

The Authorised Officer (AO)

of

IDBI BANK LIMITED

Panampilly Nagar, Ernakulum

TENDER DOCUMENT

For

Sale of Immovable Assets of

Smt Geetha (Co-Borrower and Mortgagor)

mortgaged to IDBI Bank Ltd against loan of Amith Raj Mu (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 23, 2026

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

IDBI BANK IDBI Bank Limited, Parampally Nagar, Post Bag No. 4263, Retail Recovery First Floor, Kochi - 682036, PH: 0484-2317326, Mob: 9067513399 Email: recoverykerala@idbi.co.in, Website: www.idbibank.in CIN: L65190MH2004GOI148838 SALE 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 Shri Amith Raj Mu (Borrower), Smt Geetha (Co-Borrower) that the below described immovable property mortgaged to IDBI Bank Limited (Secured Creditor), the physical 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 23-09-2026, for recovery of Rs.1,08,49,596.85/- (Rupees One Crore Eight Lakh Forty Nine Thousand Five Hundred and Ninety Six and Paise Eighty Five Only) O/s as on August 16, 2026 together with further interest and charges thereon due to IDBI Bank Limited, Secured Creditor from Shri Amith Raj Mu (Borrower), Smt Geetha (Co-Borrower). The reserve price and the earnest money deposit will be as follows: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Reserve Price in Rs. : Rs.70,00,000/- (Rupees Seventy Lakh Only)</td> </tr> <tr> <td>EMD Amount in Rs. : Rs.7,00,000/- (Rupees Seven Lakh Only)</td> </tr> <tr> <td>Date of inspection : 14-09-2026 to 18-09-2026</td> </tr> <tr> <td>Date and Time of E-auction: 23-09-2026 from 11.00 am to 12.00 pm</td> </tr> <tr> <td>Last Date of Submission of Bids: 22-09-2026</td> </tr> </table> Description of the Immovable Property All that pieces and parcels of immovable properties admeasuring 4.31 Ares comprised in Re- Sy No 26/4 (26/35) and Building therein, situated at Nellikode Village of Kozhikode Taluk and Kozhikode District in the State of Kerala owned by Smt. Geetha and bounded by: East By: Property of Handasan, West by: Road, North by: Property of Jose Mathew, South by: Property of Anil together with all buildings and structures thereon. 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 : 21.08.2026 Place: Kochi (Sd/-) Authorised Officer IDBI Bank Ltd.	Reserve Price in Rs. : Rs.70,00,000/- (Rupees Seventy Lakh Only)	EMD Amount in Rs. : Rs.7,00,000/- (Rupees Seven Lakh Only)	Date of inspection : 14-09-2026 to 18-09-2026	Date and Time of E-auction: 23-09-2026 from 11.00 am to 12.00 pm	Last Date of Submission of Bids: 22-09-2026	IDBI BANK ഐ.ഡി.ബി.എ. ബാങ്ക് ലിമിറ്റഡ്, പരമ്പള്ളി നഗർ, പോസ്റ്റ് ബാഗ് നമ്പർ 4263, റീട്ടെയ്ൽ റീകവറി ഫസ്റ്റ് ഫ്ലോർ, കൊച്ചി - 682036, ഫോൺ: 0484- 2317326, മൊബൈൽ: 9067513399 ഇ-മെയിൽ: recoverykerala@idbi.co.in, വെബ്സൈറ്റ്: www.idbibank.in CIN: L65190MH2004GOI148838 സ്ഥാവര വസ്തുക്കളുടെ വിൽപനയ്ക്കുള്ള വിൽപന അറിയിപ്പ് സെക്യൂരിറ്റൈസ്ഡ് ആസ്തി വികസനക്ട്രക്ഷൻ ഓഫ് ഫൈനാൻഷ്യൽ രെസ്ക്യൂസ് ആക്റ്റ് ഫോഴ്സ്ഡ് ഓഫ് സെക്യൂരിറ്റി ഇൻട്രസ്റ്റ് ആക്റ്റ് 2002 ലെ സെക്യൂരിറ്റി ഇൻട്രസ്റ്റ് ഹെൽഫോഴ്സ് ഓക്റ്റ് റൂൾസ് 2002 ലെ റൂൾ 8(6) പ്രകാരമുള്ള സ്ഥാവര വസ്തുക്കളുടെ ഈ ലേല വിൽപന നോട്ടീസ്. ബാങ്കിൽ പണയപ്പെടുത്തിയ താഴെക്കൊടുത്തിരിക്കുന്ന സ്ഥാവര വസ്തുക്കൾ ഐ.