

The Authorised Officer (AO)
of
IDBI BANK LIMITED,
Mayiladuthurai, RMS Plaza, 53/104,
Mahadhana Street, Mayiladuthurai,
Tamil Nadu, Pincode : 609001

Shri. Ramachandran Chinnappan, Borrower &
Shri. Niththish Kumar, Co-Borrower

AUCTION DATE: 25.09.2026

TENDER DOCUMENT

For

Sale of Residential House, situated at “Plot No.41, Natarajan Nagar, Pattamangalam
Village, Mayiladuthurai Taluk, Mayiladuthurai District, Tamil Nadu -609 001”

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 08-12-2024

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

 IDBI BANK	IDBI Bank Ltd. Mayiladuthurai Branch : RMS Plaza, 53/104, Mahadhana Street, Mayiladuthurai - 609 001, Ph No.04365-252049
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 27-09-2024 calling upon the borrower Shri.Ramachandran, Mr.Chinnappan, & Mr. Niththish Kumar to repay the amount mentioned in the notice being Rs.71,31,107.25 (Rupees Seventy One Lakhs Thirty One Thousand One Hundred And Seven And Twenty Five Paise 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 5th day of December 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.71,31,107.25 (Rupees Seventy One Lakhs Thirty One Thousand One Hundred And Seven And Twenty Five Paise 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	
Plot no 41 Natrajan Nagar, pattamangalam village Mayiladuthurai 609001 measuring at an extent of 2400 Sqft All that piece and parcel of land and building comprised in and forming part of and situate on Plot no 41 Natrajan Nagar, pattamangalam village Mayiladuthurai 609001, and which is bounded as follows : East of : plot no 40, West of : Park., On the South by : Plot no 43, On the North by : East West layout. 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 : 05-12-2024 Place : Mayiladuthurai	Sd/- Authorised Officer IDBI Bank Ltd.

2). Dinamani (Tamil)- Nagapattinam Edition

**IDBI BANK**

ஐடிபிஐ வங்கி லிமிடெட்
மயிலாடுதுறை கிளை : RMS பிளாசா,
53/104, மகாதான் வீதி,
மயிலாடுதுறை - 609 001, போன் : 04365-252049

சுவாதீன அறிவிப்பு

பிற்போக்குகை IV [விதி 8(1)] (அசையா சொத்திற்காக)

2002ம் ஆண்டு கடனீட்டு சொத்துக்களை ஹாக்கியாக்ருதல், நிதிச் சொத்துக்களை கிராமத்தல் மற்றும் கடனீட்டுச் சொத்துக்கள் அமலாக்கச் சட்டத்தின் (SARFAESI சட்டம்) (54/2002) பிரிவு 13 (12) 2002 பிணையதலன் அமலாக்கம் விதிகளின் விதி 3ன் கீழ், கடன்தாரர்கள் : திரு.ராமச்சந்திரன், திரு.கின்னப்பன் மற்றும் திரு.நித்திஷ்குமார், அங்கீகரிக்கப்பட்ட அதிகாரியானவர் 27.09.2024 தேதியில் கேட்பு அறிவிப்பில் குறிப்பிடப்பட்டுள்ள தொகை ரூ.71,31,107.25 (ரூபாய் எழுபத்து ஒரு லட்சத்து முப்பத்து ஓராயிரத்து நூற்று எழு மற்றும் பைசா இருபத்து ஐந்து மட்டும்) அறிவிப்பு பெற்றுக் கொண்ட 60 நாட்களுக்குள் திருப்பிச் செலுத்தும்படி கேட்டுக் கொண்டுள்ளார்.

கடன்தாரர்கள் அவ்வாறு திருப்பிச் செலுத்த தவறிவிட்டபடியால் கடன்தாரர்களுக்கும் மற்றும் பொதுமக்களுக்கும் இதன்மூலம் அறிவிப்பது என்னவென்றால் மேற்படி சட்டம் பிரிவு 13(4)ன் விதி 8ல் சொல்லப்பட்டுள்ள விதிகளின் கீழ், கீழே விவரிக்கப்பட்டுள்ள சொத்தினை அங்கீகரிக்கப்பட்ட அதிகாரி 05.12.2024 தேதியில் கையகப்படுத்தியுள்ளார்.

