The Authorised Officer (AO)

of

IDBI Bank Limited

Tiruchengode Branch

Borrowers – Smt. Sankaranarayanan Venkatalakshmi / Shri. Perumal S Varadharaj

E-AUCTION SALE DATE: 18-11-2026

TENDER DOCUMENT

For

Sale of Secured Immovable Asset situated at

D.No.1/12, S.F. No. 95/5, Ward- Y, Block -9, T.S.No.72,

Dadagapatti Village, Salem – 636006

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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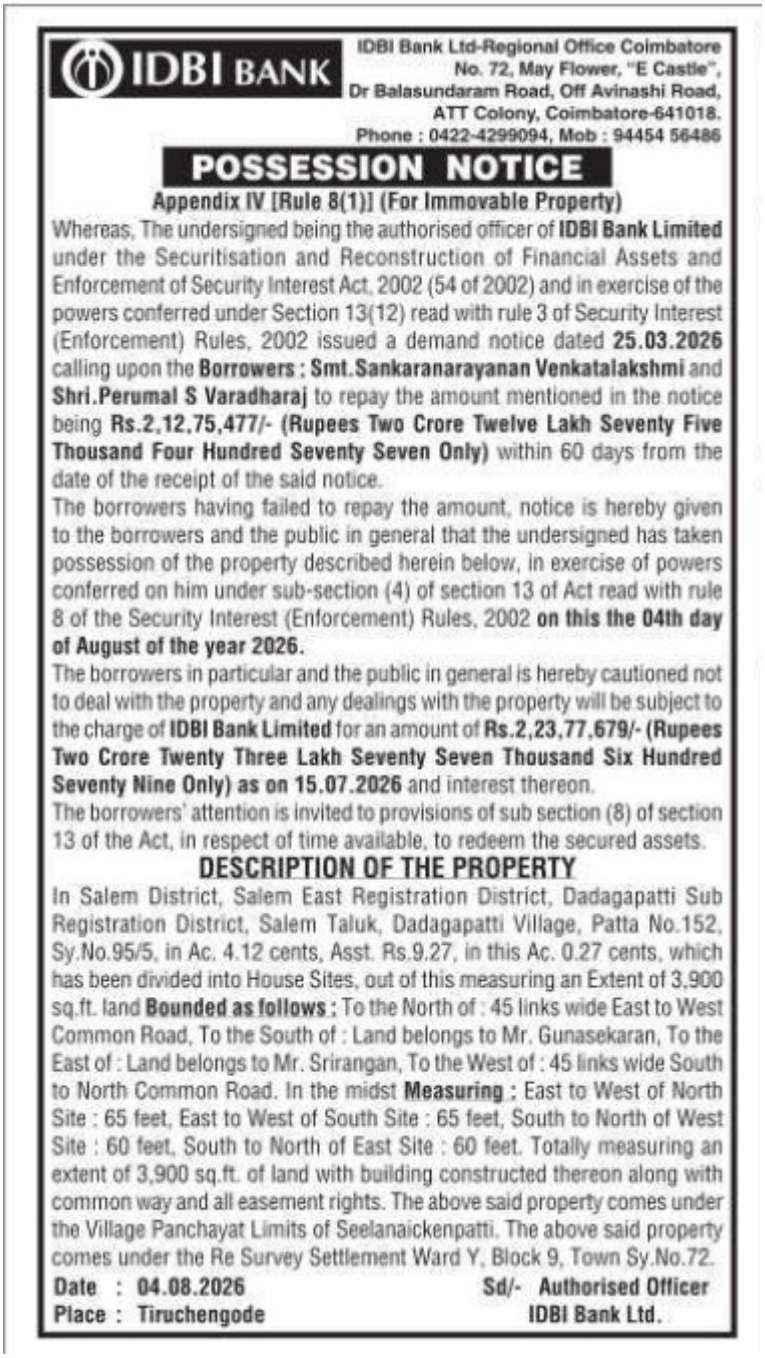
(I) POSSESSION NOTICE PUBLISHED in NEWSPAPERS