ഡി.ബി.എ. ബാങ്ക് ലിമിറ്റഡിന്റെ അധികാരപ്പെട്ട ഉദ്യോഗസ്ഥൻ, റാൻഡിക്രോസ് ക്രൈഡർ, എടുത്തിട്ടുള്ളതാണെന്നും ശ്രീ. അമിത് രാജ് മു (ബാർറോർ), ശ്രീമതി. ഗീത (സംഹാർ പാർറോർ) എന്നിവരിൽ നിന്നും ഐ.ഡി.ബി.എ. ബാങ്കിൽ ലഭിക്കാനുള്ള 16 ആമത്ത് 2026 വരെയുള്ള കൂടിച്ചിക തുകയായ 1,08,49,596.85/- (ഒരു കോടി എട്ട് ലക്ഷത്തി നാല്പത്തിയൊമ്പതിനായിരത്തി അഞ്ഞൂറ്റി തൊണ്ണൂറ്റി ആറ് രൂപ എൺപത്തിയഞ്ച് പൈസ) യും പലിയെയും 9% ചിലവുകളും ഈടാക്കുന്നതിനുവേണ്ടി താഴെക്കൊടുത്തിരിക്കുന്ന സ്ഥാവര വസ്തുക്കൾ ഇപ്പോൾ എവിടെയാണോ, എങ്ങനെയാണോ, എന്തൊക്കെയാണോ എന്നതിന്റെ അടിസ്ഥാനത്തിൽ 23.09.2026 ന് വിൽപന നടത്തുവാൻ തീരുമാനിച്ചിരിക്കുന്ന വിവരം ശ്രീ. അമിത് രാജ് മു (ബാർറോർ), ശ്രീമതി. ഗീത (സംഹാർ പാർറോർ) എന്നിവരെയും പൊതു ഭരണങ്ങളെ പൊതുവായും അറിയിച്ചുകൊള്ളുന്നു. കരുതൽ വിലയും, നിരതവൃത്ത്യകയും, നിരതവൃത്ത്യം സാധ്യപ്പെടേണ്ട തീയതിയും താഴെ കൊടുത്തിരിക്കുന്നു. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>കരുതൽ വില: രൂപ 70,00,000/- (എഴുപത് ലക്ഷം രൂപ)</td> </tr> <tr> <td>നിരതവൃത്ത്യം: 7,00,000/- (ഏഴ് ലക്ഷം രൂപ)</td> </tr> <tr> <td>വസ്തു പരിശോധന തീയതി : 14-09-2026 മുതൽ 18-09-2026 വരെ</td> </tr> <tr> <td>ലേല തീയതിയും സമയവും : 23-09-2026 ഓറലിയെ 11.00 മുതൽ ഉച്ചയ്ക്ക് 12.00 വരെ</td> </tr> <tr> <td>ഒഴിയാന്യകൾ സമർപ്പിക്കേണ്ട അവസാന തീയതി : 22-09-2026</td> </tr> </table> സ്ഥാവര വസ്തു വിവരണം: (ശ്രീമതി. ഗീതയുടെ ഉടമസ്ഥതയിൽ കേരള സംസ്ഥാനത്ത് കോഴിക്കോട് ജില്ലയിൽ കോഴിക്കോട് താലൂക്കിൽ നെല്ലിക്കോട് വില്ലേജിൽ സ്ഥിതി ചെയ്യുന്ന നീ സർ ലെ നമ്പർ 26/4 (26/35) ൽ പെട്ട 4.31 ആർസ് സ്ഥാവരവസ്തുവും അതിലെ കെട്ടിടവും 99% ചരയത്തെയും അതിരുകൾ കിഴക്ക് ഹരിദാസൻ വക വസ്തു, പടിഞ്ഞാറ് റോഡ്, വടക്ക് മേനോൻ മാസ്റ്റർ വക വസ്തു, തെക്ക് അതിൽ വക വസ്തു, കൂടാതെ അതിലെ എല്ലാ കെട്ടിടങ്ങളും ഘടനകളും ഉൾപ്പെടെ) ലേല വ്യവസ്ഥകളും പ്രായീകളെയും പറ്റി കൂടുതൽ അറിയാനായി ഐ.ഡി.ബി.എ. ബാങ്കിന്റെ വെബ്സൈറ്റായ https://www.idbibank.in → എന്ന ഇ-ലേല ലിങ്കിൽ 28.08.2026 മുതൽ സന്ദർശിക്കുക. ബാങ്കിന്റെ അംഗീകൃത സേവന ദാതാവായ PSB Alliance Private Limited (BAANKNET Platform) എന്ന വെബ് പോർട്ടൽ https://baanknet.com മുഖേനയാണ് ഇ-ലേല നടത്തുന്നത്. ഇ-ലേലത്തെക്കുറിച്ചുള്ള കൂടുതൽ വിവരങ്ങൾക്ക് +91 82912 20220, E-mail- support.baanknet@psballiance.com (ഒ.സി. അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ, തീയതി 21.08.2026, സ്ഥലം: കൊച്ചി) ഐ.ഡി.ബി.എ. ബാങ്ക് ലിമിറ്റഡ്	കരുതൽ വില: രൂപ 70,00,000/- (എഴുപത് ലക്ഷം രൂപ)	നിരതവൃത്ത്യം: 7,00,000/- (ഏഴ് ലക്ഷം രൂപ)	വസ്തു പരിശോധന തീയതി : 14-09-2026 മുതൽ 18-09-2026 വരെ	ലേല തീയതിയും സമയവും : 23-09-2026 ഓറലിയെ 11.00 മുതൽ ഉച്ചയ്ക്ക് 12.00 വരെ	ഒഴിയാന്യകൾ സമർപ്പിക്കേണ്ട അവസാന തീയതി : 22-09-2026
Reserve Price in Rs. : Rs.70,00,000/- (Rupees Seventy Lakh Only)											
EMD Amount in Rs. : Rs.7,00,000/- (Rupees Seven Lakh Only)											
Date of inspection : 14-09-2026 to 18-09-2026											
Date and Time of E-auction: 23-09-2026 from 11.00 am to 12.00 pm											
Last Date of Submission of Bids: 22-09-2026											
കരുതൽ വില: രൂപ 70,00,000/- (എഴുപത് ലക്ഷം രൂപ)											
നിരതവൃത്ത്യം: 7,00,000/- (ഏഴ് ലക്ഷം രൂപ)											
വസ്തു പരിശോധന തീയതി : 14-09-2026 മുതൽ 18-09-2026 വരെ											
ലേല തീയതിയും സമയവും : 23-09-2026 ഓറലിയെ 11.00 മുതൽ ഉച്ചയ്ക്ക് 12.00 വരെ											
ഒഴിയാന്യകൾ സമർപ്പിക്കേണ്ട അവസാന തീയതി : 22-09-2026											

