

**THE AUTHORISED OFFICER (AO)**

**OF**

**IDBI BANK LIMITED**

**NPA MANAGEMENT GROUP, BENGALURU ZONE  
IDBI HOUSE, 58, MISSION ROAD,  
BENGALURU - 560027**

**BID DOCUMENT**

**For**

**SALE OF ASSET OF**

**SHRI.V.J. JOSEPH and SMT. LALY JOSEPH**

**(J & A FOUNDATIONS PVT. LTD.)**

**UNDER**

**THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS  
AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002**

**AND**

**THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002**


*Date: October 28, 2024*

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**I. E-AUCTION SALE NOTICE**

The notice was published in the following newspapers on October 27, 2024.

1. The New Indian Express (English - Kochi Edition)
2. Mathrubhumi (Malayalam - Kochi Edition)


**आई.डी.बी.आई बैंक लिमिटेड एन.पी.ए प्रबंधन समूह,**  
**IDBI BANK LIMITED, NPA MANAGEMENT GROUP,**  
 IDBI House, # 58 Mission Road, Bengaluru-560027  
 Ph: 080-61451232/237, Mob: 9828528909/9920237980  
 CIN: L65190MH2004G01148838 E-mail : brijkishore.bilochi@idbi.co.in, veronica.rodrigues@idbi.co.in

**PUBLIC NOTICE FOR SALE OF PROPERTIES IN ERNAKULAM UNDER SARFAESI**

E-Auction 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 **J & A Foundations Pvt. Ltd. (Borrower), Shri V. J. Joseph, Smt. Laly Joseph and Shri. P.X.Kuriakose** (Guarantors) that the below described immovable properties mortgaged exclusively to **IDBI Bank Ltd.** (Secured Creditor), possession of which has been taken by Authorised Officer of IDBI Bank Ltd. on June 06, 2013 will be sold on "As is where is", "As is what is", and "Whatever there is" for recovery of **Rs. 103,40,98,420.08/- (Rupees One Hundred and Three Crore Forty Lakh Ninety Eight Thousand Four Hundred Twenty and Paise Eight Only)** as on October 01, 2024 plus interest thereon due to IDBI Bank Ltd., from **J & A Foundations Pvt. Ltd. (Borrower), Shri V. J. Joseph, Smt. Laly Joseph and Shri. P.X.Kuriakose** (Guarantors).

**Property No.1:** All that pieces and parcels of land admeasuring 112.46 ares corresponding to 2 acre 78 cents made up of 16.18 ares (40 cents) in Survey No.336/4-1, 14.58 ares (36 cents) in Survey No.364/1, 23.06 ares (57 cents) in Survey No.336/1-1, 4.05 ares (10 cents) in Survey No.336/2, 1.21 ares (3 cents) in Survey No.364/3A3/7, 8.09 ares (20 cents) in Survey No.364/3B1, 7.69 ares (19 cents) in Survey No.364/3B2, 5.65 ares (14 cents) in Survey No.364/3B3, 8.49 ares (21 cents) in Survey No.364/3B and 23.46 ares (58 cents) in Survey No.364/2B, all belonging to Kottuvally Village along with trees and all other improvements appurtenant thereto at Paravur, Ernakulam.

**Property is located 800 meters from St. Antony's church located on the Kochi NH-66.**

<b>Reserve Price: Rs. 228.00 Lakhs</b>	<b>EMD: Rs. 22.80 Lakhs</b>
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**Property No.2:** All that pieces and parcels of land admeasuring 176.96 ares in Re-Survey No.'s 111/7/2, 110/2/3, 110/6, 110/7, 111/8 and 111/2/2 in Block No.14 of Thuravoor Village along with trees and all other improvements appurtenant thereto at Aluva Taluk, Ernakulam. **The property is located 100 meters after Vallarapadathamma Chapel on Thuravoor - Anappara Road**

<b>Reserve Price: Rs. 358.36Lakhs</b>	<b>EMD: Rs 35.84 Lakhs</b>
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**Last date for submission of Bid: November 11, 2024**  
**Date of Auction: November 13, 2024**

For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank website i.e. [www.idbibank.in](http://www.idbibank.in) & [www.bankeauctionwizard.com](http://www.bankeauctionwizard.com)  
 Date: 27-10-2024 Place: Bengaluru Sd/-, Authorised Officer, IDBI Bank Ltd.


