The Authorised Officer (AO)

Of

IDBI BANK LIMITED

No – 115, Anna Salai, Saidapet, Post Bag No – 805, Chennai -600015

Borrower - Shri. R Sanchai Gandhi & Smt.Vijaykumari S

TENDER DOCUMENT

For

Sale of Asset at

Plot No.87 (North East Portion), Thendral Nagar, 8th Street, Selavoyal village, Chennai District-600 051.

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

[Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002] The above notice was published in the following newspapers on 13.05.2022 a) DT Next (English) - Chennai Edition

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IDBI BANK LIMITED

RETAIL RECOVERY, Regional Office, No. 37, First Floor, PM Towers, Greams Road, Chennal-600006; Ph: 844-28295394.

POSSESSION NOTICE IRULE 8(1)] (For Immovable properties)

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 (SARFAESI Act) and in exercise of powers conferred under Section 13(12) of SARFAESI Act read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notice on the date mentioned against each account as stated herein after calling upon them to repay the amount within 60 days from the date of receipt of said notice.

As the borrowers/mortgagers have failed to repay the amount, Notice is hereby given to the borrowers/mortgagers and the public in general that the undersigned has taken Possession of Properties mortgaged to the Bank, described herein below in exercise of powers conferred under Sec. 13(4) of SARFAESI Act 2002 read with Rule 8(1) & (2) of Security Interest (Enforcement) rules 2002.

S.No. 1: Borrower's Name: Shri. R.Sanchai Gandhi & Smt. Vijayakumari.S; Loan A/o No. 1439675100002486 — 25.901. Mt. & Guaranteed Emergency Credit Line(RGECL) 1430675100005531-4.86L Demand Notice Dated: 29.12.2021; WPA Dt: 08.10.2021 Possession Notice Dated: 07.05.2022; Outstandount as per Demand Notice: Rs. 29,55,347.25 (Rupees Twenty Mine Lakhs Fifty Five Thousand Three Hundred and Forty Seven palse Twenty Five Only) (Rs.24,58,286.25 — Mortgage Loan & Rs.4,97,061/- GECL) as on 10.12.2021, interest thereon from 11.12.2021 plus cost, interest up to date plus charges.

SCHEDULE OF THE PROPERTY:- Schedule-A All that piece and parcel of land with building in the Ground Floor, situated at Plot No 87. Thendral Nagar, of Selavoyal Village, comprised under Survey No.70/6, Patta No.386, as per Patta Survey No.70/31, Fort Tondiarpet Taluk, within Chennai Corporation limits. land measuring an extent of 2400 sq.ft. and the land being bounded on the: North by 20 feet Road; East by Vacant land (Park); South by Plot No.94; West by Plot No.83; Measuring on the: East to West on Northern Side 40 feet, East to West Southern Side 40 feet. North to South on Eastern Side 60 feet and North to South on Western side 60 feet Schedule-B 25% (600/2400 sq.tt.) of Schedule-A property, undivided share of land being with building in the Ground Floor constructed on it. Situated within the Sub Registration District of Madhavaram and Registration District of Chennai North. Asset owned by Smt. VIJAYKUMARI.S

S.No.2: Borrower's Name: Mr.Suresh Kemar K & Latha N; Demand Notice Dated: 01.02.2022; Possession Notice Dated: 07.05.2022; Outstanding Amount as per Demand Notice: Rs.21,88,852/- (Twenty One Lakh Eighty Eight Thousand Eight Hundred & Fifty Two Rupees Only)

SCHEDULE OF THE PROPERTY:- Schedule A All that piece and parcel of land situate in Town Survey nos. 38/1 and 38/2, (Old Survey No's. 13/1 & 2 (part) at Door No. 643, "HANSA COURTYARD" Flat No. C 302, 3" Floor, Thiruvottiyur High Road, Thiruvottiyur Village, Ambattur Taluk (Formerly Saidapet Taluk), Thiruvallur District within the Sub-Registration district of Thiruvottiyur and Registration district of North Chennai, totally measuring 55.77 grounds or 1,33,848 Sq.ft and Bounded as follows. On the North By: Road leading to Carborandum Universal Ltd; On the South By: Road leading to Carborandum Universal Ltd; On the West By: OSR Area gifted to Chennai Metropolitan Development Authority, TNEB building and Thiruvottiyur High Road; Schedule B 745.99 Sq.ft. of undivided share of Land in Schedule A property. Schedule C Apartment bearing No. 302 in the Third Floor of 'C' Block with a built up area of 1,288 Sq.ft and covered car park no.C-122 in 'C' Block. 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. Asset Owned by Shri. Suresh Kumar .K & Latha .N

