road, North to : Property belongs to N Narayanasamy, N Vijayalakshmi, N Ravichandran, R Dinesh, N Mohan, Shanthi, Prema and A Sarangan, South to : Pillaiyar kott. **Measuring** - East to West on Northern side : 43 ft 1 inch, East to West on Southern side : 48 ft 4 inch, South to North on Western side : 34 ½ ft, South to North on Eastern side : 24 ft
Item No. 2 - Vacant land admeasuring 8000 sq.ft in Thanjavur District, Kumbakonam Registration District, Kumbakonam Sub Registration District, Kumbakonam Town, Municipal Ward No. 4, A.R.R Road, comprised in TS No. 1528/3P2 and **bounded as follows**: East to : K S Krishnamoorthy Property West to : ARR Road, North to : Municipality Sanitary Lane, South to : Property belongs to N Narayanasamy, N Vijayalakshmi, N Ravichandran, R Dinesh, N Mohan, Shanthi, Prema and A Sarangan. **Measuring** - East to West on Northern side : 100 Feet, East to West on Southern side : 100 Feet South to North on Western side : 80 Feet, South to North on Eastern side : 80 Feet.

Date : 12.12.2025
Place : Kumbakonam

Sd/- Authorised Officer
IDBI Bank Ltd.

2). Dinamani (Tamil)- Thanjavur Edition


IDBI BANK

தஞ்சாவூர் வங்கி லிமிடெட்
தஞ்சாவூர் கிளை : பி.பி.பி. 1 வகை,
எண்.2, டி.கே.சி வீதம் வீதி, தஞ்சாவூர்,
தஞ்சாவூர் - 612001. போன் : 0435-242399/2/3

சுவாதின அறிவிப்பு

பெரியேக்கை IV (பி.பி. 871) (அலுவல் சொத்துக்கள்)

2002ம் ஆண்டு வடிகட்டுவதற்கான தொகைகளைத் திரும்பிச் சொத்துக்களை சீரமைத்தல் மற்றும் வடிகட்டுவதற்கான அமைக்கல் சட்டத்தின் (SARFAESI சட்டம்) (54/2002) பிரிவு 13(12) 2002 பிணையதலின் அமைக்கல் விதிகளின் விதி 3ல் கீழ்க் கூறப்பட்டுள்ளதற்கிணங்க தஞ்சாவூர் வங்கி லிமிடெட் R.ராமசாமி என்பவருக்கு R.ராமசாமி என்பவருக்கு ஐந்தாண்டு வங்கி லிமிடெட்-ன் அங்கீகரிக்கப்பட்ட ஆதரவாளராக 06.10.2025 தேதியில் கேட்ட அறிவிப்பில் குறிப்பிடப்பட்டுள்ள தொகை ரூ.1,02,26,842/- (ரூபாய் ஒரு கோடியே இரண்டு லட்சத்து இருபத்து ஆறு ஆயிரத்து எண்ணூற்று நாற்பத்து இரண்டு மட்டும்) அறிவிப்பு பெற்றுக் கொள்ள 60 நாட்களுக்குள் திருப்பிக் கொடுத்துக்கொடுக்கக் கொண்டுள்ளார். கடந்தாண்டு அல்லது திருப்பிக் கொடுத்த தவறியிருப்பதால் கடந்தாண்டுக்கும் மற்றும் பொதுமக்களுக்கும் இதன்மூலம் அறிவிப்பது என்னவென்றால் மேற்படி சட்டம் பிரிவு 13(12) விதி 8ல் கொண்டுள்ள விதிகளின் கீழ், கீழே விவரிக்கப்பட்டுள்ள சொத்தினை அங்கீகரிக்கப்பட்ட ஆதரவாளர் 12.12.2025 தேதியில் கையாண்டுக்கொள்ளும்.