குறிப்பாக கடன்தாரர் மற்றும் அடமானதாரர் மற்றும் பொதுமக்களும் இந்த சொத்தின் மீது எத்தவித தொடர்பும் மேற்கொள்ளக் கூடாது என்றும், அவ்வாறு மேற்கொள்ளப்பட்டால் அது ஐடிபிஐ வங்கி லிமிடெட்-க்கு மேற்கண்ட கடன்தாரர் செலுத்த வேண்டிய நிலுவைத் தொகை, ரூ.71,31,107.25 (ரூபாய் எழுபத்து ஒரு லட்சத்து முப்பத்து ஓராயிரத்து நூற்று எழு மற்றும் பைசா இருபத்து ஐந்து மட்டும்) மற்றும் வட்டிக்கும் மற்றும் செலவுக்கும் உட்பட்டது என்றும் இதன் மூலம் எச்சரிக்கப்படுகிறது.

பிணையமாக்கப்பட்ட சொத்துக்களை மீட்பதில் கால அவகாசத்தைக் கருத்தில் கொள்ளும்படி, சட்டத்தின் பிரிவு 13(1)க்கு கடன்தாரரின் மற்றும் அடமானதாரரின் கவனம் ஈர்க்கப்படுகிறது.

சொத்து விபரம்

மயிலாடுதுறை - 609 001, பட்டமங்கலம் கிராமம், நடராஜன் நகர், மனை எண்.41ல் அடங்கியதும் அதன் பகுதியுமான முழு நிலம் 2400 சதுர அடி உடன் அங்கு கட்டப்பட்டுள்ளதும் பட்டமங்கலம் கிராமம், மயிலாடுதுறை-609 001, நடராஜன் நகர், மனை எண்.41ல் உள்ளதுமான கட்டடமும் சேர்ந்த சொத்தின் எல்லைகள் : மனை எண்.40க்குக் கிழக்கு, பூங்காவுக்கு மேற்கு, மனை எண்.43க்குத் தெற்கு, கிழமேல் வேயலட்டுக்கு வடக்கு, உடன் அங்கு தற்போதுள்ளவையும், உடன் அங்குள்ள அனைத்துக் கட்டிடங்களும், கட்டுமானங்களும் மற்றும் பூமியில் நிரந்தரமாகப் பதிக்கப்பட்டுள்ள அனைத்து ஆலைகளும், இயந்திரங்களும் பிற அனைத்துத் தொடர்புடைய பொருட்களும் சேர்ந்த சொத்து.

தேதி : 05.12.2024
இடம் : மயிலாடுதுறை

ஒம்/- அங்கீகரிக்கப்பட்ட அதிகாரி
ஐடிபிஐ வங்கி லிமிடெட்,

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

E-Auction Notice Published in The New Indian Express – Nagapattinam Edition (English) dated 08.09.2026