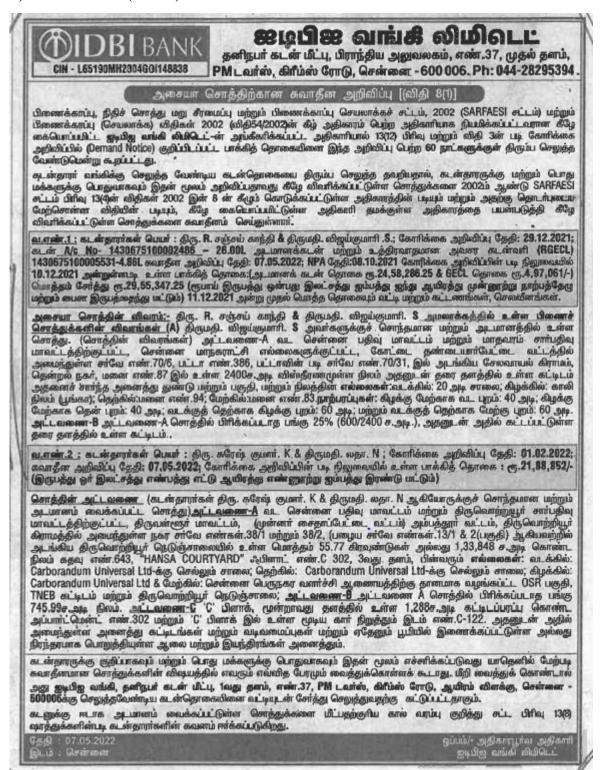
The borrowers and the Mortgagors in particular and the public in general are hereby cautioned not to deal with the property and any dealing with the properties will be subject to the charge of the IDBI Bank Ltd, Retail Recovery, 1" Floor, No. 37, P.M. Towers, Greams Road, Thousand Lights, Chennai 600006.

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.

Date: 07.05.2022 Place: Chennai Sd/- Authorised Officer, IDBI Bank Ltd. Chennai

The above notice was published in the following newspapers on 13.05.2022

b) Hindu Tamil (Tamil) - Chennai Edition



The above notice was published in the following newspapers on 13.05.2022

- a) DT Next (English)- Chennai Edition
- b) Hindu Tamil (Tamil)- Chennai Edition

E-Auction Notice dated 17.12.2024

(M) IDBI BANK

IDBI BANK LIMITED No - 115, Anna Salai, Saidapet,

Post Bag No - 805, Chennai -600015; Ph: 044-22202211/22202092. Website: www.idbibank.in.

The undersigned being the Authorized Officer (AO) of the IDBI Bank Ltd. (IDBI) invites Bids/Offers through E-auction for sale of the following property under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with the Security Interest (Enforcement) Rules, 2002, possession whereof has been taken by AO, IDBI Bank Ltd. Notice is hereby given to the borrower/guarantors and the public in general.

Borrower Name's and Address; Shri. R Sanchai Gandhi & Smt. Vijaykumari S, Both are residing at: No – 6, First Floor, "J" Block, Navaratna Colony, PV Rajamannar Salai, KK Nagar, Chennai – 600078. Also at: No – 87/10, Thendral nagar, 8" Street, Selavoyal, Metu Street, Madhavaram, Thiruvotriyur, Chennai – 600051. Also at: No.4, Karumari Amman Nagar, 4th Street, Kodungaiyur, Chennai –600118

Loan A/c No- 1430675100005531 / 1430675100002486; NPA Dt: 08.10.2021

Date of Demand Notice – Section 13(2) of SARFAESI Act: 30.12.2021; Date of Possession Notice-Section 13(4) of SARFAESI Act: Symbolic Possession on 07.05.2022 & Physical possession on 23.02.2024; Outstanding Amount: Rs,34,54,239.85/- (Rupees Thirty Four lakhs Fifty Four Thousand Two Hundred Thirty Nine and Pasie Eighty Five Only) as on 18.11.2024 together with further interest thereon with effect from 18.11.2024

(Details of the immovable secured assets) :

(Assets owned and mortgaged by the borrower Smt.VIJAYKUMARI who has created mortgage)

Schedule — A: All that piece and parcel of land and building in the ground Floor, situated at plot No — 87, Thendral Nagar of Selavoyal Village, comprised under Survey No — 70/6, Patta No — 386,as per patta Survey No — 70/31, Fort Tondiarpel Taluk, within Chennal corporation Limits, Land measuring an extent of 2400 Sqft and land being bounded on the; North by 20 feet Road, East by Vacant land(Park), South by Plot No — 94, West by Plot No — 83,, Measuring on the, East to West on the northern Side 40 Feet East to West on the Southern Side 40 Feet, North to South on the Eastern Side 60 Feet and, North to South on Western Side 60 Feet Schedule — 8 25%(600/2400 Sq ft) of schedule — A Property, undivided Share of land being with building in the ground Floor constructed on it. Situated with in the Sub Registration District of Madhavaram and Registration District of Chennai North.