குறிப்பாக கடந்தாண்டு மற்றும் பொதுமக்களும் இந்த சொத்தின் மீது எந்தவித தொகையும் பெறக்கொள்ளக் கூடாது என்றும், அல்லது பெறக்கொள்ளப்பட்டால் அது ஐந்தாண்டு வங்கி லிமிடெட்-க்கு பெறக்கொண்ட கடந்தாண்டு கொடுத்த வேண்டிய திருப்புகள் தொகை ரூ.1,02,26,842/- (ரூபாய் ஒரு கோடியே இரண்டு லட்சத்து இருபத்து ஆறு ஆயிரத்து எண்ணூற்று நாற்பத்து இரண்டு மட்டும்) மற்றும் வட்டிக்கு உட்பட்டது என்றும் இதன் மூலம் எங்கேயிருக்கிறது.

பிணையமாக்கப்பட்ட சொத்துக்களை மீட்பதில் கால அளவாகத்தக்க கருத்தினை கொள்ளும்படி, சட்டத்தின் பிரிவு 13(12)க்கு கடந்தாண்டுகள் கவனம் ஈர்க்கப்படுகிறது.

அலுவல் சொத்து விபரம்

தஞ்சாவூர் மாவட்டம், தஞ்சாவூர் பகுதி மாவட்டம், தஞ்சாவூர் என்.பி.பி. மாவட்டம், தஞ்சாவூர் நகரம், நகராட்சி வார்டு எண்.4ல் A.R.R. ரோடில் டவுன் எர்வோ எண். 1527/2ல் உள்ள 1548.42 சதுர அடி காலி மனை **பெரியேக்கை** : K.S.கிருஷ்ணமூர்த்தி சொத்துக்குக் கீழ்க், ARR ரோட்டுக்கு மேற்கு, N.தாராபண்ணாமி, N.விஜயலக்ஷ்மி, N.ரமணித்திரன், R.தினேஷ், N.மோகன், திருமதி.சாத்தி, திருமதி.பிரேமா மற்றும் A.சாராங்கன் நிலங்களுக்கு வட்டிக்கு, பின்னாலார் கோயிலுக்கு தெற்கு, **அளவுகள்** : கிழமேல் வடமேல் 43 அடி 1 அங்குலம், கிழமேல் தென்மேல் 48 அடி 4 அங்குலம், தென்மேல் மேல்மேல் 34 1/2 அடி, தென்மேல் கிழமேல் 24 அடி.

இலம் எண்.2 : தஞ்சாவூர் மாவட்டம், தஞ்சாவூர் பகுதி மாவட்டம், தஞ்சாவூர் என்.பி.பி. மாவட்டம், தஞ்சாவூர் நகரம், நகராட்சி வார்டு எண்.4ல் A.R.R. ரோடில் டவுன் எர்வோ எண்.1528/3F2ல் உள்ள 8000 சதுர அடி சதுர மீட்டர் காலி மனை **பெரியேக்கை** : K.S.கிருஷ்ணமூர்த்தி சொத்துக்குக் கீழ்க், ARR ரோட்டுக்கு மேற்கு, நகராட்சி ககாதா எடுத்துக் வட்டிக்கு, N.தாராபண்ணாமி, N.விஜயலக்ஷ்மி, N.ரமணித்திரன், R.தினேஷ், N.மோகன், திருமதி.சாத்தி, திருமதி.பிரேமா மற்றும் A.சாராங்கன் நிலங்களுக்கு தெற்கு, கிழமேல் வடமேல் 100 அடி, கிழமேல் தென்மேல் 100 அடி, தென்மேல் மேல்மேல் 80 அடி, தென்மேல் கிழமேல் 80.

தேதி : 12.12.2025
இடம் : தஞ்சாவூர்

ஒம்/- அங்கீகரிக்கப்பட்ட ஆதரவாளர்
ஐந்தாண்டு வங்கி லிமிடெட்

II) PUBLIC NOTICE FOR SALE THROUGH E-AUCTION PUBLISHED IN THE NEWSPAPERS

E-Auction Notice Published in The New Indian Express –Thanjavur Edition (English)