POSSESSION NOTICE

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

The Possession notice was published in the following newspapers on 10-08-2026

1. The New Indian Express (English) - Coimbatore Edition:



IDBI BANK

IDBI Bank Ltd-Regional Office Coimbatore
No. 72, May Flower, "E Castle",
Dr Balasundaram Road, Off Avinashi Road,
ATT Colony, Coimbatore-641018.
Phone : 0422-4299094, Mob : 94454 56486

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 **25.03.2026** calling upon the **Borrowers : Smt.Sankaranarayanan Venkatalakshmi** and **Shri.Perumal S Varadharaj** to repay the amount mentioned in the notice being **Rs.2,12,75,477/- (Rupees Two Crore Twelve Lakh Seventy Five Thousand Four Hundred Seventy Seven Only)** within 60 days from the date of the receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below, in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 **on this the 04th day of August of the year 2026.**

The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **IDBI Bank Limited** for an amount of **Rs.2,23,77,679/- (Rupees Two Crore Twenty Three Lakh Seventy Seven Thousand Six Hundred Seventy Nine Only) as on 15.07.2026** and interest thereon.

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

DESCRIPTION OF THE PROPERTY

In Salem District, Salem East Registration District, Dadagapatti Sub Registration District, Salem Taluk, Dadagapatti Village, Patta No.152, Sy.No.95/5, in Ac. 4.12 cents, Asst. Rs.9.27, in this Ac. 0.27 cents, which has been divided into House Sites, out of this measuring an Extent of 3,900 sq.ft. land **Bounded as follows :** To the North of : 45 links wide East to West Common Road, To the South of : Land belongs to Mr. Gunasekaran, To the East of : Land belongs to Mr. Srirangan, To the West of : 45 links wide South to North Common Road. In the midst **Measuring :** East to West of North Site : 65 feet, East to West of South Site : 65 feet, South to North of West Site : 60 feet, South to North of East Site : 60 feet. Totally measuring an extent of 3,900 sq.ft. of land with building constructed thereon along with common way and all easement rights. The above said property comes under the Village Panchayat Limits of Seelanaickenpatti. The above said property comes under the Re Survey Settlement Ward Y, Block 9, Town Sy.No.72.

Date : 04.08.2026 **Sd/- Authorised Officer**
Place : Tiruchengode **IDBI Bank Ltd.**

2. Dinamani (Tamil) - Coimbatore Edition :



IDBI BANK

ஐடிபிஐ வங்கி லிட்.
பிராந்திய அலுவலகம் கோயம்புத்தூர், எண்.72,
மே ஃபிளவர் 'E' கேலில், பாப்பா பாலகந்தரம் ரோடு,
அவினாசி ரோடு, ATT காலனி, கோயம்புத்தூர் – 641 018.
போன் : 0422–4299094, மொபைல் : 94454 56486,

சுவாதீன அறிவிப்பு

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

2002ம் ஆண்டு கடனீட்டு சொத்துக்களை ரொக்கமாக்குதல், நிதிச்சொத்துக்களை சீரமைத்தல் மற்றும் கடனீட்டுச் சொத்துக்கள் அமலாக்கச் சட்டத்தின் (SARFAESI சட்டம்) (54/2002) பிரிவு 13 (12) 2002 பிணையநலன் அமலாக்கம் விதிகளின் விதி 3ன் கீழ், **கடன்தாரர்கள் : திருமதி.சங்கரநாராயணன் வெங்கடலட்சுமி** மற்றும் **திரு.பெருமான் S வரதராஜ்** என்பவர்களுக்கு **ஐடிபிஐ வங்கி லிட்–ன்** அங்கீகரிக்கப்பட்ட அதிகாரியானவர் **25.03.2026 தேதியில்** கேட்பு அறிவிப்பில் குறிப்பிடப்பட்டுள்ள தொகை, **ரூ.2,12,75,477/– (ரூபாய் இரண்டு கோடியே பனிரெண்டு லட்சத்து எழுபத்து ஐந்தாயிரத்து நானூற்று எழுபத்து ஏழு மட்டும்)** அறிவிப்புப் பெற்றுக்கொண்ட 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 **04.08.2026** தேதியில் கையகப்படுத்தியுள்ளார்.