The above notice was published in the following newspapers

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

POSSESSION NOTICE

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

 IDBI BANK CIN: L55190MH2004G0138338	IDBI Bank Limited, Panampilly Nagar, Kochi - 682036, Ph: 0484 2311434
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 11-06-2024 calling upon the borrower Shri Amith Raj Mu, Ikkandath House, Chevarambalam Chevayur, Kozhikode, Kerala-673017 and Smt Geetha, Ikkandath House, Chevarambalam Chevayur, Kozhikode, Kerala-673017, to repay the amount mentioned in the notice being Rs.86,83,886.05 (Rupees Eighty Six Lakh Eighty Three Thousand Eight Hundred and Eighty Six and Paise Five only) on 08-06-2024 plus further interest and other charges applicable from 10-06-2024 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 2nd day of September of the year 2024. 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.86,83,886.05 (Rupees Eighty Six Lakh Eighty Three Thousand Eight Hundred and Eighty Six and Paise Five 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 PROPERTY	
All that pieces and parcels of immovable properties admeasuring 4.31 Ares comprised in Re-Sy No 25/4 (25/35) and Building therein, situated at Nellikode Village of Kozhikode Taluk and Kozhikode District in the State of Kerala owned by Smt. Geetha and bounded as under: Bounded On: Or towards East by: Property of Handisan, Or or towards West by: Road, Or or towards North by: Property of Jose Mathew, Or or towards South by: Property of Anil. Together with all buildings and structures therein attached to the earth or permanently fastened to anything attached to the earth.	
(Sd/-) Authorised Officer, Place: Kozhikode, Date: 02.09.2024	
IDBI Bank Limited	

[illegible]

The above notice was published in the following newspapers

S.No.	Newspapers	Edition	Date Published
1	The New Indian Express	Kozhikode Edition	04/09/2024
2	Kerala Kaumudi	Kozhikode Edition	04/09/2024

(III) Brief Description of Secured Asset

(a) Details of Immovable Property

Property Description
<u>Bank Auction ID: IBKL137AMITHRAJMU</u> Description of the Immovable Property All that pieces and parcels of immoveable properties admeasuring 4.31 Ares comprised in Re- Sy No 25/4 (25/35) and Building therein, situated at Nellikode Village of Kozhikode Taluk and Kozhikode District in the State of Kerala owned by Smt. Geetha and bounded by: East By: Property of Haridasan, West by: Road, North by: Property of Jose Mathew, South by: Property of Anil together with all buildings and structures thereon.

