

**The Authorised Officer (AO)
of
IDBI BANK LIMITED**

Retail Recovery Department, Panampilly Nagar, Ernakulum

TENDER DOCUMENT

For

**Sale of Immovable Assets of
Smt Ashadevi (The Borrower)**

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

Date of auction: September 16, 2026

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(I) Public Notice for Sale through e-auction published in the newspapers

IDBI BANK LIMITED
CIN: L65190MH2004GO1148838
Panampilly Nagar, Post Bag No.4253, Retail Recovery
First Floor, Kochi – 682036; PH: 0484-2317326.
Email: recoverykerala@idbi.co.in Website: www.idbibank.in

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to Borrowers and Guarantors that the below described immovable properties mortgaged to IDBI Bank Limited (Secured Creditor), the possession of which has been taken by the Authorised Officer of IDBI Bank Limited, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 16.09.2026, for recovery of outstanding amount mentioned below in the notice as on October 29, 2025 together with further interest and charges thereon due to IDBI Bank Limited, Secured Creditor from Borrowers and Guarantors. The reserve price and the earnest money deposit will be as under:

Loan account of Smt. Ashadevi	
Name of the Borrowers and Guarantors : Smt. Ashadevi N V (Borrower), Shri. Gireesh Kumar T Ramakrishna Pillai (Co-Borrower), both of them having address at Nedumbilly House, Kodanad PO., Koovappady-Perumbavoor, Kerala. Pincode: 683544, Smt. Vijayadevi Chandrasekharan (Co-Borrower), Mangala Nivas, Chaitanya Nagar, Perumbavoor, Ernakulam, Pincode: 683542, Smt. Lakshmi G Menon (Legal Heir and Wife of deceased N C Prasanth, Guarantor), Mr. Saurav Menon (Son of Deceased N C Prasanth, Guarantor), both of them having address at Nedumbilly House, Kodanad PO., Koovappady-Perumbavoor, Kerala. Pincode: 683544.	
Outstanding Amount: Rs.1,03,00,348.11 (Rupees One Crore Three Lakh Three Hundred and Forty Eight and Paise Eleven Only) as on October 29, 2025 together with further interest and charges thereon due to IDBI Bank Limited.	
Demand Notice: 19.08.2023	Possession Notice: 21.11.2023
Schedule of the Property: (Mortgaged in Loan account of Smt. Ashadevi), Type of Possession: Physical: All the piece and parcels of Immovable property 2.71 Ares in Re Sy No. 72/2-11 of Block No. 39. (Old Sy No. 363/2) of Perumbavoor Village of Perumbavoor Sub District, Ernakulam District in the state of Kerala owned by Smt. Ashadevi N V and BOUNDED as East by: Way, North by: Property of Ashadevi, West by: Way, South by: Property of Beejivan, together with all and singular the structures and erections thereon, both present and future.	
Reserve Price: Rs.28,65,000/- (Rupees Twenty Eight Lakh Sixty Five Thousand Only)	EMD Amount : Rs.2,86,500/- (Rupees Two Lakh Eighty Six Thousand Five Hundred Only)
Date of Inspection : 07-09-2026 to 11-09-2026	
Last Date of Online Submission of Bid : 15-09-2026	
Date and Time of E-auction : 16-09-2026 from 11.00 am to 12.00 pm	
For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank's website https://www.idbibank.in → E-auctions from 28.08.2026 And also from E-auction Service Provider i.e. PSB Alliance Private Limited (BAANKNET Platform), website - https://baanknet.com , Contact details: +91 82912 20220, E-mail- support.baanknet@psballiance.com	
Date : 19-08-2026 Place: Kochi	Sd/- Authorised Officer IDBI Bank Limited

ഒഎ ഡി ബി ഒഎ ബാങ്ക് ലിമിറ്റഡ്
പനമ്പിള്ളി നഗർ, പോസ്റ്റ് ബാഗ് നമ്പർ: 4253,
റീട്ടേയിൽ റിട്ടേവറി, ഒന്നാം നില, കൊച്ചി
682036; ഫോൺ: PH: 0484-2317326.
ഇമെയിൽ : recoverykerala@idbi.co.in Website: www.idbibank.in