**आई.डी.बी.आई बैंक लिमिटेड एन.पी.ए प्रबंधन समूह,**  
**IDBI BANK LIMITED, NPA MANAGEMENT GROUP,**  
 IDBI House, # 58 Mission Road, Bengaluru-560027  
 Ph: 080-61451232/237, Mob: 9828528909/9920237980  
 CIN: L65190MH2004G01148838 E-mail : brijkishore.bilochi@idbi.co.in, veronica.rodrigues@idbi.co.in

**സർവ്വേയിലൂടെ കീഴിൽ എണ്ണാകുളത്തെ വസ്തുവകകൾ വിൽക്കുന്നതിനുള്ള പൊതു അറിയിപ്പ്**

സെക്യൂരിറ്റൈസേഷൻ ആക്റ്റ് റീ കൺസ്ട്രക്ഷൻ ഓഫ് ഫൈനാൻഷ്യൽ അസ്റ്ററ്റ്സ് ആക്റ്റ് എൻഫോഴ്സ്മെന്റ് ഓഫ് സെക്യൂരിറ്റി ഇൻററസ്റ്റ് നിയമം, 2002 പ്രകാരവും സെക്യൂരിറ്റി ഇൻററസ്റ്റ് എൻഫോഴ്സ്മെന്റ് 2002 റൂൾ 9 (1) പ്രകാരവും വായ്പ്പുക്കാരെയും ജാമ്യക്കാരെയും പൊതുജനങ്ങളെയും **ജെ & എ ഫൗണ്ടേഷൻസ് പ്രൈവറ്റ് ലിമിറ്റഡ് (വായ്പ്പുക്കാരൻ), ശ്രീ വി ജെ ജോസഫ്, ശ്രീമതി. ലാലി ജോസഫ്, ശ്രീ. പി.എക്സ്. കുര്യാക്കോസ് (ജാമ്യക്കാരൻ)** എന്നിവരെ അറിയിക്കുന്ന സാമ്പത്തിക ഇ-ലേല വിൽപന നോട്ടീസാണ്. താഴെ പറയുന്ന വസ്തുവകകൾ **ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡിന്റെ** (സെക്യൂരിറ്റി ക്രഡിറ്റർ) ജാമ്യവസ്തുക്കളായി നൽകിയിട്ടുള്ളതും **ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡിന്റെ** അധികാരപ്പെട്ട ഉദ്യോഗസ്ഥൻ 06.06.2013 ന് കൈവശത്തിലെടുത്തിട്ടുള്ളതും **ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡിന്** വായ്പ്പുക്കാരന് **ജെ & എ ഫൗണ്ടേഷൻസ് പ്രൈവറ്റ് ലിമിറ്റഡ് (വായ്പ്പുക്കാരൻ), ശ്രീ വി ജെ ജോസഫ്, ശ്രീമതി. ലാലി ജോസഫ്, ശ്രീ. പി.എക്സ്. കുര്യാക്കോസ് (ജാമ്യക്കാരൻ)** നിന്നും 1.10.2024ന് **ഈടാക്കുവാനുള്ള** തുകയായ **103,40,98,420.08 (നൂറ്റമ്പതു കോടി നാൽപ്പത് ലക്ഷത്തി തൊണ്ണൂറ്റിച്ചൊമ്പതായിരത്തി നാനൂറ്റി ഇരുപത് രൂപ എട്ട് പൈസ മാത്രം)** കൂടാതെ പലിശയും മറ്റു ചിലവുകളും സഹിതം തിരിച്ചുപിടിക്കുന്നതിനായി വസ്തുവകകൾ ഇപ്പോൾ എലിടെ യാണോ എങ്ങിനെയാണോ ഏതൊക്കെയാണോ എന്ന അടിസ്ഥാനത്തിൽ വിൽപന നടത്തുവാൻ തീരുമാനിച്ചിരിക്കുന്നു.