குறிப்பாக கடன்தாரர்கள் மற்றும் பொதுமக்களும் இந்த சொத்தின் மீது எந்தவித தொடர்பும் மேற்கொள்ளக் கூடாது என்றும், அவ்வாறு மேற்கொள்ளப்பட்டால் அது **ஐடிபிஐ வங்கி லிட்–க்கு** மேற்கண்ட கடன்தாரர் செலுத்த வேண்டிய நிலுவைத் தொகை, **ரூ.2,23,77,679/– (ரூபாய் இரண்டு கோடியே இருபத்து மூன்று லட்சத்து எழுபத்து ஏழாயிரத்து அறுநூற்று எழுபத்து ஒன்பது மட்டும்) 15.07.2026 தேதி அன்று** மற்றும் வட்டிக்கு உட்பட்டது என்றும் இதன் மூலம் எச்சரிக்கப்படுகிறது.

பிணையமாக்கப்பட்ட சொத்துக்களை மீட்பதில் கால அவகாசத்தைக் கருத்தில் கொள்ளும்படி, சட்டத்தின் பிரிவு 13(8)க்கு கடன்தாரர்களின் கவனம் ஈர்க்கப்படுகிறது.

சொத்து விபரம்

சேலம் மாவட்டம், சேலம் கிழக்குப் பதிவு மாவட்டம், தாதகாப்பட்டி சார் பதிவு மாவட்டம், சேலம் தாலுகா, தாதகாபட்டி கிராமம், பட்டா எண்.152, சர்வே எண்.95/5 ல் உள்ள ஏக்கர் 4.12 சென்ட் தீர்வை ரூ.9.27, இதில் ஏக்கர் 0.27 சென்ட் வீட்டு மனைகளாகப் பிரிக்கப்பட்டதில், அதிலடங்கிய 3,900 சதுரடி நிலத்தின் **எல்லைகள் விபரம் :** 45 லிங்குகள் அகல கிழமேல் பொது ரோட்டுக்கு வடக்கு, திரு. குணசேகரனுக்குச் சொந்தமான நிலத்துக்குத் தெற்கு, திரு. ஸ்ரீரங்கனுக்குச் சொந்தமான நிலத்துக்குக் கிழக்கு, 45 லிங்குகள் அகல தென்வடல் பொது ரோட்டுக்கு மேற்கு. இவ்வெல்லைகளுக்கிடையில், **அளவுகளாக,** கிழமேல் வடபுறம் – 65 அடி, கிழமேல் தென்புறம் – 65 அடி, தென்வடல் மேற்புறம் – 60 அடி, தென்வடல் கிழபுறம் – 60 அடி, மொத்தம் 3,900 சதுரடி நிலம், அங்கு கட்டப்பட்டுள்ள கட்டிடத்துடன், பொது வழி மற்றும் அனைத்து வசதிகளில் உரிமைகளுடன். மேற்படி சொத்து சீலநாய்க்கன்பட்டி கிராமப் பஞ்சாயத்து எல்லைக்குள் உள்ளது. மேற்படி சொத்து மறு சர்வே தீர்வு வார்டு Y, பிளாக் 9, டவுன் சர்வே எண்.72 ல் உள்ளது.

தேதி : 04.08.2026 **ஒம்/– அங்கீகரிக்கப்பட்ட அதிகாரி**
இடம் : திருச்செங்கோடு **ஐடிபிஐ வங்கி லிட்.,**

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

E-Auction Sale Notice Published in The New Indian Express (Salem & Chennai) dated 27-10-2026

IDBI BANK

IDBI Bank Ltd
No.72, Mayflower "E" Castle,
Dr. Balasundaram Road, Off. Avinashi Road,
ATT Colony, Coimbatore- 641018
Website: www.idbi.bank.in, CIN : L65190MH2004GOI148838

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Asset 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) that the below described immovable property mortgaged/ charged to the Secured Creditor, the **constructive 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 18.11.2026 (between 10.30 a.m. and 11.30 a.m.)**, for recovery of **Rs.2,28,97,899/- (as on 01.10.2026)** due to the **IDBI Bank**, Secured Creditor from **Smt. Venkatalakshmi Sankaranarayanan and Shri Perumal S Varadharaj.** The reserve price will be **Rs.3,74,00,000/-** and the earnest money deposit will be **Rs.37,40,000/-.**

Description of the immovable property

Residential Property admeasuring land extent of 3,900 sq. ft. along with building constructed therein (built-up area – 7,530 sq. ft.), situated in D.No.1/12, S.F. No. 95/5, Ward- Y, Block -9, T.S.No.72, Dadagapatti Village, Salem – 636006.