സ്ഥാവരവസ്തുക്കളുടെ വിൽപനയ്ക്കുള്ള പൊതുലേഖ പരസ്യം

സെക്യൂരിറ്റൈസ്ഡ് അറ്റ്: റീ കൺസ്ട്രക്ഷൻ ഓഫ് ഫൈനാൻഷ്യൽ അസ്റ്ററ്റ്സ് ആക്റ്റ് ഏതൊരു നിയമവും ഓഫ് റെക്യൂസിറ്റി ഇന്റർസ്റ്റ് ആക്ട് 2002 യെ സെക്യൂരിറ്റി ഇന്റർസ്റ്റ് (എൻഫോഴ്സ്മെന്റ്) റൂൾസ് 2002 യെ റൂൾ 8 (6) പ്രകാരമുള്ള സ്ഥാവരവസ്തുക്കളുടെ ഇ-ലേഖ വിൽപന നോട്ടീസ്

ഡെബിറ്റോർ/ജോയിന്റോർ/പോസ്റ്റ്ജുഡീഷ്യൽ നൽകുന്ന നോട്ടീസ്, ഐ.ഡി.ബി.ഒഎ. ബാങ്ക് ലിമിറ്റഡ് (സെക്യൂരിറ്റി ക്രെഡിറ്റർ) പണമടയ്ക്കുന്നതിനായിട്ടുള്ളതും, ഓററിന്റെ അധികാരപ്പെട്ട ഉദ്യോഗസ്ഥൻ കൈവശമെടുത്തിട്ടുള്ളതുമായ താഴെ വിവരിക്കുന്ന സ്ഥാവര വസ്തുക്കൾ, ഇപ്പോൾ ഏഡ്മിനിസ്ട്രേറ്റ് "എക്സൈസൈറ്റം" ഏതാകെയാണോ അതല്ലാതെ ഏതെങ്കിലും അഡ്മിനിസ്ട്രേറ്റ് 16.09.2026 ൽ വിൽപന നടത്തുന്നതാണ്. ഡെബിറ്റോർക്ക് നിന്നും പണമടയ്ക്കുന്നതിനായി നിന്നും ഐ.ഡി.ബി.ഒഎ. ബാങ്ക് ലിമിറ്റഡ് 29.10.2025-ാം തീയതി പ്രകാരം തീർക്കേണ്ടതായ താഴെ പറയുന്ന കൂടിശ്ശിക ആകയും, തുടർ ഡിവിഡ്ഡും മറ്റ് ചെലവുകളും ഇതാകുന്നതിനോടൊത്ത് ഈ വിൽപന നോട്ടീസ് പ്രസിദ്ധീകരിക്കുന്നത്. കൂടുതൽ വിവരങ്ങൾ നിരീക്ഷിച്ചു തുടരും താഴെ കൊടുത്തിരിക്കുന്നു.