**പ്രോപ്പർട്ടി നം.1:** എണ്ണാകുളത്ത് പറവൂരിൽ കോട്ടവള്ളി വില്ലേജിൽ സർവ്വേ നമ്പർ: 336/4-1, 16.18 ആർസ് (40 സെന്റ്), സർവ്വേ നമ്പർ: 364/1, 14.58 ആർസ് (36 സെന്റ്), സർവ്വേ നമ്പർ: 336/1-1ൽ 23.06 ആർസ് (57 സെന്റ്), സർവ്വേ നം. 336/2ൽ 4.05 ആർസ് (10 സെന്റ്), സർവ്വേ നം. 364/3എ3/7 ൽ 1.21 ആർസ് (3 സെന്റ്), സർവ്വേ നം. 364/3ബി1ൽ 8.09ആർസ് (20 സെന്റ്), സർവ്വേ നം. 364/3ബി2 ൽ 7.69 ആർസ് (19 സെന്റ്), സർവ്വേ നം. 364/3ബി3ൽ 5.65 ആർസ് (14 സെന്റ്), സർവ്വേ നം. 364/3ബി ൽ 8.49 ആർസ് (21 സെന്റ്), സർവ്വേ നം. 364/2ബിൽ 23.46 ആർസ് (58 സെന്റ്) ഉൾപ്പെടുന്ന മരങ്ങളും അതിനനുസരിച്ചുള്ള മറ്റുലാ മെച്ചപ്പെടുത്തലുകളും അടക്കം മുഴുവനും **ഓഗ്സ്കവുമായ 112.46 ആർസ് (2.99 ഓർ 78 സെന്റ്)** സമുദായ **കൊച്ചി NH66 ൽ സ്ഥിതി ചെയ്യുന്ന സെന്റ് ആന്റണീസ് പള്ളിയിൽ** നിന്ന് **800 മീറ്റർ അകലെയാണ് വസ്തു സ്ഥിതി ചെയ്യുന്നത്.**

<b>കരുതൽവില: രൂപ 228.00 ലക്ഷം</b>	<b>നിരതദ്രവ്യം: രൂപ 22.80 ലക്ഷം</b>
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**പ്രോപ്പർട്ടി നമ്പർ.2** എണ്ണാകുളത്ത് ആലുവ താലൂക്കിൽ തുറവൂർ വില്ലേജിലെ ബ്ലോക്ക് നം. 14ൽ സർവ്വേ നമ്പർ: 111/7/2, 110/2/3, 110/6, 110/7, 111/8, 111/2/2 ഉൾപ്പെടുന്ന മരങ്ങളും അതിനനുസരിച്ചുള്ള മറ്റുലാ മെച്ചപ്പെടുത്തലുകളും അടക്കം മുഴുവനും **ഓഗ്സ്കവുമായ 176.96 ആർസ് സമുദായ തുറവൂർ - ആന്പാറ റോഡിൽ വല്ലരപാടത്തമ്മ പള്ളിക്ക് ശേഷം 100 മീറ്റർ അകലെയാണ് വസ്തു സ്ഥിതി ചെയ്യുന്നത്.**

<b>കരുതൽവില: രൂപ 358.36 ലക്ഷം</b>	<b>നിരതദ്രവ്യം: രൂപ 35.84 ലക്ഷം</b>
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**ബിഡ് സമർപ്പിക്കാനുള്ള അവസാനതീയതി : നവംബർ 11, 2024**  
**ലേല തീയതി : നവംബർ 13, 2024**

വിൽപനയുടെ വിശദമായ നിബന്ധനകൾക്കും വ്യവസ്ഥകൾക്കും ദയവായി **ഐ.ഡി.ബി.ഐ ബാങ്ക് വെബ്സൈറ്റിൽ** നൽകിയിരിക്കുന്ന ലിങ്ക് കാണുക, [www.idbibank.in](http://www.idbibank.in) & [www.bankeauctionwizard.com](http://www.bankeauctionwizard.com)  
 തീയതി: 27.10.2024 സ്ഥലം: ബെംഗളൂരു അധികാരപ്പെടുത്തിയ ഓഫീസ് (ഐ) **ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡ്,**

## II. POSSESSION NOTICE

The notice was published in the following newspapers on June 09, 2013.