RESERVE PRICE : ₹ 37,50,000/-

EMD: ₹ 3.75,000/-

BID INCREMENT: ₹ 10,000/-

DATE & TIME OF INSPECTION:

03.01.2025 (Friday) between 11.00 am to 12.30 pm LAST DATE OF SUBMISSION OF EMD & BIDS:

06.01.2025 (Monday) upto 5.00 p.m

DATE AND TIME OF E-AUCTION 07.01.2025

[Tuesday] by 02.30 P.M. to 03.30 P.M. (Unlimited extension of 5 minutes each)

Gist on the terms and conditions appearing in Bid Document:

 Sale is strictly subject to the terms and conditions given in this advertisement and in the "Bid Document". Interested bidders may contact Smt.R.Aparna on (L) 044 - 22202190 (M) 94449 60606, (E-mail) r.aparna@idbi.co.in, Shri.K V Subramanian on (M) 97907 81245 (E-mail) kv.subramanian@idbi.co.in

2) For detailed procedure, terms and conditions of the auction process, intending bidders may refer 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 IDBI Bank website i.e. www.idbibank.in and https://bankeauctions.com available from 17.12.2024 STATUTORY 15 DAYS NOTICE UNDER RULE 9(1) OF THE SARFAESI ACT

The borrower/ guarantors are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before auction, failing which the property will be auctioned/ sold and balance dues if any will be recovered with interest and cost.

Date: 18-11-2024 Place: Chennai

Sd/- Authorised Officer

E-Auction Notice dated 17.12.2024



The above notice was published in the following newspapers

S.No.	Newspapers	Edition	Date Published
1	The New indian Express	Chennai	17.12.2024
	(English)		
2	Dinamani (Tamil)	Chennai	17.12.2024

(III)

BRIEF DESCRIPTION OF THE ASSET

(a) Details of Property

Property Description

(Assets owned and mortgaged by the borrower **Smt.VIJAYKUMARI** who has created mortgage)

Schedule – A

All that piece and parcel of land and building in the ground Floor, situated at plot No-87, Thendral Nagar of Selavoyal Village, comprised under Survey No-70/6, Patta No-386, as per patta Survey No-70/31, Fort Tondiarpet Taluk, within Chennai corporation Limits, Land measuring an extent of 2400 Sqft and land being bounded on the:

North by 20 feet Road

East by Vacant land(Park)

South by Plot No -94,

West by Plot No - 83,

Measuring on the

East to West on the northern Side 40 Feet

East to West on the Southern Side 40 Feet

North to South on the Eastern Side 60 Feet and

North to South on Western Side 60 Feet.

Schedule – B

25%(600/2400 Sq ft) of schedule -A Property, Undivided Share of land being with building in the ground Floor constructed on it.

Situated with in the Sub Registration District of Madhavaram and Registration District of Chennai North.

(IV)

Outstanding Dues of IDBI Bank in the account of Shri. R Sanchai Gandhi & Smt.Vijaykumari S as on 18.11.2024

(Amount in Rs)

	A/c No 1430675100005531	A/C No 1430675100002486	
Principal	364381	2291546.25	
Interest	93058	599460	
Additional	0.00	0.00	
Interest		0.00	
Further Interest	0.00	0.00	
Liquidated damages	0.00	0.00	
Legal Expenses	1,05,794.60		
	5,63,233.60	28,91,006.25	
Total	34,54,239.85/-		

Total dues as on November 18, 2024: Rs.34,54,239.85/- plus interest thereon w.e.f November 18^{th} 2024.

(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

The Tender Document along with required Form is available from **December 17**, **2024 to January 06**, **2025** on any working day between **11.00 am to 5.00 pm** and can be obtained from Authorised Officer, IDBI Bank Ltd., No - 115,Anna Salai, Saidapet, Post Bag No - 805, Chennai -600015

The tender document can also be downloaded from IDBI website - www.idbibank.in → Announcements → Notices & Tenders And also from E-auction service provider i.e C1 india - https://www.bankeauctions.com.