പ്രതി. ആശാദേവി. ഷേഖിമ്മമ്മ വാത്സ	
ഡെബിറ്റോർ/ജോയിന്റോർ: പ്രതി. ആശാദേവി ഷേഖിമ്മ (ഡെബിറ്റോർ), ശ്രീ. ഗിരീഷ് കുമാർ ടി. രാമകൃഷ്ണ പിള്ള (സഹഡെബിറ്റോർ), ഇരുവരുടെയും വീഡ്യാ: നെടുമ്പിള്ളി ഹൗസ്, കൊണ്ടാട് പി.ഒ, കുവപ്പടി-പെരുമ്പാവൂർ, കേരളം, പിൻ കോഡ്: 683544, പ്രതി. വിജയദേവി ചന്ദ്രശേഖരൻ (സഹഡെബിറ്റോർ), മംഗലാ നീവാസ്, ചൈത്യാ നഗർ, പെരുമ്പാവൂർ, എറണാകുളം, പിൻ കോഡ്: 683542, പ്രതി. ലക്ഷ്മി ജി മേനോൻ (പ്രകാരനായ ഏൻ.സി. പ്രശാന്തിന്റെ ഭാര്യയും നിരവധിമാരുടെ അവകാശിയും, ജോയിന്റോർ), ശ്രീ. സൗരവ് മേനോൻ (പ്രശാന്തിയുടെ ഏൻ.സി. പ്രശാന്തിന്റെ മകനും നിരവധിമാരുടെ അവകാശിയും, ജോയിന്റോർ), ഇരുവരുടെയും വീഡ്യാ: നെടുമ്പിള്ളി ഹൗസ്, കൊണ്ടാട് പി. ഒ, കുവപ്പടി-പെരുമ്പാവൂർ, കേരളം, പിൻ കോഡ്: 683544.	
കൂടിശ്ശിക വിവരങ്ങൾ: ഐ.ഡി.ബി.ഒഎ ബാങ്ക് ലിമിറ്റഡിന്റെ 29.10.2025 തീയതി പ്രകാരം നൽകേണ്ട 1,03,00,348.11 (ഒരു കോടി മൂന്ന് ലക്ഷത്തി മൂന്നു നൂറ്റാണ്ടിന്റെ രൂപ പതിനേറ്റ് ചെറുപതു മാത്രം) രൂപയും ആൻ. പലിശയും മറ്റ് ചാർജ്ജുകളും ചെലവുകളും ബാധകമാക്കിയിരിക്കും.	
ഡിമാന്റ് നോട്ടീസ് തീയതി: 19.08.2023	കൈവശമെടുത്തതി തീയതി : 21.11.2023
സ്ഥാവര വസ്തു വിവരണം : പ്രതി. ആശാദേവി പണമടയ്ക്കുന്നതിനായ വാത്സ അക്കൗണ്ടിൽ യാഥാർത്ഥ്യമായി കൈവശമെടുത്ത്, കേരള സഹധാരണിക് ഏജൻസികളും ജില്ലയിൽ, പെരുമ്പാവൂർ നഗർ ജില്ലയിൽ, പെരുമ്പാവൂർ വില്ലേജിൽ, ഒറ്റാക്ക് നമ്പർ 39-ൽ, റീ-സർവ്വേ നമ്പർ 72/2-11 (പഴയ സർവ്വേ നമ്പർ 363/2) ൽ ഉൾപ്പെട്ട പ്രതി. ആശാദേവി ഷേഖിമ്മ. മേനൻ സിദ്ധിപ്പ 2.71 ആർഡ് വസ്തുവും നിബിഡുള്ളതും ഇതി വരുവാനുള്ളതുമായ നിർമ്മാണങ്ങൾ ഉൾപ്പെടെ സകലവകകളും അതിരുകൾ: കിഴക്ക് വഴി, വടക്ക് ആശാദേവി വക വസ്തു, പടിഞ്ഞാറ് വഴി, തെക്ക് ഓമിന്യാർ വക വസ്തു	
കൂടുതൽ വില : രൂപ 28,65,000/- (ഇരുപത്തിയെട്ട് ലക്ഷത്തി അറുപത്തയ്യായിരം രൂപ മാത്രം)	നിരീക്ഷിച്ചു തുട : രൂപ 2,86,500/- (രണ്ട് ലക്ഷത്തി എൺപത്തൊമ്പതിനായി അഞ്ചു നൂറു രൂപ)
പരിശോധന തീയതി: 07-09-2026 മുതൽ 11-09-2026 വരെ	
ഇ-ലേഖം നടക്കുന്ന തീയതിയും സമയവും: 16-09-2026	
ഓഫീലെ 11.00 മുതൽ ഉച്ചയ്ക്ക് 12.00 വരെ	
ബിഡ് ഓൺലൈനായി സമർപ്പിക്കേണ്ട അവസാന തീയതി: 15-09-2026	
വിൽപനയുടെ വിവരങ്ങൾ നിബന്ധനകൾക്കും വ്യവസ്ഥകൾക്കും ഐഡിബി.ഒഎ ബാങ്കിന്റെ വെബ്സൈറ്റായ https://www.idbibank.in -ൽ തൽക്കിതിട്ടുള്ള ഖിങ് 28.08.2026 മുതൽ സന്ദർശിക്കുക. കൂടാതെ ഇ-ലേഖ സേവന ദാതാക്കളായ PSB അലയൻസ് പ്രൈവറ്റ് ലിമിറ്റഡിന്റെ (BAANKNET Platform) വെബ്സൈറ്റിലും വിവരങ്ങൾ ലഭ്യമാണ്. കൂടാതെ https://baanknet.com എന്ന വെബ്സൈറ്റിലും ഇത് ലഭ്യമാണ്. കൂടുതൽ വിവരങ്ങൾക്ക് +91 82912 20220, ഇമെയിൽ - support.baanknet@psballiance.com	
തീയതി : 19-08-2026 സ്ഥലം : കൊച്ചി	(ഒഎ) (അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ) ഒഎ ഡി ബി ഒഎ ബാങ്ക് ലിമിറ്റഡ്

The above notice was published in the following newspapers

S.No.	Newspapers	Edition	Date Published
1	The New Indian Express	Ernakulam Edition	22/08/2026
2	Kerala Kaumudi	Ernakulam Edition	22/08/2026