dated 25.04.2026

 IDBI BANK	IDBI Bank Ltd Kumbakonam Branch : Premier Towers, No. 2, Lakshmi Vilas Street, Kumbakonam, Thanjavur – 612001. Phone : 0435-2423991/2/3, Website : www.idbi.bank.in
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES	
E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002.	
Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property/ies mortgaged/charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of IDBI Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 15.05.2026 through e-Auction between 10.30 a.m to 11.30 a.m, for recovery of Rs.1,09,37,345/- as on 16.04.2026 and further interest and cost/other expenses thereon to IDBI Bank, Secured Creditor from Shri.R.Raman (a) Shri.Ramasamy Rathinam (a) Shri.R.Ramasamy . The reserve price will be Rs. 3,06,00,000/- (Rupees Three Crore Six Lakh only) and the earnest money deposit will be Rs.30,60,000/- (Rupees Thirty Lakh Sixty Thousand only) .	
Description of the immovable properties	
All that piece and parcel of Vacant land admeasuring 8000 sq.ft in Thanjavur District, Kumbakonam Registration District, Kumbakonam Sub Registration District, Kumbakonam Town, Municipal Ward No. 4, A.R.R Road, comprised in TS No. 1528/3P2 and Bounded as follows : East to : K S Krishnamoorthy Property, West to : ARR Road, North to : Municipality Sanitary Lane, South to : Property belongs to N.Narayanasamy, N.Vijayalakshmi, N Ravichandran, R.Dinesh, N.Mohan, Shanthi, Prema and A.Sarangan. Measuring : East to West on Northern side : 100 Feet, East to West on Southern side : 100 Feet, South to North on Western side : 80 Feet, South to North on Eastern side : 80 Feet.	
For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank, Secured Creditor's website i.e. www.idbi.bank.in and also from E-auction service provider i.e., baanknet.com - website www.baanknet.com	
Date : 24.04.2026 Place : Kumbakonam	Sd/- Authorised Officer IDBI Bank Ltd.

தமிழ்நாடு வங்கி லிமிடெட்
IDBI BANK
 தஞ்சாவூர் - 612001. போன் : 0435-242399/2/3, Website : www.idbi.bank.in

அமரபாளர் சொத்துக்களின் விற்பனைக்கான விற்பனை குறிப்பிப்பு

கடனீட்டு சொத்துக்கள் ரொக்கமாகக்குதல் மற்றும் நிதி சொத்துக்களை
 மறு சீரமைத்தல் கடனீட்டு சொத்துக்கள் மீதான உரிமை அமலாக்க சட்டம்
 2002, பிணையநலன் (அமலாக்கம்) விதிகள் 2002 ன் விதி 9(1) உடன் கீழ்,
 அமரபாளர் சொத்துக்களின் விற்பனைக்கான இ-ஏல விற்பனை அறிவிப்பு.
 ஐபிபிடி வங்கியின் (பாதுகாக்கப்பட்ட கடனீட்டுவா) அங்கீகரிக்கப்பட்ட அதிகாரி
 அவர்கள், மேற்படி வங்கிக்கு வரவேண்டிய ரூ.1,09,37,345/- (16.04.2026
 தேதி அன்று) மற்றும் பின்வட்டி, செலவுகள்/பிறகட்டணங்கள் சேர்த்து
 தொகையை திரு.ராமன் (அ) திரு.ராமசாமி ரத்தினம் (அ) திரு.ராமசாமி
 என்பவர்களிடமிருந்து வசூலிக்கும் பொருட்டு, கடன் வழங்கிய வங்கிக்குப்
 பிணையப்படுத்தப்பட்டிருக்கப்பட்ட ஆக்கழுவ / கொள்முதல் கவாத்தினம்
 (Constructive/Physical Possession) செய்து கொண்ட கீழ்க்கண்ட அமரபாளர்
 சொத்தினை, 15.05.2026 தேதியில் காலை 10.30 மணி முதல் காலை 11.30
 மணி வரை இ-ஏலம் மூலமாக விற்பனை செய்யவுள்ளார்கள் என்பதை
 குறிப்பாக கடன்தார(கள்), உத்தரவாதமளித்தவர்(கள்) மற்றும் பொதுமக்களுக்கு
 இந்த அறிவிப்பின் மூலம் தெரியப்படுத்தப்படுகிறது. இந்த சொத்துக்கள்
 'உள்ளது உள்ளபடி, உள்ளது உள்ளவாறு மற்றும் உள்ள இடத்தில் உள்ளவாறு'
 என்ற அடிப்படையில் விற்கப்படும். குறைந்தபட்ச நிர்ணயிக்கப்பட்ட விலை
 ரூ.3,06,00,000/- (ரூபாய் மூன்று கோடியே ஆறு லட்சம் மட்டும்) மற்றும்
 முன்னவைக்கு தொகை ரூ.30,60,000/- (ரூபாய் முப்பது லட்சத்து அறுபதாயிரம்
 மட்டும்).