For detailed terms and conditions of the sale, please refer to the link provided in www.baanknet.com and Secured Creditor's website i.e. www.idbi.bank.in

Date : 21.10.2026 **Sd/- Authorised Officer**
Place : Coimbatore **IDBI Bank Ltd.**

E-Auction Sale Notice Published in Dinamani (Tamil) (Salem & Chennai) on 27-10-2026



IDBI BANK

ஐடிபிஐ வங்கி லிட்
எண்.72, மே பிளவர் டேவில்,
டாக்டர் பாலசுந்தரம் ரோடு, அவினாசி ரோடு அருகில்,
ATT காலனி, கோயம்புத்தூர்-641 018.
இணையதளம் : www.idbi.bank.in, CIN:L65190MH2004GOI148838

அசையாச் சொத்தின் விற்பனைக்கான விற்பனை அறிவிப்பு

கடனீட்டு சொத்துக்கள் ரொக்கமாக்குதல் மற்றும் நிதி சொத்துக்களை மறு சீரமைத்தல் கடனீட்டு சொத்துக்கள் மீதான உரிமை அமலாக்க சட்டம், 2002, பிணையநலன் (அமலாக்கம்) விதிகள் 2002 ன் விதி 9(1) உடன் கீழ், அசையாச் சொத்துக்களின் விற்பனைக்கான இ–ஏல விற்பனை அறிவிப்பு.

ஐடிபிஐ வங்கியின் (பாதுகாக்கப்பட்ட கடனீந்தவர்) அங்கீகரிக்கப்பட்ட அதிகாரி அவர்கள், மேற்படி வங்கிக்கு வரவேண்டிய **ரூ.2,28,97,899/– (01.10.2026 தேதி அன்று)** தொகையை **திருமதி. வெங்கடலட்சுமி சங்கரநாராயணன் மற்றும் திரு. பெருமாள் S வரதராஜ்,** என்பவர்களிடமிருந்து வசூலிக்கும் பொருட்டு, கடன் வழங்கிய வங்கிக்குப் பிணையப்படுத்தப்பட்ட/ஈடுவைக்கப்பட்ட, **ஆக்கபூர்வ கவாதீனம் (Constructive Possession)** செய்து கொண்ட கீழ்க்கண்ட அசையாச் சொத்தினை, **18.11.2026** தேதியில் **(காலை 10.30 மணி முதல் 11.30 மணி வரை)** விற்பனை செய்யவுள்ளார் என்பதை குறிப்பாக கடன்தாரர்(கள்) மற்றும் பொதுமக்களுக்கு இந்த அறிவிப்பின் மூலம் தெரியப்படுத்தப்படுகிறது. இந்த சொத்துக்கள் **'உள்ளது உள்ளபடி, உள்ளது உள்ளவாறு மற்றும் உள்ள இடத்தில் உள்ளவாறு'** என்ற அடிப்படையில் விற்கப்படும். குறைந்தபட்ச நிர்ணயிக்கப்பட்ட விலை : **ரூ.3,74,00,000/–** மற்றும் முன்வைப்புத் தொகை : **ரூ.37,40,000/–.**

அசையாச் சொத்து விபரம்

சேலம்–636 006, தாதகாபட்டி கிராமம், சர்வே எண்.95/5, வார்டு Y, பிளாக்–9, டவுன் சர்வே எண்.72, இதிலமைந்த 3,900 சதுரடி நிலம் மற்றும் அதில் கட்டப்பட்ட 7,530 சதுரடி கட்டிடப் பரப்பிலான கதவு எண்.1/12 கட்டிடத்துடன் கூடிய குடியிருப்புச் சொத்து.