(II) Possession Notice published in newspapers

POSSESSION NOTICE

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



IDBI BANK

IDBI BANK Limited, Retail Recovery, First Floor
Panampilly Nagar, Kochi-682036, Ph: 0484-2317326

APPENDIX IV [Rule 8 (1) POSSESSION NOTICE (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 19/08/2023 calling upon the borrower and the mortgagors **Smt. Ashadevi NV, Smt. Vijayadevi, Shri. Gireesh Kumar T Ramakrishna Pillai, Shri. N C Prasanth** and to repay the amount mentioned in the notice being **Rs. 80,68,006.61/- (Rupees Eighty Lakh Sixty Eight Thousand Six and Sixty One Paise Only)** as on 18-08-2023 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 **21st day of November of the year 2023**. 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.83,18,421.61/- (Rupees Eighty Three Lakh Eighteen Thousand Four Hundred Twenty One and Sixty One Paise Only)** as on 19-11-2023 and interest thereon. The borrower's attention is invited to provisions of sub section (B) of section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Item No.1: All the piece and parcels of Immovable property (owned by Smt.Ashadevi NV) 2.71 Ares in Re Sy No 72/2-11 of Block No 39, (Old Sy No 363/2) of Perumbavoor Village of Perumbavoor Sub District, Ernakulam District in the state of Kerala. **BOUNDARIES:** East: Way, North: Property of Ashadevi, West: Way, South: Property of Beejivan. Together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth. **Item No.2:** All the piece and parcels of immovable property (owned by Smt.Ashadevi NV) admeasuring 52.83 (8.10 + 44.73) Ares in Re Sy No 69/1-5 & 69/1-4 of Block No 5, (Old Sy No 645/4/1, 4/2 & 4/3) and the building therein of Kodanad Village, Kunnathunad Taluk, Ernakulam District in the state of Kerala in favour of IDBI Bank. **BOUNDARIES:** East : Road and Property of Balagangadharanmenon, North: Paddy Field, West : Property of Nedumpilly Prasanth, South: Property of Nedumpilly Prasanth. Together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth.

Date: 21.11.2023 Place: Ernakulam Sol:- Authorised Officer, IDBI Bank Ltd.



IDBI BANK

ഐ.ഡി.ബി.എ ബാങ്ക് ലിമിറ്റഡ്, റെട്ടൈൽ റിക്കവറി, ഫസ്റ്റ് ഫ്ലോർ പനമ്പിള്ളി നഗർ, കൊച്ചി - 682036, ഫോൺ: 0484 2317326

APPENDIX IV [Rule 8 (1) വസ്തു കൈവശമെടുക്കൽ നോട്ടീസ് (സ്ഥാവര വസ്തുക്കൾക്ക്)]