அமரபாளர் சொத்து விபரம்

தஞ்சாவூர் மாவட்டம், கும்பகோணம் பதிவு மாவட்டம், கும்பகோணம் சார் பதிவு
 மாவட்டம், கும்பகோணம் நகரம், நகராட்சி வார்டு எண்.4ல் A.R.R.ரோட்டில்
 டவுன் சர்வே எண்.1528/3P2ல் உள்ள 8000 சதுர அடி காலி மனை நிழத்தின்
 எல்லைகள் : K.S.கிருஷ்ணமூர்த்தி சொத்துக்குக் கிழக்கு, A.R.R ரோட்டுக்கு
 மேற்கு, நகராட்சி கடைதாள் சாலைக்கு வடக்கு, N.தாராசாமிசாமி, N.விஜயலட்சுமி,
 N.பெருந்தாள், R.தினேசன், N.கோகன், சாந்தி, பிரேமா மற்றும் A.சாராங்கள்
 ஆகியோருக்குச் சொந்தமான சொத்துக்குத் தெற்கு அளவுகள் : கிழமேல்
 வடபுறம் 100 அடி, கிழமேல் தென்புறம் 100 அடி, தென்வடல் மேல்புறம் 80 அடி,
 தென்வடல் கிழபுறம் 80 அடி.

விற்பனை குறித்த விவரமான நிபந்தனை விபரங்களுக்கு பாதுகாக்கப்பட்ட கடனீட்டு
 ஐபிபிடி வங்கியின் இணையத்தளத்திலுள்ள (www.idbi.bank.in) கிளிக்கிய
 பார்க்கப்படலாம். மேலும் இ-ஏலத்தின் சேவையாளர் அறவது baanknet.com-ன்
 இணையத்தளத்தை (www.baanknet.com) அணுகலாம்.

தேதி : 24.04.2026 **ஒம்/- அங்கீகரிக்கப்பட்ட அதிகாரி**
இடம் : கும்பகோணம் **ஐபிபிடி வங்கி**

S.No.	Newspapers	Edition	Date Published
1	Indian Express (English)	Thanjavur	25.04.2026
2	Dhinamani (Tamil)	Thanjavur	25.04.2026

(III) BRIEF DESCRIPTION OF THE SECURED ASSET

(a) Details of Property

Property Description	
All that piece and parcel of Vacant land admeasuring 8000 sq.ft in Thanjavur District, Kumbakonam Registration District, Kumbakonam Sub Registration District, Kumbakonam Town, Municipal Ward No. 4, A.R.R Road, comprised in TS No. 1528/3P2 and bounded as follows;	
East to	: K S Krishnamoorthy Property
West to	: ARR Road
North to	: Municipality Sanitary Lane
South to	: Property belongs to N Narayanasamy, N Vijayalakshmi, N Ravichandran, R Dinesh, N Mohan, Shanthi, Prema and A Sarangan
Measuring	
East to West on Northern side	: 100 Feet
East to West on Southern side	: 100 Feet
South to North on Western side	: 80 Feet
South to North on Eastern side	: 80 Feet

(IV) OUTSTANDING DUES OF THE SECURED CREDITOR (IDBI BANK LTD)

Outstanding Dues of IDBI Bank in the loan accounts of Shri. R Raman (a) Shri. Ramasamy Rathinam (a) Shri. R. Ramasamy as on 16.04.2026

(Amount in Rs)

	Kisan Cash Credit (KCC) & Funded Interest Term Loan
Principal	52,60,180/-
Interest	56,77,165/-
Additional Interest	0
Further Interest	0
Liquidated damages	0
Expenses	1,93,379/-
Total	1,09,37,345/-

Total dues as on 16.04.2026 is Rs 1,09,37,345/- plus interest and costs thereon w.e.f 17.04.2026.