IDBI BANK	IDBI BANK LIMITED - RETAIL RECOVERY, No. 115, Anna Salai, Saidapet, Post Bag No. 805, Chennai - 600 015; Ph: 044-22202261 / 22202092. Website: www.idbi.bank.in
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES [Appendix IV-A] [See proviso to rule 9 (1)]	
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 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 25.09.2026 for recovery of loan outstanding amount due to the IDBI Bank Ltd, the Secured Creditor from the Borrowers & Co-Borrowers. The Reserve Price and other details are given at table below:	
Borrower Name: Shri. Ramachandran Chinnappan, Borrower and Shri. Niththish Kumar, Co-Borrower. Date of Demand Notice - Section 13(2) of SARFAESI Act: 27-09-2024; Physical Possession of below mentioned property taken on 19-06-2026, under Section 13(4) read with Section 14 of SARFAESI Act, 2002. Outstanding Amount: Rs. 87,58,426/- as on 03.09.2026	
DESCRIPTION OF IMMOVABLE PROPERTY All that piece and parcel of land and building bearing Plot No.41, Natarajan Nagar, Mayiladuthurai Registration District, Mayiladuthurai No.1 Sub-Registration District, Mayiladuthurai District, Mayiladuthurai Taluk, Pattamangalam Village, comprised in Old S.F. No.382/2 & 382/2A1A1, Sub Division S.F. No.382/7 with land admeasuring 2400 Sq., ft., or 223 Sq., Mtrs., Door No.41, E.B Connection No.06-528-003-3569 along with HP motor connection, panchayat water connection and other amenities thereon. Boundaries as follows :- North by : East – West layout Road., South by : Plot No.43., East by : Plot No.40., West by : Park.	
Reserve Price: Rs. 68,00,000/- EMD: Rs. 6,80,000/-	
DATE & TIME OF INSPECTION	17.09.2026 (Thursday) 2.00 p.m to 4.00 p.m
LAST DATE OF SUBMISSION OF EMD & BIDS	24.09.2026 (Thursday) upto 5.00 p.m
DATE AND TIME OF E-AUCTION	25.09.2026 (Friday) 10.30 a.m to 11.30 a.m (Unlimited extension of 5 minutes each)
For detailed terms and conditions of the sale, please refer to the bid document, which can be obtained from our Branch at No.115, Anna Salai, Saidapet, Post Bag No.805, Chennai - 600015 on all working days or downloaded from the link provided in IDBI Bank's website www.idbi.bank.in and www.baanknet.com available from 09.09.2026. Sale shall be strictly subject to the terms and conditions given in this advertisement and in the "Bid Document". Interested bidders may contact 1. Shri.Deva J, Manager (M) 9940280465, (E-mail): j.deva@idbi.co.in 2. Shri. S Ajay Kumar Seshadri,DGM R&R, (M) 9739804446,(E-mail): ajay_seshadri@idbi.co.in	
Place: Chennai, Date: 07.09.2026 Authorized Officer, DGM, Retail Recovery, Chennai	