3. Reserve Price and EMD

- a) The Reserve Price for the sale of the property is Rs.37,50,000/- (Rupees Thirty Seven Lakhs Fifty Thousand Only).
- b) The EMD (Earnest Money Deposit) has been fixed at Rs.3,75,000/- (Rupees Three Lakhs Seventy Five Thousand Only).
- 4. The sale of Secured Asset is on "As is where basis", "As is what is basis", "Whatever there is basis" and "Without recourse basis". The description of the immovable property is based on the mortgage created by the 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. R Sanchai Gandhi & Smt.Vijaykumari S 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 **January 03, 2025** (**Friday**) from 11.00 am to 12.30 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 Asset including any dues relating to the Secured Asset. A bidder shall be deemed to have full knowledge of the condition of the asset, relevant documents, information, etc. whether the bidder actually inspects or visits or verifies or not.

- The bidders shall be deemed to have inspected and approved the Secured Asset 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 asset 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" is given in Chapter VI & VII of this Bid Document. Form of appendix to the profile (declaration by the bidder) is given in Chapter VIII. The Bidder shall submit separate bid documents for each property.

- 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 Ltd**, **Retail Recovery**, No – 115, Anna Salai, Saidapet, Post Bag No – 805, Chennai -600015 on any working day but not later than 05.00 p.m. on January 06, 2025 in a sealed cover which shall be superscribed as "Bid Document and EMD: A/c Shri. R Sanchai Gandhi & Smt.Vijaykumari" 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 - Shri. R Sanchai Gandhi" payable at Chennai issued by any Nationalised Bank/ Scheduled Bank as Earnest Money Deposit (EMD).

Remittance of EMD by way of RTGS.

Bidders who prefers to submit the EMD by way RTGS, may remit the EMD amount in favour of IDBI Bank Limited, Account No.143037000010771, IFSC Code: IBKL0001430, KK Nagar Branch: Plot No -780, No -3, Munuswamy Road, KK Nagar, Chennai -600078. on 05.00 p.m. on January 06, 2025. Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Profile of the Bidder.

Only those bidders will be permitted to participate in the auction whose Bid Document is complete in every respect and whose Demand Draft/ Pay Order for EMD is found to be in order and /or remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time. Bank does not take any responsibility and will not entertain any complaint for any delay in transfer of funds by way of electronic mode. Form of Bid, if found incomplete in any respect, shall be liable for outright rejection. Bidders, whose forms are found to be in order together with the EMD, submitted by them, will be intimated by e-mail and through mobile.

15. Registration with E-Auction Service Provider

- 1. Participants who are not already registered with the e-auction provider C1 India Pvt. Ltd. should register themselves by following the procedure mentioned at the website https://www.bankeauctions.com
- 2. The participants/ intending purchasers are necessarily required to submit following documents/ papers for registration to https://www.bankeauctions.com

A.Form duly signed & filled up. Please download from https://www.bankeauctions.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 userid / password, in case any bidders feel the need for training / e – auction support, such bidders may contact Shri. Prabhakaran on (M) 74182 81709 and on Prabakaran.malaichamy@clindia.com & Support Mobile Nos.: +917291981124 /25 /26 and on : tn@clindia.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 January 07, 2025(Tuesday)from 02.30 p.m. to 03.30 p.m. The auction would be held with extensions of 5 minutes each, if required, on e-auction platform at website https://www.bankeauctions.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.10,000/-.

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. Payment of Sale Price

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) within **next 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 Shri. R Sanchai Gandhi**" payable at Chennai issued by any Nationalised Bank/ Scheduled Bank or by way of **RTGS** in favour of IDBI Bank Limited, Account No. **143037000010771**, IFSC Code: **IBKL0001430**, Plot no 780, No 3, Munuswamy Road, KK Nagar, Chennai 600078. or such extended period as may be agreed upon in writing between the successful bidder and the AO.
- 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 Lakh** and above. Payment of TDS should 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.
- 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.
- The successful bidder shall, after making full payment of sale price within 15 days from the date of communication of confirmation of sale or such extended period as may be granted by the AO at his sole and absolute discretion in any case not exceeding three months, 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.

- The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of asset 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 asset 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 laid 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 e-auction shall take place on the next working day of IDBI Bank Ltd at 2.30 pm to 3.30 p.m.

27. **General Terms and Conditions**

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 in compliance of the SARFAESI Act/ Rule.

- 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 rebidding 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.
- 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.

- 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 ASSET 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

Property Address - Plot No.87 (North East Portion), Thendral Nagar, 8th Street, Selavoyal village, Chennai District-600 051.