V. Terms & Conditions

1	The Authorised Officer (AO) exercising the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the SARFAESI Act") is selling the assets/properties mentioned at Item No.III of the Tender Document (hereinafter referred to as the 'Secured Assets') and the same are being sold free from charges and encumbrances of the secured lenders.
2	Issue of Tender/ Offer / Bid Document 1) The Tender Document along with required Form is available from 24 th April of 2026 (Friday) to 14 th May of 2026 (Thursday) on any working day between 10.00 am to 5.00 pm and can be obtained from Branch - IDBI BANK LIMITED, Kumbakonam Branch, Premier Towers No.2, Lakshmi Vilas Street, Kumbakonam – 612 001. The tender document can also be downloaded from IDBI website - www.idbi.bank.in →Announcements →Notices & Tenders And also from E-auction service provider i.e baanknet.com website www.baanknet.com
3.	Reserve Price and EMD a) The Reserve Price for the sale of the Property is Rs. 3,06,00,000/- (Rupees Three Crore Six Lakh only) b) The EMD (Earnest Money Deposit) has been fixed at Rs. 30,60,000/- (Rupees Thirty Lakh Sixty Thousand only).
4.	The sale of Secured Assets is on “As is where is basis”, “As is what is basis”, “Whatever there is basis” and “Without recourse basis”. The description of the immovable properties is based on the mortgage created by the Borrowers with the secured lender from time to time and the representations made by them. The Authorised Officer (AO) does not take or assume any responsibility for any shortfall of the immovable assets or for procuring any permissions, etc. or for the dues of any authority established by law. All statutory liabilities / taxes / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. It is expressly made clear that the AO / Bank do not take any responsibility to provide information on the same. The AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, of Shri. R Raman (a) Shri. Ramasamy Rathinam (a) Shri. R. Ramasamy (Borrower) including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by the purchaser. Details of encumbrances known to the secured creditor are NIL. However the prospective bidders are advised to satisfy themselves regarding encumbrances, if any, over the above properties.
5.	Inspection of assets The interested parties may, at their own cost and expense, inspect the property on 08.05.2026 (Friday) from 2.00 pm to 4.00 pm in the presence of a representative of the AO available at the site to facilitate the inspection.

6.	Due Diligence by the Bidders The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, etc. whether the bidder actually inspects or visits or verifies or not.
7.	The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of immovable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/ herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and abutments of the asset(s)/ properties and that the bidder concurs or otherwise admits the identity of the asset(s)/properties purchased by him/ her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the asset(s)/ properties and their condition.
8.	The Bidder shall not be entitled to receive re-imbursement of any expenses which may have been incurred in preparation of the Bid/ Offer for submission and/or for carrying out due diligence, search of titles to the assets and matters incidental thereto or for any other purpose in connection with purchase of the assets under reference.
9.	<u>Submission of Tender/Offer</u> The Bidder shall complete in all respects the Profile of the Bidder and Declaration by the Bidder annexed to the Tender Document, and furnish the information called for therein and shall sign and date each of the documents in the space provided therein for the purpose. The Bidder shall initial each page of all the documents. Offers received for sale and / or accepted are not transferable. The Format for submission of “Profile of the bidder” & “Declaration by the Bidder” are given in Chapter VI & VII of this Tender Documents. Form of appendix to the profile (declaration by the bidder) is given in Chapter VIII. Bids can be submitted in sealed envelopes along with required documents.
10.	The Bid Documents shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
11.	The Bid documents shall contain the full address, Telephone No., Fax No., e-mail-ID, if any, of the Bidder for serving notices required to be given to the Bidder in connection with the Offer.
12.	The Bid documents shall not be detached one from the other and no alteration or mutilation (other than filling in all the blank spaces) shall be made in any of the documents attached thereto.
13.	<u>Last date for submission of Bid Document.</u> The interested parties may submit Bid Document duly filled and signed on each page along with EMD and other required documents to the Authorised Officer, IDBI BANK LIMITED, Kumbakonam Branch, Premier Towers No.2, Lakshmi Vilas Street, Kumbakonam – 612 001 on any working day but not later than 05.30 p.m. on May 14, 2026 in a sealed cover which shall be superscribed as “Bid Document and EMD: A/c Ramasamy Rathinam” along with Demand Draft/Pay Order with minimum EMD amount in a sealed cover. The DD / PO should be drawn in favour