E-Auction Notice Published in Dhinamani - Nagapattinam Edition (Tamil) dated

08.09.2026

IDBI BANK	IDBI வங்கி லிமிடெட் - சில்லறைக்கடன் மீட்பு, எண்.115, அண்ணா சாலை, சைதாப்பேட்டை, அஞ்சல் பெட்டி எண்.805, சென்னை - 600 015; தொலைபேசி: 044-22202261 / 22202092. இணையத்தளம்: www.idbi.bank.in								
அசையாச் சொத்துக்கள் விற்பனைக்கான விற்பனை அறிவிப்பு [நிர்देश്കை IV-A] [பார்க்கவும் விதி 9(1)-க்கான விதிமுறைகள்]									
அசையாச் சொத்துக்களின் விற்பனைக்கான E-ஏல அறிவிப்பு- கடனீட்டுச் சொத்துக்களை றொக்கமாகக் குதல் மற்றும் சீரமைத்தல் மற்றும் கடனீட்டுச் சொத்து மீதான உரிமை அமலாக்கச் சட்டம் 2002 அதனுடன் கடனீட்டுச் சொத்து மீதான உரிமை(அமலாக்கம்) விதிகள் 2002, விதி 9(1) -இன் கீழ் இதன் மூலம் பொதுமக்களுக்குப் பரவலாகவும் கடன்தாரர்கள் மற்றும் ஹார்ஸ்தாரர்கள் ஆகியோருக்குக் குறிப்பாகவும் அறிவிப்பது யாதெனில், ஈடு பெற்றுக் கடனளித்த வரலாட்டில் அடமானம்/ அடகு வைக்கப்பட்டுள்ளதும் ஈடு பெற்றுக் கடனளித்த IDBI வங்கியின் அதிகாரப்பூர்வ அலுவலரால் ஆக்கப்பூர்வ நேரடி கவாநீமை செய்வதில் உள்ளதுமேன கீழே விவரிக்கப்பட்டுள்ள அசையாச் சொத்தானது ஈடு பெற்றுக் கடனளித்த IDBI வங்கி லிட்டு, நிறுவனத்துக்கு கடன்தாரர்கள் & கடன்குக் கடன்தாரர்கள் ஆகியோரிடமிருந்து வரவேண்டிய நிறுவனக் கடன் தொகையை வசூலிப்பதற்காக, “கள்ளது உள்ள இடத்தில்”, “கள்ளது உள்ளது” மற்றும் “கள்ளது என்னவோ அது” எனும் முறையில் 25-09-2026 தாளன்று விற்பனை செய்வதாக உள்ளது. கடன்தாரர் பெயர்: திரு. ராமச்சந்திரன் சின்னப்பன், கடன்தாரர் மற்றும் திரு. நித்திஷ் குமார், கூட்டுக் கடன்தாரர், கோரிக்கை அறிவிப்பு - சர்வாசி சட்டத்தின் பிரிவு 13(2): 27-09-2024; கீழே குறிப்பிடப்பட்டுள்ள சொத்தின் நேரடி கவாநீமை, பிரிவு 13(4) அதனுடன் சர்வாசி சட்டத்தின் பிரிவு 14-இன்கீழ், 19-06-2026 அன்று எடுக்கப்பட்டது நிறுவனத் தொகை: 03-09-2026 அன்றுள்ளபடி ரூ.87,58,426/- அசையாச் சொத்து விவரம்: அனைத்து இன்றியமையாத பகுதிகளும் பாகவங்குமக் சென்னை நகரம் மற்றும் கட்டடம் ; மனை எண் 41, நடராஜன் நகர், மயிலாடுதுறை பகுதி யாவட்டம், மயிலாடுதுறை எண்.1 சார் பகுதி யாவட்டம், மயிலாடுதுறை யாவட்டம், மயிலாடுதுறை யாவட்டம், மட்டாங்கலம் கிராமம், பண்டைய சர்வே எண்.382/2 & 382/2A1A1, உட்பிரிவு சர்வே . எண்.382/7, நிலம் பரப்பளவு 2400 சதுர அடி அல்லது 223 சதுர மீட்டர் கதவு எண்.41, மின் வாரிய இணைப்பு எண்.06-528-003-3569, அதுமூடன் HP போட்டார் இணைப்பு, கார்ட்சி தண்ணீர் இணைப்பு மற்றும் அங்குள்ள பிற வசதிகள் . எல்லைகள் பின்வருமாறு: வடக்கு: கிழக்கு-மேற்கு: வேலூர் சாலை, தெற்கு: மனை எண்.43, கிழக்கு: மனை எண்.40, மேற்கு: பூங்கா. குறைந்தபட்ச கேட்பு விலை: ரூ.68,00,000/- உவனிடத்தொகை: ரூ.6,80,000/- <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; text-align: center;">ஆய்வு நாள் & நேரம்</td> <td style="width: 30%; text-align: center;">17-09-2026 (விழாக்கியுமை) மீதம் 2.00 மணி முதல் மனை 4.00 மணி வரை</td> <td style="width: 30%; text-align: center;">உவனிடத்தொகை & ஏலப்பள்ளி சமர்ப்பிக்க கடைசி நாள்</td> <td style="width: 10%; text-align: center;">24-09-2026 (விழாக்கியுமை) மாலை 5.00 மணி வரை</td> </tr> <tr> <td style="text-align: center;">E-ஏல நாள் & நேரம்</td> <td style="text-align: center;">25.09.2026</td> <td colspan="2" style="text-align: center;">(வெள்ளிக்கியுமை) காலை 10.30 மணி முதல் காலை 11.30 மணி வரை (ஒவ்வொரு முறையும் தலா 5 நிமிடங்கள் என்ற அளவில் எண்ணிக்கை வரம்பற்ற நீட்டும்)</td> </tr> </table> விற்பனையின் விநியோக விதிமுறைகள் மற்றும் நிபந்தனைகளுக்கு, தயவு செய்து ஏல ஆவணத்தைப் பார்வைசெய்க. அதனை, எண் 115, அண்ணா சாலை, சைதாப்பேட்டை, அஞ்சல் பெட்டி எண் 805, சென்னை - 600015 என்ற முகவரியில் உள்ள எங்கள் கிளையிலிருந்து அனைத்து வேலை நாள்களிலும் பெற்றுக்கொள்ளலாம் அல்லது IDBI வங்கியின் இணையதளமான www.idbi.bank.in மற்றும் https://banknote.com ஆகியவற்றில் வரலாட்டில் உள்ள இணைப்பிலிருந்து 08.09.2026 முதல் பதிவிறக்கம் செய்துகொள்ளலாம். இந்த விற்பனையானது, இந்த வரலாட்டின் “ஏல ஆவணத்திலும்” வெளிக்கொட்டப்பட்டுள்ள விதிமுறைகள் மற்றும் நிபந்தனைகளுக்கு காராகக் கட்டப்பட்டதாகும். விருப்பமுள்ள ஏலதாரர்கள் தொடர்பு கொள்ளலாம். 1. திரு. தேவா J . கோனார் (அலைபேசி) 9940280465, (மின்னஞ்சல்): j.deva@idbi.co.in 2. திரு. S ஆஷ் குமார் சேஷாத்ரி, துணைப் பொது மேனாள் (சில்லறைக்கடன் மீட்பு), (அலைபேசி) 9739804446, (மின்னஞ்சல்): ajay_seshadri@idbi.co.in இடம்: சென்னை, தேதி: 07.09.2026 அதிகாரப்பூர்வ அலுவலர், துணைப் பொது மேனாள், சில்லறைக்கடன் மீட்பு, சென்னை		ஆய்வு நாள் & நேரம்	17-09-2026 (விழாக்கியுமை) மீதம் 2.00 மணி முதல் மனை 4.00 மணி வரை	உவனிடத்தொகை & ஏலப்பள்ளி சமர்ப்பிக்க கடைசி நாள்	24-09-2026 (விழாக்கியுமை) மாலை 5.00 மணி வரை	E-ஏல நாள் & நேரம்	25.09.2026	(வெள்ளிக்கியுமை) காலை 10.30 மணி முதல் காலை 11.30 மணி வரை (ஒவ்வொரு முறையும் தலா 5 நிமிடங்கள் என்ற அளவில் எண்ணிக்கை வரம்பற்ற நீட்டும்)	
ஆய்வு நாள் & நேரம்	17-09-2026 (விழாக்கியுமை) மீதம் 2.00 மணி முதல் மனை 4.00 மணி வரை	உவனிடத்தொகை & ஏலப்பள்ளி சமர்ப்பிக்க கடைசி நாள்	24-09-2026 (விழாக்கியுமை) மாலை 5.00 மணி வரை						
E-ஏல நாள் & நேரம்	25.09.2026	(வெள்ளிக்கியுமை) காலை 10.30 மணி முதல் காலை 11.30 மணி வரை (ஒவ்வொரு முறையும் தலா 5 நிமிடங்கள் என்ற அளவில் எண்ணிக்கை வரம்பற்ற நீட்டும்)							