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

Outstanding Dues of IDBI Bank in the loan account of
Amith Raj Mu as on 16.08.2026 is as follows,

(Amount in Rs)	
Facilities	Amount
Home Loan Business Transfer	55,19,443.00
Home Loan Extension	45,63,926.05
Loan for insurance premium	4,45,937.00
Expense Account	3,20,290.80
Total	Rs.1,08,49,596.85

Total dues as on 16.08.2026 is **Rs.1,08,49,596.85/- (Rupees One Crore Eight Lakh Forty Nine Thousand Five Hundred and Ninety Six and Paise Eighty Five Only)** together with further interest and charges thereon with effect from 17.08.2026.

(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 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 property is Rs.70,00,000/- (Rupees Seventy Lakh Only). b) The EMD (Earnest Money Deposit) has been fixed at Rs.7,00,000/- (Rupees Seven Lakh 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/ Co-Borrower with the secured lender from time to time and the representations made by them. The Authorised Officer (AO) does not take or assume any responsibility for any shortfall of the immovable assets or for procuring any permissions, etc. or for the dues of any authority established by law. All statutory liabilities / taxes / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. It is expressly made clear that the AO / Bank do not take any responsibility to provide information on the same. The AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, of Shri Amith Raj Mu (the Borrower) 2) Smt. Geetha (Co-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 as follows: 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 with prior intimation from 14-09-2026 to 18-09-2026 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 22.09.2026 in a sealed cover which shall be superscripted as “Bid Document and EMD: A/c Amith Raj Mu 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 Amith Raj Mu 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.13734915010026 IFSC Code: IBKL0000137, Panampilly Nagar Branch, Ernakulam not later than 5PM on 22.09.2026. Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Profile of the Bidder. 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. 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. 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 - The participants/ intending purchasers are necessarily required to submit following documents/ papers for registration to M/s. e PSB Alliance Private Limited. - Form duly signed & filled up. Please download from https://baanknet.com - Self-attested copy of Pan Card - 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 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.
16.	The E-auction day: on 23.09.2026 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.	Authorised Officer (AO) reserves the right to retain the EMD of top three bids up to two months from the date of e -auction and the amount of EMD will not carry any interest. The Bids so retained will be valid for 3 months from the date of auction or till further extension of time as may be approved by the AO. The EMD of other bids will be returned within 7 days from the date of auction.
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 Amith Raj Mu payable at Ernakulum issued by any Nationalized Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No.13734915010026 IFSC Code: IBKL0000137 Panampilly Nagar 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 Amith Raj Mu payable at Ernakulum issued by any Nationalized Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No.13734915010026 IFSC Code: IBKL0000137 Panampilly Nagar 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.
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 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 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.
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. 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.	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.
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 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 Auction ID: IBKL137AMITHRAJMU

SCHEDULE:

All that pieces and parcels of immoveable properties admeasuring 4.31 Ares comprised in Re-Sy No 25/4 (25/35) and Building therein, situated at Nellikode Village of Kozhikode Taluk and Kozhikode District in the State of Kerala owned by Smt. Geetha and bounded by: East By: Property of Haridasan, West by: Road, North by: Property of Jose Mathew, South by: Property of Anil together with all buildings and structures thereon.

(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 Auction ID: IBKL137AMITHRAJMU

SCHEDULE:

All that pieces and parcels of immoveable properties admeasuring 4.31 Ares comprised in Re-Sy No 25/4 (25/35) and Building therein, situated at Nellikode Village of Kozhikode Taluk and Kozhikode District in the State of Kerala owned by Smt. Geetha and bounded by: East By: Property of Haridasan, West by: Road, North by: Property of Jose Mathew, South by: Property of Anil together with all buildings and structures thereon.

(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 ERNAKULAM

(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 that pieces and parcels of immoveable properties admeasuring 4.31 Ares comprised in Re- Sy No 25/4 (25/35) and Building therein, situated at Nellikode Village of Kozhikode Taluk and Kozhikode District in the State of Kerala owned by Smt. Geetha and bounded by: East By: Property of Haridasan, West by: Road, North by: Property of Jose Mathew, South by: Property of Anil together with all buildings and structures thereon.

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 _____ 2024

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 :