விற்பனை குறித்த விரிவான நிபந்தனை விபரங்களுக்கு www.baanknet.com மற்றும் பாதுகாக்கப்பட்ட கடனீந்தவரின் www.idbi.bank.in இணையதளத்தில் 'லிங்க்'கில் பார்வையிடலாம்.

தேதி : 21.10.2026
இடம் : கோயம்புத்தூர்

ஒம்/– அங்கீகரிக்கப்பட்ட அதிகாரி
ஐடிபிஐ வங்கி லிட்

The above notices were published in the following newspapers:

Sr. No.	Newspapers	Edition	Date of publication
1	The New Indian Express (English)	Salem	27-10-2026
2	Dinamani (Tamil)	Salem	27-10-2026

(III) BRIEF DESCRIPTION OF THE SECURED ASSET

(a) Details of Property – Property Description

In Salem District, Salem East Registration District, Dadagapatti Su**b** Registration District, Salem Taluk, Dadagapatti Village, Patta No.152, Sy. No**.**95/5, in Ac. 4.12 cents, Asst. Rs.9.27, in this Ac. 0.27 cents, which has been divided into House Sites, out of this measuring an Extent of 3**,**900 **sq. ft. l**and bounded as follows:-

To the North of **:** 45 links wide East to West Common Road,

To the South of : Land belongs to Mr. Gunasekaran,

To the East of : Land belongs to Mr. Srirangan,

To the West of : 45 links wide South to North Common Road.

In the Midst Measuring:-

East to West of North Site : 65 feet,

East to West of South Site : 65 feet,

South to North of West Site : 60 feet,

South to North of East Site : 60 feet,

Totally measuring an extent of 3,900 sq. ft. of land with building constructed thereon along with common way and all easement rights.

The above said property comes under the Village Panchayat Limits of Seelanaickenpatti.

The above said property comes under the Re Survey Settlement Ward Y, Block 9, Town Sy. No.72.

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

Outstanding Dues of IDBI Bank in the loan account of
Smt. Sankaranarayanan Venkatalakshmi /
Shri. Perumal S Varadharaj

(Amount in Rs.)

Particulars	Term Loan - ML 1909675100001878	Term Loan - LIP 1909675100001885	Expenses
Principal	2,05,68,131/-	1,80,499/-	-
Interest	21,01,426/-	17,099/-	-
Expenses	-	-	30,744/-
Total	**2,26,69,557/-**	**1,97,598/-**	**30,744/-**

Total dues as on 01-10-2026 plus interest and costs thereon w.e.f. 01-10-2026.

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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 27th day of October 2026 to 17th day of November 2026** on any working day between 10.30 a.m. and 5.00 p.m. and can be obtained from Branch - IDBI Bank Limited, No.72, Mayflower "E" Castle, Dr. Balasundaram Road, off Avinashi Road, ATT Colony, Coimbatore- 641018. The tender document can also be downloaded from IDBI website - www.idbi.com →Announcements →Notices & Tenders **And** also from E-auction service provider i.e., **M/s PSB Alliance Pvt. Limited.** Website **www.baanknet.com.**
3.	**Reserve Price and EMD :** a) The Reserve Price for the sale of the Property is **Rs.3,74,00,000/-** (Rupees Three Crore Seventy-four Lakh Only). b) The EMD (Earnest Money Deposit) has been fixed at **Rs.37,40,000/-** (Rupees Thirty-seven Lakh Forty 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 **Smt. Venkatalakshmi Sanakaranarayanan and Shri Peumal S Varadharaj,** 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 **11-11-2026 between 03.00 p.m. and 04:00 p.m.** 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 abuttals 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.	**Submission of Tender/Offer :** 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.	**Last date for submission of Bid Document.** 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, **No.72, Mayflower "E" Castle, Dr. Balasundaram Road, Off. Avinashi Road, ATT Colony, Coimbatore- 641018** on any working day but **not later than 05.00 p.m. on 17-11-2026** in a sealed cover which shall be superscribed as **"Bid Document and EMD: A/c Smt. Venkatalakshmi Sanakaranarayanan and Shri Peumal S Varadharaj,"** along with details of payment of minimum EMD amount in a sealed cover.