The above notice was published in the following newspapers

S.No.	Newspapers	Edition	Date Published
1	The New Indian Express (English)	Nagapattinam	08.09.2026
2	Dhinamani (Tamil)	Nagapattinam	08.09.2026

(III) BRIEF DESCRIPTION OF THE SECURED ASSET

(a) Details of Property

Property Description
All that piece and parcel of land and building bearing Plot No.41 , Natarajan Nagar, Mayiladuthurai Registration District, Mayiladuthurai No.1 Sub-Registration District, Mayiladuthurai District, Mayiladuthurai Taluk, Pattamangalam Village, comprised in Old S.F. No.382/2 & 382/2A1A1, Sub Division S.F. No.382/7 with land admeasuring 2400 Sq., ft., or 223 Sq., Mtrs., Door No.41, E.B Connection No.06-528-003-3569 along with HP motor connection, panchayat water connection and other amenities thereon. Boundaries as follows :- North by : East – West layout Road. South by : Plot No.43. East by : Plot No.40. West by : Park.

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

Outstanding Dues of IDBI Bank in the loan accounts of Shri. Ramachandran Chinnappan, Borrower & Shri. Niththishkumar, Co-Borrower as on 15.07.2026

(Amount in Rs)

	Home Loan (HL) and Loan for Insurance (LIP)
Principal	68,66,036.25/-
Interest	15,58,236.00/-
Additional Interest	0
Further Interest	0
Liquidated damages	0
Expenses	3,34,153.75/-
Total	87,58,426.00/-

Total dues as on 03.09.2026 is Rs. 87,58,426.00/- plus interest and costs thereon w.e.f 04.09.2026.