സെക്യൂരിറ്റി ഇൻ്ററസ്റ്റ് ആക്ട് റീ കൺസ്ട്രക്ട് ചെയ്ത ഓഫ് ഫൈനാൻഷ്യൽ സെക്യൂരിറ്റി ആക്റ്റ് എൻഫോഴ്സ്മെന്റ് ഓഫ് സെക്യൂരിറ്റി ഇൻ്ററസ്റ്റ് നിയമം, 2002 (2002-54) പ്രകാരം ഐ.ഡി.ബി.എ ബാങ്ക് ലിമിറ്റഡിന്റെ അധികാരപ്പെട്ട ഓഫീസർ എന്ന നിലയിൽ ടി നിയമത്തിന്റെ 13 (12) വകുപ്പ് പ്രകാരവും, സെക്യൂരിറ്റി ഇൻ്ററസ്റ്റ് എൻഫോഴ്സ്മെന്റ് ചട്ടം, 2002ന്റെ ചട്ടം 3 പ്രകാരവും സിദ്ധിച്ച അധികാരപ്രകാരം വായ്പക്കാരായ ശ്രീമതി, ആശാദേവി എൻ.വി., ശ്രീമതി, വിജയദേവി, ശ്രീ, ഗിരീഷ് കുമാർ ടി രാമകൃഷ്ണപിള്ള, ശ്രീ, എൻ സി പ്രസാൻ എന്നിവർക്ക് 19.08.2023 തീയതി 13(2) വകുപ്പ് പ്രകാരം നോട്ടീസ് അയക്കുകയും ടി നോട്ടീസ് കൈപ്പറ്റി 60 ദിവസത്തിനകം നോട്ടീസ് പ്രകാരം ബാങ്കിന് 18.08.2023ന് കിട്ടാനുള്ള തുകയായ **80,68,006.61 (എൺപത് ലക്ഷത്തി അറുപത്തി ഏഴായിരത്തി ആറ് രൂപ അറുപത്തിയൊന്ന് പൈസ മാത്രം)** കൂടാതെ പലിശയും മറ്റു ചിലവുകളും സ്ഥിരതാ ബാങ്കിലേക്ക് അടയ്ക്കണമെന്നും ആവശ്യപ്പെട്ടിരുന്നു. എന്നാൽ വായ്പക്കാർ/ജാമ്ക്കാർ ടി തുക തിരിച്ചടയ്ക്കുന്നതിനു വിഴ്ച വരുത്തിയിട്ടുള്ളതിനാൽ താഴെ വിവരിക്കുന്ന വസ്തുവകകൾ ടി നിയമത്തിന്റെ 13 (4) വകുപ്പും ടി ചട്ടത്തിന്റെ ചട്ടം 8 പ്രകാരവും ബാങ്ക് അധികാരപ്പെടുത്തിയ ഓഫീസർ 21.11.2023 തീയതി കൈവശമെടുത്തിരിക്കുന്നതായും മേൽപറഞ്ഞവയെയും പൊതുജനങ്ങളെയും ഇതിനാൽ അറിയിച്ചു കൊള്ളുന്നു. താഴെ പറയുന്ന വസ്തുവകകളിൽമേൽ യാതൊരുവിധ ഇടപാടുകളും നടത്തരുതെന്നും, ഏതെങ്കിലും വിധം ഇടപാടുകൾ നടത്തുകയോകയാൽ അതു ഐ.ഡി.ബി.എ ബാങ്ക് ലിമിറ്റഡിനു 19.11.2023ന് കിട്ടാനുള്ള തുകയായ **83,18,421.61 (എൺപത്തിമൂന്ന് ലക്ഷത്തി പതിനെട്ടായിരത്തി നാനൂറ് ഇരുപത്തിയൊന്ന് രൂപ അറുപത്തിയൊന്ന് പൈസ മാത്രം)** കൂടാതെ പലിശയും മറ്റു ചിലവുകൾക്കും വിധേയമായിരിക്കുമെന്നുള്ള വിവരം മേൽപറഞ്ഞവയെയും പൊതുജനങ്ങളെയും ഇതിനാൽ അറിയിച്ചു കൊള്ളുന്നു. കൂടാതെ പണയ വസ്തു വീണ്ടെടുക്കുവാനുള്ള സമയപരിധിയെപ്പറ്റിയുള്ള നിയമത്തിലെ 13-ാം വകുപ്പിലെ 8-ാം ഉപവകുപ്പിനെപ്പറ്റി വായ്പക്കാരനെ ഓർമ്മപ്പെടുത്തുന്നു.

സ്ഥാവര വസ്തുക്കളുടെ വിവരങ്ങൾ

ഐ.എ നം.1: കേരളത്തിലെ എറണാകുളം ജില്ല, കുന്നത്തുനാട് താലൂക്ക്, പെരുമ്പാവൂർ ഉപജില്ലയിൽ പെരുമ്പാവൂർ വില്ലേജിലെ ബ്ലോക്ക് നം. 39ലെ റീസർവ്വേ നം. 72/2-11 (പഴയ സർവ്വേ നം. 363/2) ശ്രീമതി, ആശാദേവി എൻ.വി. ഉടമസ്ഥതയിൽ പുരോഗതിയോട് കൂടിയ മുഴുവനും ഭാഗികവുമായ 2.71 ആർസ് സ്ഥലം. **അതിർത്തികൾ:** കിഴക്ക്: വഴി, വടക്ക്: ആശാദേവിയുടെ സ്ഥലം, പടിഞ്ഞാറ്: വഴി, തെക്ക്: ബീജീവന്റെ സ്ഥലം. കൂടാതെ ഇപ്പോഴുള്ളതും ഭാവിയിലുണ്ടാകാവുന്നതുമായ ബിൽഡിംഗുകളും സ്കൂളുകളും നിർമ്മിതികളും പ്ലാന്റുകളും ഭൂമിയിൽ ഉറപ്പിച്ചിരിക്കുന്ന മെഷിനുകളും മറ്റ് സാധനങ്ങളും അടക്കം. **ഐ.എ നം.2:** കേരളത്തിലെ എറണാകുളം ജില്ല, കുന്നത്തുനാട് താലൂക്ക്, കൊടനാട് വില്ലേജിലെ ബ്ലോക്ക് നം. 5ന് റീസർവ്വേ നം. 69/1-5 & 69/1-4 (പഴയ സർവ്വേ നം. 645/4/1, 4/2 & 4/3 ബിൽഡിംഗ് അടക്കം ശ്രീമതി ആശാദേവി എൻ.വി. ഉടമസ്ഥതയിൽ പുരോഗതിയോട് കൂടിയ മുഴുവനും ഭാഗികവുമായ 52.83 (8.10 + 44.73) ആർസ് സ്ഥലം. **അതിർത്തികൾ:** കിഴക്ക്: റോഡും ബാലഗംഗാധരമനോന്റെ സ്ഥലവും, വടക്ക്: നെൽവയൽ, പടിഞ്ഞാറ്: നെടുമ്പിള്ളി പ്രശാന്തിന്റെ സ്ഥലം, തെക്ക്: നെടുമ്പിള്ളി പ്രശാന്തിന്റെ സ്ഥലം. കൂടാതെ ഇപ്പോഴുള്ളതും ഭാവിയിലുണ്ടാകാവുന്നതുമായ ബിൽഡിംഗുകളും സ്കൂളുകളും നിർമ്മിതികളും പ്ലാന്റുകളും ഭൂമിയിൽ ഉറപ്പിച്ചിരിക്കുന്ന മെഷിനുകളും മറ്റ് സാധനങ്ങളും അടക്കം.