	Remittance of EMD by way of RTGS. Bidders may remit the EMD amount in favor of IDBI Bank Limited, Account No.**190934915010026**, IFSC: **IBKL0001909**, Branch: Tiruchengode, IDBI Bank Ltd., **Murugan Complex, No 352/2 Ground Floor, Salem Main Road, Near by Velavan Hospital, Tiruchengode – 637211, not later than 05.00 p.m. on 17-11-2026**. 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 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.	**Registration with E-Auction Service Provider** 1. Participants who are not already registered with the e-auction provider **M/s PSB Alliance Pvt. Limited** should register themselves by following the procedure mentioned at the website www.baanknet. com 2. The participants/ intending purchasers are necessarily required to submit following documents/ papers for registration to **M/s PSB Alliance Pvt. Limited:** a. Form duly signed & filled up. Please download from www.baanknet.com b. Self attested copy of Pan Card c. Self attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - Any one) d. 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. **After receiving the user id / password, in case any bidders feel the need for training / e – auction support,** such bidders may contact **Shri Mohit Kumar on (M) +91 8291220220 and on (E-mail ID) 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.	**E-auction sale day: on November 18, 2026 between 10:30 a.m. and 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.

	Increase in Bid Amount: It may be noted that increase in bid amount, if any, during the e-auction period shall be made in multiples of **Rs.1,00,000/-.** **Increase in bid amount below the said amounts will be rejected.**
17.	**Payment of Sale Price :** 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 **RTGS** in favour of IDBI Bank Limited, Account No.**190934915010026**, IFSC: **IBKL0001909**, Branch: Tiruchengode, IDBI Bank Ltd., **Murugan Complex, No 352/2 Ground Floor, Salem Main Road, Near by Velavan Hospital, Tiruchengode – 637211**. 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 **RTGS** in favour of IDBI Bank Limited, Account No.**190934915010026**, IFSC: **IBKL0001909**, Branch: Tiruchengode, IDBI Bank Ltd., **Murugan Complex, No 352/2 Ground Floor, Salem Main Road, Near by Velavan Hospital, Tiruchengode – 637211.**
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. **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.** 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 between **10:30 a.m. and 11:30 a.m.**
	General Terms and Conditions :
27.	The AO shall be at liberty to amend/ modify/ delete/ drop any of the above conditions as may be deemed necessary in the light of the facts and circumstances.
28.	The entire procedure of auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the AO and the intending bidders shall have no right whatsoever to object to the same.
29.	The AO reserves the right and liberty to accept/ reject any (including the highest bid) or all the Bids/Offer and also reserves the right to cancel the entire sale process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/ her bid, the AO, at the sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.
30.	In the event the said sale in favour of the bidder not being confirmed by AO, otherwise than on account of the willful default of the bidder or if the sale is set aside by an order of the Court/ Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/ her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be payment of his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/ her.
31.	Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons.

32.	Particular specified in schedule above has been stated to the best of the information of the authorized officer/ Bank. Authorized Officer and / or Bank will not be answerable for any error, mis-statement or omission in this Public Notice.
33.	**Jurisdiction** 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.

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

For purchase of the below property :

In Salem District, Salem East Registration District, Dadagapatti Su**b** Registration District, Salem Taluk, Dadagapatti Village, Patta No.152, Sy. No**.**95/5, in Ac. 4.12 cents, Asst. Rs.9.27, in this Ac. 0.27 cents, which has been divided into House Sites, out of this measuring an Extent of **3,900 sq. ft.** land bounded as follows:-

To the North of **:** 45 links wide East to West Common Road,

To the South of : Land belongs to Mr. Gunasekaran,

To the East of : Land belongs to Mr. Srirangan,

To the West of : 45 links wide South to North Common Road.

In the Midst Measuring:-

East to West of North Site : 65 feet,

East to West of South Site : 65 feet,

South to North of West Site : 60 feet,

South to North of East Site : 60 feet,

Totally measuring an extent of **3,900 sq. ft.** of land with building constructed thereon along with common way and all easement rights.

The above said property comes under the Village Panchayat Limits of Seelanaickenpatti.

The above said property comes under the Re Survey Settlement Ward Y, Block 9, Town Sy. No.72.