(Assets owned and mortgaged by the borrower **Smt.VIJAYKUMARI** who has created mortgage)

Schedule – A

All that piece and parcel of land and building in the ground Floor, situated at plot No - 87, Thendral Nagar of Selavoyal Village, comprised under Survey No - 70/6, Patta No - 386, as per patta Survey No - 70/31, Fort Tondiarpet Taluk, within Chennai corporation Limits, Land measuring an extent of 2400 Sqft and land being bounded on the;

North by 20 feet Road

East by Vacant land(Park)

South by Plot No -94,

West by Plot No - 83,

Measuring on the

East to West on the northern Side 40 Feet

East to West on the Southern Side 40 Feet

North to South on the Eastern Side 60 Feet and

North to South on Western Side 60 Feet.

Schedule – B

25%(600/2400 Sq ft) of schedule -A Property, undivided Share of land being with building in the ground Floor constructed on it.

Situated with in the Sub Registration District of Madhavaram and Registration District of Chennai North.

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

1	<i>a</i>) 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.					
	<i>ii</i>) Date of Demand Draft /	•				
	Pay Order					
	iiii) 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					
	and every information and documents		•			
/We	have read and understood the d	ets	ailed 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

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Place: Date:

(VII). FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER

COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase of the below property

Property Address - Plot No.87 (North East Portion), Thendral Nagar, 8th Street, Selavoyal village, Chennai District-600 051.

(Assets owned and mortgaged by the borrower **Smt.VIJAYKUMARI** who has created mortgage)

Schedule – A

All that piece and parcel of land and building in the ground Floor, situated at plot No - 87, Thendral Nagar of Selavoyal Village, comprised under Survey No - 70/6, Patta No - 386,as per patta Survey No - 70/31, Fort Tondiarpet Taluk, within Chennai corporation Limits, Land measuring an extent of 2400 Sqft and land being bounded on the;

North by 20 feet Road

East by Vacant land(Park)

South by Plot No -94,

West by Plot No - 83,

Measuring on the

East to West on the northern Side 40 Feet

East to West on the Southern Side 40 Feet

North to South on the Eastern Side 60 Feet and

North to South on Western Side 60 Feet.

Schedule – B

25%(600/2400~Sq~ft) of schedule -A Property, undivided Share of land being with building in the ground Floor constructed on it.

Situated with in the Sub Registration District of Madhavaram and Registration District of Chennai North.

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

1.	<i>a</i>) 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.	

3. Constitution (Private/Public/Joint) 4. Name of Chairman 5. Name of Managing Director / Partners 6. Board of Directors a) 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
4. Name of Chairman 5. Name of Managing Director / Partners 6. Board of Directors a) 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
5. Name of Managing Director / Partners 6. Board of Directors a) 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
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12 Relationship, if any, the
I INIOGEI/OHEIEI HAS WIIII I
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	
	iiii) Name of the Issuing	:
	Bank and Branch	
	Bidders, who prefer to submit	the EMD by way of RTGS, must indicate
	RTGS UTR No., Amount remitte	ed 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 PROPERTY SITUATED AT Plot No.87 (North East Portion), Thendral Nagar, 8th Street, Selavoyal village, Chennai District-600 051.

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

To,

The Authorised Officer, IDBI Bank Limited., Retail Recovery, No.115,Anna Salai, Post Bag No – 805, Chennai-600015.

Sir,

Sale of Secured Asset / Property situated at Plot No.87 (North East Portion), Thendral Nagar, 8th Street, Selavoyal village, Chennai District-600 051.

- 1. Having fully examined and understood the terms and conditions of the Tender Document and condition and status of the Secured Asset/property, I/We offer to purchase the said Secured Asset 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 asset. We further understand that in the event I/We fail to take possession of the Secured Asset 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 asset 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 asset 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 Asset/property and I/we agree and undertake to abide by it.
- **8.** I/WE hereby confirm that I/We do not have any kind of relationship (professional/personal), with Borrower/Promoters/Guarantors/Mortgagors as mentioned in the Tender Document.
- 9. I/We also enclose a Demand Draft/Pay Order of value Rs......
 towards Earnest Money Deposit (EMD) in the name of "IDBI Bank Limited.-A/c
 Shri. R Sanchai Gandhi" payable at Chennai.

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 **143037000010771**, IFSC Code: **IBKL0001430**,KK Nagar Branch: Plot No – 780,No – 3, Munuswamy Road, KK Nagar, Chennai – 600078.

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	e capacity of
Duly authorised to sign Bid/Offer for and on I	oehalf of
(Name and address of the Bidder/Offerer) (IN BLOCK CAPITALS)	
WITNESS:	
Signature :	
Name & Address:	
Occupation :	