	of “IDBI Bank Ltd. - A/c Ramasamy Rathinam” payable at Kumbakonam issued by any Nationalised Bank/ Scheduled Bank as Earnest Money Deposit (EMD). <u>Remittance of EMD by way of RTGS.</u> Bidders who prefers to submit the EMD by way RTGS, may remit the EMD amount in favor of IDBI Bank Limited, Account No. 36934915010026, IFSC Code: IBKL0000369, Branch: Kumbakonam, IDBI BANK LIMITED, Kumbakonam Branch, Premier Towers No.2, Lakshmi Vilas Street, Kumbakonam – 612 001 not later than 5 p.m on May 14, 2026. Such bidders must indicate RTGS UTR 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 auction 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 proceeds is credited into the account indicated well before the cut-off time. Bank does not take any responsibility and will not entertain any complaint for any delay in transfer of funds by way of electronic mode. Form of Bid, if found incomplete in any respect, shall be liable for outright rejection. Bidders, whose forms are found to be in order together with the EMD, submitted by them, will be intimated by e-mail and through mobile.
15.	<u>Registration with E-Auction Service Provider</u> 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 - 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. - Self attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - Any one) - 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. <u>After receiving the userid / 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.	The E-auction day: on May 15, 2026 (Friday) between 10.30 a.m to 11.30 a.m.

	The auction would be held with extensions of 5 minutes each, if required, on e-auction platform at website 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.	<u>Payment of Sale Price</u> The successful bidder on acceptance of his/ her bid/ offer by the AO, will be required to deposit 25% of the sale price (less the amount of EMD) on the same day or not later than next working day by way of crossed A/c Payee Demand Draft/ Pay Order drawn in favour of “IDBI Bank Ltd.-A/c Ramasamy Rathinam” payable at Kumbakonam issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 36934915010026, IFSC Code: IBKL0000369, Branch: Kumbakonam, IDBI BANK LIMITED, Kumbakonam Branch, Premier Towers No.2, Lakshmi Vilas Street, Kumbakonam – 612 001. The Balance amount of the sale price shall have to be paid on or before 15th day of confirmation Sale of property or such extended period as may be agreed upon in writing between the successful bidder and the Authorized Officer in any case not exceeding three months by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of “IDBI Bank Ltd.-A/c Ramasamy Rathinam” payable at Kumbakonam issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 36934915010026, IFSC Code: IBKL0000369, Branch: Kumbakonam, IDBI BANK LIMITED, Kumbakonam Branch, Premier Towers No.2, Lakshmi Vilas Street, Kumbakonam – 612 001
18.	As per Sec 194-I A of income Tax Act, 1961, TDS @ 1% or 0.75% as the case may will be applicable on the sale proceeds where the sale consideration is Rs.50.00 lakhs and above. Payment of TDS should be made through Form 29QB incorporating Bank's Pan Number by the successful bidder and submit certificate to the Authorised Officer.
19.	In case the successful bidder fails to deposit 25% of the sale price within the above stipulated time, the AO shall forfeit the EMD and if the successful bidder backs out after paying 25% of the sale price, then AO shall forfeit the 25% of the sale consideration so deposited including the EMD.
20.	All claims of the defaulting successful bidder to the assets or to any part of the sum for which it may be subsequently sold shall stand forfeited.
21.	On confirmation of sale and if the terms of payment have been complied with, the AO exercising the power of sale shall issue Certificate of Sale for the immovable property in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.