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).	:	
	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:

In Salem District, Salem East Registration District, Dadagapatti Su**b** Registration District, Salem Taluk, Dadagapatti Village, Patta No.152, Sy. No**.**95/5, in Ac. 4.12 cents, Asst. Rs.9.27, in this Ac. 0.27 cents, which has been divided into House Sites, out of this measuring an Extent of **3,900 sq. ft.** land bounded as follows:-

To the North of **:** 45 links wide East to West Common Road,

To the South of : Land belongs to Mr. Gunasekaran,

To the East of : Land belongs to Mr. Srirangan,

To the West of : 45 links wide South to North Common Road.

In the Midst Measuring:-

East to West of North Site : 65 feet,

East to West of South Site : 65 feet,

South to North of West Site : 60 feet,

South to North of East Site : 60 feet,

Totally measuring an extent of **3,900 sq. ft.** of land with building constructed thereon along with common way and all easement rights.

The above said property comes under the Village Panchayat Limits of Seelanaickenpatti.

The above said property comes under the Re Survey Settlement Ward Y, Block 9, Town Sy. No.72.

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)
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	a) 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).	:
	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.200/-)

Form Of Bid/Offer For Properties Situated at D.No.1/12, S.F. No. 95/5, Ward- Y, Block -9, T.S.No.72, Dadagapatti Village, Salem – 636006
(Note: This Appendix Forms Part of The Bid/Offer)

To,

The Authorised Officer,
IDBI Bank Limited.,
No.72, Mayflower "E" Castle,
Dr. Balasundaram Road,
Off. Avinashi Road,
ATT Colony, Coimbatore- 641018

Sir,

Sale of Secured Assets / Properties situated at D.No.1/12, S.F. No. 95/5, Ward- Y, Block -9, T.S.No.72, Dadagapatti Village, Salem – 636006

1. Having fully examined and understood the terms and conditions of the Tender Document and condition and status of the Secured Assets/property, I/We offer to purchase the said Secured Assets strictly in conformity with the terms and conditions of this Tender/Offer Document.

2. I/We understand that if my/our Bid/Offer is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Tender/Offer and acquire the Secured Asset/property. Should I/We fail to execute and perform the terms and conditions when called upon to do so, the Earnest Money Deposit (EMD) shall be forfeited.

3. I/We further understand that if my/our Bid/Offer is accepted, should I/we fail to deposit the balance amount of 75% of the sale consideration (after having paid 25% of the sale consideration) by the stipulated date, the said amount of 25% of the sale consideration (including Earnest Money Deposit) or any further amount/s paid by me/us shall also be forfeited, as laid down in the terms and conditions of the Tender Document.

4. I/We further understand that if my/our Bid/Offer is accepted, after making full payment of the sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at her sole and absolute discretion, I/we shall arrange to take possession of the secured assets within a maximum of 10 days. I/We understand that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the secured assets. We further understand that in the event I/We fail to take possession of the Secured Assets as stated above, the AO reserves the right to revoke the sale confirmed in my/our favour and forfeit the entire amount paid by me/us and I/we shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.

5. I/We clearly understand and accept that the Authorised Officer or the secured lender do not take or assume any responsibility for any dues, statutory or otherwise, of Borrowers**,** including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by me/us in case my/our Bid/offer is accepted.

6. I/We understand that you are not bound to accept the highest or any Bid/Offer you may receive. Further, I/we will not raise any objection in case the Authorised Officer goes for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty.

7. I/We understand that time is the essence for completing the acquisition formalities of the Secured Assets/property and I/we agree and undertake to abide by it.

8. I/WE hereby confirm that I/We do not have any kind of relationship (professional/personal), with Borrower/Promoters/Guarantors/Mortgagors as mentioned in the Tender Document.

9. I/ We 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.**190934915010026**, IFSC:**IBKL0001909**, Branch: Tiruchengode, IDBI Bank Ltd., **Murugan Complex, No 352/2 Ground Floor, Salem Main Road, Near by Velavan Hospital, Tiruchengode – 637211**.

10. We understand that the EMD will not carry any interest.

11. 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 :

*****