1. The New Indian Express (English - Kochi Edition)
2. Mathrubhumi (Malyalam – Kochi Edition)

**POSSESSION NOTICE (For Immoveable Property)**

The undersigned being the authorized officer of SBI Bank Limited under its Constitution and Powers conferred by Financial Assistance & Encumbrance Guaranty Act, 2002 (SARFESI Act) and in exercise of the powers conferred under Section 13(1)(b) of SARFESI Act read with Rule 3 of Secured Assets Enforcement Rules, 2002 (the Rules) issued a demand notice dated March 30, 2012 calling upon J. J. A. Foundation P. Ltd (the Borrower), 25, 32nd - C, Thachanpuzha Junction, Maradu P. O., North, Kerala - 682 02 registered by its Managing Director San V.J. Joseph and Director Smt. L. Joseph to repay the amount mentioned in the notice being Rs 14,81,20,425.10 (Rupees Fourteen Crores Ninety One Lakh Thirty Five Thousand Four hundred Twenty Five and 425/100 cents) by 17.05.2012. As per Paragraph 25, 2012 with force entered into force from March 01, 2012 within 60 days from the date of the notice of the said notice. The Borrower having failed to repay the amount, notice is hereby given to the Borrower/Mortgagor and the public in general that it is necessary for the said possession of the property described in Annexure to be taken in exercise of powers conferred under Section 13(1)(b) of the SARFESI Act read with Rule 3(1) of the Rules on 09.06.2013 at 10.00 AM.

The Borrower/Mortgagor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property as set out in the charge at SBI Bank Limited for an amount of Rs 14,81,20,425.10 (Rupees Fourteen Crores Ninety One Lakh Thirty Five hundred Four hundred Twenty Five and 425/100 cents) as on February 20, 2012 and interest thereon.

**DESCRIPTION OF THE PROPERTIES**

**ITEM NO.1:** All that pieces and parcels of land measuring 85.75 acs. read as 23.50 acs in Survey No 2001(NC), 4.47 acs in Survey No 2405, 5.27 acs in Survey No 2426, 14.18 acs in Survey No 2247B, 28.20 acs in Survey No 2295A, 5.45 acs in Survey No 2424-2, 4.25 acs in Survey No 2297B and 7.20 acs in Survey No 2422A of Edappally Village along with trees and all other improvements appurtenant thereto and covered by Sale Deed Nos. 1170000 and 186670000 both registered before Muzhakkud Sub Registry Muzhakkud. On or towards East By: Property of Aps. Vayala and West On or towards South By: Road, On or towards West By: Property of Subrahmanya Menon and 1/4th On or towards North By: Property of K. K. K. K.

**ITEM NO.2:** All that pieces and parcels of land measuring 112.48 acs corresponding to 2 acs 78 cents made up of 16.18 acs (40 cents) in Survey No. 23071-1, 1.20 acs and 28.20 acs (27 cents) in Survey No. 23071-2, 4.25 acs (10 cents) in Survey No. 23060, 1.21 acs (3 cents) in Survey No. 264237, 8.08 acs (20 cents) in Survey No. 264238, 7.50 acs (19 cents) in Survey No. 264239, 5.55 acs (14 cents) in Survey No. 264240, 8.43 acs (21 cents) in Survey No. 264241 and 22.48 acs (58 cents) in Survey No. 264242, all belonging to Kottayam Village along with trees and all other improvements appurtenant thereto and covered by Sale Deed Nos. 56850000, 74200000, 62340000, 27462000, 57852000 and 57102000, all registered before Punalur Sub Registry Punalur. On or towards East By: Property of Marappan, L. L. P. & S. P. On or towards South By: Road, On or towards West By: Road, On or towards North By: Property of Subra, S. S.