22.	The successful Bidder shall, after making full payment of sale price within 15 days 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 within a maximum of 10 days. <u>It is explicitly stated that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the Secured Assets.</u> In case the successful bidder fails to take possession of the secured assets as stated above, the AO reserves the right to revoke the sale confirmed in his/ her favour, forfeit the entire amount paid by the successful bidder and go for re-bidding or sell the secured assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty. In such an event, the original successful bidder shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.
23.	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of assets in his/ her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured lenders and it shall be solely the obligation of the Bidder, at his/ her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his / her/ their name. Bank does not take any responsibility to provide information on the same.
24.	The submission of the Bid/Offer means and implies that the Bidder/ Offerer has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/ Offer lay down herein.
25.	The time hereinabove fixed for the observance and performance by the bidder of any of the obligations to be observed by him/ her under these conditions is and shall be deemed to be of the essence.
26.	In the event of IDBI Bank's office remaining closed on the day of bid for any unforeseen reason, the bids shall take place on the next working day of IDBI Bank Ltd at 10.30 a.m to 11.30 a.m.
27.	<u>General Terms and Conditions</u> The AO shall be at liberty to amend/ modify/ delete/ drop any of the above conditions as may be deemed necessary in the light of the facts and circumstances.
28.	The entire procedure of auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the AO and the intending bidders shall have no right whatsoever to object to the same.
29.	The AO reserves the right and liberty to accept/ reject any (including the highest bid) or all the Bids/Offer and also reserves the right to cancel the entire sale process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/ her bid, the AO, at the sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.

30.	In the event the said sale in favour of the bidder not being confirmed by AO, otherwise than on account of the willful default of the bidder or if the sale is set aside by an order of the Court/ Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/ her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be payment of his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/ her.
31.	Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons.
32.	Particular specified in schedule above has been stated to the best of the information of the authorized officer/ Bank. Authorized Officer and / or Bank will not be answerable for any error, mis-statement or omission in this Public Notice.
33.	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Chennai shall have jurisdiction to entertain /adjudicate such disputes.
34.	Tenderer (s) must ensure the following while submitting the tender: A. That the tender should be filled in the format of the tender bids enclosed at Annexure –VI/VII. B. Copy of the Pan Card of the person/s 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 the bid for the assets and copy of the identity proof of the said person/partner. E. That every page of the tender document is duly signed by the tenderer before submitting the tender and documents submitted shall be duly attested F. That all alteration, erasures and over writing, if any, in the schedule or rate (s) are duly authenticated by the tenderer's signature.

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

For purchase of the below property

All that piece and parcel of Vacant land admeasuring 8000 sq.ft in Thanjavur District, Kumbakonam Registration District, Kumbakonam Sub Registration District, Kumbakonam Town, Municipal Ward No. 4, A.R.R Road, comprised in TS No. 1528/3P2 and bounded as follows;

East to : K S Krishnamoorthy Property
West to : ARR Road
North to : Municipality Sanitary Lane
South to : Property belongs to N Narayanasamy, N Vijayalakshmi,
N Ravichandran, R Dinesh, N Mohan, Shanthi, Prema and
A Sarangan

Measuring

East to West on Northern side : 100 Feet
East to West on Southern side : 100 Feet
South to North on Western side : 80 Feet
South to North on Eastern side : 80 Feet

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

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

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

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

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

Signature of the duly Authorized official of the Bidder/Offerer

Name and Designation of the Authorised Signatory

Place :

Date :

(VII) FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER

COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase of the below property

All that piece and parcel of Vacant land admeasuring 8000 sq.ft in Thanjavur District, Kumbakonam Registration District, Kumbakonam Sub Registration District, Kumbakonam Town, Municipal Ward No. 4, A.R.R Road, comprised in TS No. 1528/3P2 and bounded as follows;

East to : K S Krishnamoorthy Property
West to : ARR Road
North to : Municipality Sanitary Lane
South to : Property belongs to N Narayanasamy, N Vijayalakshmi,
N Ravichandran, R Dinesh, N Mohan, Shanthi, Prema and
A Sarangan