തീയതി 21.11.2023 സ്ഥലം എറണാകുളം അധികാരപ്പെടുത്തിയ ഓഫീസർ (ഒപ്പ്) ഐ.ഡി.ബി.എ ബാങ്ക് ലിമിറ്റഡ്,

The above notice was published in the following newspapers

S.No.	Newspapers	Edition	Date Published
1	The New Indian Express	Ernakulam Edition	28/11/2023
2	Mangalam	Ernakulam Edition	28/11/2023

(III) Brief Description of Secured Asset

(a) Details of Immovable Property

Property Description
<u>Bank Property ID: IBKL334ASHADEVI</u> Description of the Immovable Property All the piece and parcels of Immovable property 2.71 Ares in Re Sy No 72/2-11 of Block No 39,(Old Sy No 363/2) of Perumbavoor Village of Perumbavoor Sub District, Ernakulam District in the state of Kerala owned by Smt. Ashadevi N V and bounded as East by: Way, North by : Property of Ashadevi, West by : Way, South by: Property of Beejivan, together with all and singular the structures and erections thereon, both present and future.

(IV) Outstanding Dues of Secured Creditor (IDBI Bank Ltd)

Outstanding Dues of IDBI Bank in the loan account of

Ashadevi as on 29.10.2025 is as follows,

(Amount in Rs)

Facilities	Amount
Loan Against Property	80,05,348.61
KCC	21,52,090.00
Expense Account	1,42,909.52
Total	Rs.103,00,348.13

Total dues as on 29.10.2025 is **Rs.103,00,348.13 (Rupees One Crore Three Lakh Three Hundred and Forty Eight and Paise Thirteen Only)** together with further interest and charges thereon with effect from 30.10.2025.

(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 lender only.
2	Issue of Tender/ Offer / Bid Document The tender document can be downloaded from IDBI website - https://www.idbibank.in →E-auctions from 28.08.2026 and also from E-auction Service Provider i.e PSB Alliance Private Limited (BAANKNET Platform), website - https://baanknet.com.
3	Reserve Price and EMD a) The Reserve Price for the sale of the Secured property is Rs.28,65,000/- (Rupees Twenty Eight Lakh Sixty Five Thousand Only). b) The EMD (Earnest Money Deposit) is fixed at Rs.2,86,500/- (Rupees Two Lakh Eighty Six Thousand Five Hundred Only).
4.	The sale of Secured Assets is on "As is where is", "As is what is", "Whatever there is", "Without recourse" and "No complaint" basis. The description of the immovable property is based on the mortgage created by the Borrower/s with the secured lender from time to time and the representations made by them. The Authorised Officer (AO)/Secured Creditor 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., if any, outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. It is expressly made clear that the AO / Bank do not take any responsibility to provide information on the same. The AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, of Smt Ashadevi N V (Borrower), Shri Gireesh Kumar T Ramakrishna Pillai (Co-Borrower), Smt Vijayadevi Chandrasekharan (Co-Borrower) Smt Lakshmi G Menon (Legal Heir and Wife of deceased Shri N C Prasanth, Guarantor), Mr. Saurav Menon (Son of Deceased Shri N C Prasanth, Guarantor) 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 as follows: Not known. 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 with prior intimation from 07-09-2026 till 11-09-2026 from 10AM to 4PM so that representative of the Authorised Officer would be available at the property site to facilitate the inspection. Please note that ‘inspection can be undertaken with prior appointment only’.
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 Ltd, Panampilly Nagar, Retail Recovery, First Floor, Kochi – 682036 on any working day but not later than 5 p.m. on 15-09-2026 in a sealed cover which shall be superscripted as “Bid Document and EMD: A/c Ashadevi N V 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 Ashadevi N V payable at Ernakulum issued by any Nationalized 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 through WWW.BAANKNET.COM in favor of IDBI Bank Limited, Account No.33434915010026 IFSC Code: IBKL0000334, Perumbavoor Branch not later than <u>5PM</u> on 15-09-2026. Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Bid Forms. The EMD of successful shall be retained towards part sale consideration and EMD amount of unsuccessful bidders shall be returned or transferred back by RTGS. The EMD shall not bear any interest.
14.	Only those bidders will be permitted to participate in the auction whose Bid Document is complete in every respect and whose 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, will be permitted to participate in the e-auction process. 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 number provided. Auction/ Bidding shall only be through “online Auction Mode” through the website of Service Provider https://baanknet.com