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 09 th September of 2026 (Wednesday) to 24 th September of 2026 (Thursday) on any working day between 10.00 am to 5.00 pm and can be obtained from Branch - IDBI BANK LIMITED, Mayiladuthurai, RMS Plaza, 53/104, Mahadhana Street, Mayiladuthurai, Tamil Nadu, Pincode : 609 001. 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. 68,00,000/- (Rupees Sixty Eight Lakh only) b) The EMD (Earnest Money Deposit) has been fixed at Rs. 6,80,000/- (Rupees Six Lakh Eighty 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. Ramachandran Chinnappan, Borrower and Shri. Niththish Kumar, 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 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 17.09.2026 (Thursday) 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, Mayiladuthurai, RMS Plaza, 53/104, Mahadhana Street, Mayiladuthurai, Tamil Nadu, Pin code : 609 001 on any working day but not later than 05.00 p.m. on September 24, 2026 in a sealed cover which shall be superscribed as “Bid Document and EMD: A/c Ramachandran Chinnappan” along with Demand Draft with minimum EMD amount in a sealed cover. The DD

	should be drawn in favour of “IDBI Bank Ltd. - A/c Ramachandran Chinnappan” payable at Par 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. 217534915010026, IFSC Code: IBKL0002175, Branch: Mayiladuthurai, IDBI BANK LIMITED, RMS Plaza, 53/104, Mahadhana Street, Mayiladuthurai, Tamil Nadu, Pin code : 609 001 not later than 5.00 p.m on September 24, 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 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 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 September 25, 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 drawn in favour of “IDBI Bank Ltd.-A/c Ramachandran Chinnappan” payable at Par issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 217534915010026, IFSC Code: IBKL0002175, Branch : Mayiladuthurai, IDBI BANK LIMITED, RMS Plaza, 53/104, Mahadhana Street, Mayiladuthurai, Tamil Nadu, Pin code : 609 001. 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 drawn in favour of “IDBI Bank Ltd.-A/c Ramachandran Chinnappan” payable at Par issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 217534915010026, IFSC Code: IBKL0002175, Branch: Mayiladuthurai, RMS Plaza, 53/104, Mahadhana Street, Mayiladuthurai, Tamil Nadu, Pin code : 609 001.
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

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	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 land and building bearing Plot No.41, Natarajan Nagar, Mayiladuthurai Registration District, Mayiladuthurai No.1 Sub-Registration District, Mayiladuthurai District, Mayiladuthurai Taluk, Pattamangalam Village, comprised in Old S.F. No.382/2 & 382/2A1A1, Sub Division S.F. No.382/7 with land admeasuring 2400 Sq., ft., or 223 Sq., Mtrs., Door No.41, E.B Connection No.06-528-003-3569 along with HP motor connection, panchayat water connection and other amenities thereon.

Boundaries as follows :-

North by : East – West layout Road.
South by : Plot No.43.
East by : Plot No.40.
West by : Park.

(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.	:	

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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 land and building bearing **Plot No.41**, Natarajan Nagar, Mayiladuthurai Registration District, Mayiladuthurai No.1 Sub-Registration District, Mayiladuthurai District, Mayiladuthurai Taluk, Pattamangalam Village, comprised in Old S.F. No.382/2 & 382/2A1A1, Sub Division S.F. No.382/7 with land admeasuring 2400 Sq., ft., or 223 Sq., Mtrs., Door No.41, E.B Connection No.06-528-003-3569 along with HP motor connection, panchayat water connection and other amenities thereon.

Boundaries as follows :-

North by : East – West layout Road.
South by : Plot No.43.
East by : Plot No.40.
West by : Park.

(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.

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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 No.41, Natarajan Nagar, Pattamangalam Village, Mayiladuthurai Taluk, Mayiladuthurai District, Tamil Nadu -609 001”

(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 “Plot No.41, Natarajan Nagar, Pattamangalam Village, Mayiladuthurai Taluk, Mayiladuthurai District, Tamil Nadu -609 001”

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.

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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 of value **Rs. 6,80,000/-** towards Earnest Money Deposit (EMD) in the name of "IDBI Bank Limited.-A/c **Ramachandran Chinnappan**" payable at Par.

Or

I/ We have remitted **Rs. 6,80,000/-** towards Earnest Money Deposit (EMD) to IDBI Bank Limited by way of RTGS amount in favour of IDBI Bank Limited, Account No.

217534915010026, IFSC Code: IBKL0002175, Branch : Mayiladuthurai, IDBI BANK LIMITED, RMS Plaza, 53/104, Mahadhana Street, Mayiladuthurai, Tamil Nadu, Pin code : 609 001.

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 :