Measuring

East to West on Northern side : 100 Feet
East to West on Southern side : 100 Feet
South to North on Western side : 80 Feet
South to North on Eastern side : 80 Feet

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

1.	a) Name of the Company/ Firm/ Party (in Block letters)	
	b) Complete Registered Address	
	c) Complete Correspondence Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	
2.	Date of Incorporation	
3.	Constitution (Private/Public/Joint)	
4.	Name of Chairman	
5.	Name of Managing Director / Partners	
6.	Board of Directors	a)
		b)
		c)
		d)
		e)
7.	Income tax PAN No. (attested copy of PAN card of the company to be attached)	
8.	Date of Last Income Tax Return	

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

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

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

Signature:

Name of the Authorised Person:

Designation:

Company Seal

All authorizations should be annexed to this form.

Place:

Date:

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

(ON STAMP PAPER OF RS.100/-)

FORM OF BID/OFFER FOR PROPERTIES SITUATED AT “Plot at “Municipal Ward No. 4, A.R.R Road, comprised in TS No. 1528/3P2, ARR Road, Kumbakonam, Thanjavur

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

To,

**The Authorised Officer,
IDBI Bank Limited.,
115, Anna Salai,
Saidapet
Post Bag No. 805
Chennai Pin :600015**

Sir,

**Sale of Secured Asset's / Properties situated at “Municipal Ward No. 4, A.R.R Road,
comprised in TS No. 1528/3P2, ARR Road, Kumbakonam, Thanjavur**

1. Having fully examined and understood the terms and conditions of the Tender Document and condition and status of the Secured Assets/property, I/We offer to purchase the said Secured Assets strictly in conformity with the terms and conditions of this Tender/Offer Document.
2. I/We understand that if my/our Bid/Offer is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Tender/Offer and acquire the Secured Asset/property. Should I/We fail to execute and perform the terms and conditions when called upon to do so, the Earnest Money Deposit (EMD) shall be forfeited.
3. I/We further understand that if my/our Bid/Offer is accepted, should I/we fail to deposit the balance amount of 75% of the sale consideration (after having paid 25% of the sale consideration) by the stipulated date, the said amount of 25% of the sale consideration (including Earnest Money Deposit) or any further amount/s paid by me/us shall also be forfeited, as laid down in the terms and conditions of the Tender Document.

4. I/We further understand that if my/our Bid/Offer is accepted, after making full payment of the sale price within 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 assets. We further understand that in the event I/We fail to take possession of the Secured Assets as stated above, the AO reserves the right to revoke the sale confirmed in my/our favour and forfeit the entire amount paid by me/us and I/we shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.
5. I/We clearly understand and accept that the Authorised Officer or the secured lender do not take or assume any responsibility for any dues, statutory or otherwise, of Borrowers, including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by me/us in case my/our Bid/offer is accepted.
6. I/We understand that you are not bound to accept the highest or any Bid/Offer you may receive. Further, I/we will not raise any objection in case the Authorised Officer goes for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty.
7. I/We understand that time is the essence for completing the acquisition formalities of the Secured Assets/property and I/we agree and undertake to abide by it.
8. I/WE hereby confirm that I/We do not have any kind of relationship (professional/personal), with Borrower/Promoters/Guarantors/Mortgagors as mentioned in the Tender Document.
9. I/We also enclose a Demand Draft/Pay Order of value **Rs. 30,60,000/-** towards Earnest Money Deposit (EMD) in the name of "IDBI Bank Limited.-A/c **Ramasamy Rathinam**" payable at Kumbakonam.

Or

I/ We have remitted **Rs. 30,60,000/-** towards Earnest Money Deposit (EMD) to IDBI Bank Limited by way of RTGS amount in favour of IDBI Bank Limited, Account No. **36934915010026**, IFSC Code: **IBKL0000369**, Branch: Kumbakonam, **IDBI BANK**

**LIMITED, Kumbakonam Branch, Premier Towers No.2, Lakshmi Vilas Street,
Kumbakonam – 612 001**

We understand that the EMD will not carry any interest.

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

Place:

Dated ...__ day of _____ 2026

Signature in the capacity of.....

Duly 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 :