15.	<u>Registration with E-Auction Service Provider</u> 1. Participants who are not already registered with the e-auction provider M/s. e PSB Alliance Private Limited (BAANKNET Platform) should register themselves by following the procedure mentioned at the website https://baanknet.com a. The participants/ intending purchasers are necessarily required to submit following documents/ papers for registration to M/s. e PSB Alliance Private Limited. b. Form duly signed & filled up. Please download from https://baanknet.com c. Self-attested copy of Pan Card d. Self attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - Any one) e. 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 <u>and</u> 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 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, such bidders may contact M/s. e PSB Alliance Private Limited on 82912 20220 Website: https://baanknet.com Office mail Id : support.baanknet@psballiance.com/uday.jadhav@psballiance.com</u> <u>Office Address:</u> PSB Alliance Private Limited Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400 037 <u>Help Line Desk:</u> Landline: +91 82912 20220, E-mail- support.baanknet@psballiance.com. Bidding in the 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.
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16.	The E-auction day: on 16.09.2026 from 11.00AM AM to 12.00PM The auction would be held with extensions of 5 minutes each, if required, on e-auction platform at website https://baanknet.com . In case no further valid bids are received during the extended period, the last highest bid received would be treated as the successful bid and auction would be treated as closed/ terminated. The decision of Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders. <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. The property shall not in any case sold below reserve price.
17.	The amount of EMD paid by interested parties shall carry no interest. The EMD of unsuccessful bids will be returned within 7 days from the date of e-auction sale.
18.	<u>Payment of Sale Price</u> The successful bidder would be informed in writing about the acceptance of his/ her bid/ offer by the AO and will be required to deposit 25% of the sale price (less the amount of EMD) immediately i.e., on the same day or next working day from the date of the valid communication intimating acceptance of his/her bid by way of crossed A/c Payee Demand Draft/ Pay Order drawn in favour of “IDBI Bank Ltd.-A/c Ashadevi N V payable at Ernakulum issued by any Nationalized Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No.33434915010026 IFSC Code: IBKL0000334 Perumbavoor Branch, Ernakulam. The Balance amount of the sale price shall have to be paid within 15 days from the date of valid communication intimating acceptance of his/ her bid by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of IDBI Bank Ltd.- A/c Ashadevi N V payable at Ernakulum issued by any Nationalized Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No.33434915010026 IFSC Code: IBKL0000334 Perumbavoor Branch, Ernakulam or such extended period as may be agreed upon in writing between the successful bidder and the AO, as per the SARFAESI Act & Rules.
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 and the Secured Assets shall be

	resold. In case of default in payment of remaining 75% of bid amount or part thereof within prescribed time period, the 25% amount deposited and / or the amount so deposited thereafter will be forfeited and the Secured Assets shall be resold.
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.	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to resell the Secured assets with second and third bidder in the manner stated above.
22.	On confirmation of sale and if the terms of payment have been complied with, the AO exercising the power of sale shall issue Certificate of Sale for the immovable property in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002. On issuance of Certificate of Sale, the Auction Sale process will be completed and the Authorized Officer is not responsible for registration of Certificate of sale. It is the responsibility of Successful Bidder to get the Certificate of Sale registered.
23.	The successful Bidder shall, after making full payment of sale price immediately and simultaneously take possession of the Secured Assets. <u>It is explicitly stated that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security, safe-keeping and possession 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.
24.	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. Only sale certificate will be issued to successful purchaser as envisaged under SARFAESI Rules.

	It shall be the responsibility of successful bidder to remit TDS as applicable under Section 194-1-A , if the aggregate of sums credited or paid for sale consideration is Rs. 50 lakh or more. TDS shall be filed online and TDS certificate shall be issued. The purchaser has to produce the proof of having deposit the income tax into Government account. The bidder shall deduct and deposit with the concerned department / statutory body, tax deducted at source as applicable under Income tax Act. Such TDS shall be considered as part of the offer made by the bidder.
25.	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.
26.	The time hereinabove fixed for the observance and performance by the bidder of any of the obligations to be observed by him/ her under these conditions is and shall be deemed to be of the essence.
27.	In the event of IDBI Bank's office remaining closed on the day of bid for any unforeseen reason, the bids shall take place on the next working day of IDBI Bank Ltd.
28.	<u>General Terms and Conditions</u> The AO shall be at liberty to amend/ modify/ delete/ drop any of the above conditions as may be deemed necessary in the light of the facts and circumstances.
29.	The entire procedure of 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.
30.	Notwithstanding anything to the contrary contained in this document , 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.
31.	In the event the said sale in favour of the bidder not being confirmed by AO, otherwise than on account of the willful default of the bidder or if the sale is set aside by an order of the Court/ Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/ her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be 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. The deposit made by the successful bidder , pending execution of sale certificate, will be kept in non-interest bearing account.
32.	Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons.
33.	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.
34.	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Ernakulum, Kerala shall have jurisdiction to entertain /adjudicate such disputes.

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

A. THAT THE TENDER SHOULD BE FILLED IN THE FORMAT OF THE TENDER BIDS ENCLOSED AT ANNEXURE –VI/VII.

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

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

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

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

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

VI. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER-INDIVIDUAL

For purchase of the below property

Bank Property ID: IBKL334ASHADEVI

SCHEDULE:

All the piece and parcels of Immovable property 2.71 Ares in Re Sy No 72/2-11 of Block No 39,(Old Sy No 363/2) of Perumbavoor Village of Perumbavoor Sub District, Ernakulam District in the state of Kerala owned by Smt. Ashadevi N V and bounded as **East by:** Way, **North by** : Property of Ashadevi, **West by** : Way, **South by:** Property of Beejivan, together with all and singular the structures and erections thereon, both present and future.

(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

Bank Property ID: IBKL334ASHADEVI

SCHEDULE:

All the piece and parcels of Immovable property 2.71 Ares in Re Sy No 72/2-11 of Block No 39,(Old Sy No 363/2) of Perumbavoor Village of Perumbavoor Sub District, Ernakulam District in the state of Kerala owned by Smt. Ashadevi N V and bounded as **East by:** Way, **North by** : Property of Ashadevi, **West by** : Way, **South by:** Property of Beejivan, together with all and singular the structures and erections thereon, both present and future.

(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	:

	<i>Block letters)</i> (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 PERUMBAVOOR

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

To,

The Authorised Officer,
IDBI Bank Limited.,
Retail Recovery Department.

Sir,

Sale of Secured Asset's / Properties All the piece and parcels of Immovable property 2.71 Ares in Re Sy No 72/2-11 of Block No 39,(Old Sy No 363/2) of Perumbavoor Village of Perumbavoor Sub District, Ernakulam District in the state of Kerala owned by Smt. Ashadevi N V and bounded as **East by:** Way, **North by** : Property of Ashadevi, **West by** : Way, **South by:** Property of Beejivan, together with all and singular the structures and erections thereon, both present and future.

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.
1. 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.
2. 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.

3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. I/We also enclose a Demand Draft/Pay Order of value Rs. towards Earnest Money Deposit (EMD) in the name of "IDBI Bank Limited.-A/c _____ " payable at _____

Or

I/ We have remitted Rs..... towards Earnest Money Deposit (EMD) to IDBI Bank Limited by way of RTGS amount in favour of IDBI Bank Limited, Account No. _____ IFSC Code: _____,Branch:_____

9. We understand that the EMD will not carry any interest.
10. We understand that the Bid/Offer should be unconditional and Bid/Offer having conditions contrary to the terms and conditions of the Tender/Offer document can be summarily rejected.

Place:

Dated ____ day of _____ 2025

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 :