**ITEM NO.3:** All that pieces and parcels of land measuring 135.30 acs in the Survey Nos. 11700, 12050, 1420, 1707, 1710 and 11100 in Block No. 14 of Punalur Village along with trees and all other improvements appurtenant thereto and covered by Sale Deed Nos. 5170004, 17042000 and 25462000 and Registration Deed No. 42502000, all registered before Arangam Sub Registry Arangam. On or towards East By: Road, On or towards South By: Property of K. K. K. K. and K. K. K. K. On or towards West By: Property of K. K. K. K. and K. K. K. K. On or towards North By: Property of K. K. K. K. and K. K. K. K.

**ITEM NO.4:** All that pieces and parcels of land measuring 2.35 acs corresponding to 5.88 cents in Survey No. 2007 of Edappally South Village along with trees and all other improvements appurtenant thereto and covered by Sale Deed No. 480000 of Edappally Sub Registry, Muzhakkud. On or towards East By: Road, On or towards South By: Property of N. J. Joseph and Lily Joseph, On or towards West By: Property of N. J. Joseph and Lily Joseph, On or towards North By: Road.

**ITEM NO.5:** All that pieces and parcels of land measuring 10.44 acs corresponding to 25.80 cents in Survey Nos. 250 and 2902A of Edappally South Village along with trees and all other improvements appurtenant thereto and covered by Sale Deed Nos. 491000, 1420000, 1420000 and 2000, all registered before Edappally Sub Registry, Muzhakkud. On or towards East By: Road, On or towards South By: Road, On or towards West By: Road, On or towards North By: Road.

**ITEM NO.6:** All that pieces and parcels of land measuring 12.15 acs corresponding to 29.88 cents in Survey No. 2007 of Edappally South Village along with trees and all other improvements appurtenant thereto and covered by Sale Deed Nos. 4807000, 40801000 and 40851000, all registered before Edappally Sub Registry, Muzhakkud. On or towards East By: Road, On or towards South By: Property of V. K. K. K. and S. S. S. S. On or towards West By: Property of V. K. K. K. and S. S. S. S. On or towards North By: Property of V. K. K. K. and S. S. S. S.

**ITEM NO.7:** All that pieces and parcels of land measuring 3.24 acs corresponding to 8 cents in Survey No. 4917 of Punalur Village along with outlying tracks, trees and all other improvements appurtenant thereto and covered by Sale Deed Nos. 4807000, 40801000 and 40851000, all registered before Edappally Sub Registry, Muzhakkud. On or towards East By: Road, On or towards South By: Property of V. K. K. K. and S. S. S. S. On or towards West By: Property of V. K. K. K. and S. S. S. S. On or towards North By: Property of V. K. K. K. and S. S. S. S.

**ITEM NO.8:** All that pieces and parcels of land measuring 10.37 acs corresponding to 25.36 cents in Survey No. 4917 of Punalur Village along with trees and all other improvements appurtenant thereto and covered by Sale Deed No. 1087100 registered before Muzhakkud Sub Registry, Muzhakkud. On or towards East By: Road, On or towards South By: Property of K. K. K. K. and K. K. K. K. On or towards West By: Property of K. K. K. K. and K. K. K. K. On or towards North By: Property of K. K. K. K. and K. K. K. K.

Page No. 1  
Date: 09-06-2013

Sd/- Authorized Officer  
SBI Bank Ltd. Ref No. 0484-1312250

### **III. BRIEF DESCRIPTION OF SECURED ASSETS**

<b>Sl</b>	<b>Details of Property</b>								
1.	<p>All that pieces and parcels of land admeasuring 112.46 ares corresponding to 2 acre 78 cents made up of 16.18 ares (40 cents) in Survey No.336/4-1, 14.58 ares (36 cents) in Survey No.364/1, 23.06 ares (57 cents) in Survey No.336/1-1, 4.05 ares (10 cents) in Survey No.336/2, 1.21 ares (3 cents) in Survey No.364/3A3/7, 8.09 ares (20 cents) in Survey No.364/3B1, 7.69 ares (19 cents) in Survey No.364/3B2, 5.65 ares (14 cents) in Survey No.364/3B3, 8.49 ares (21 cents) in Survey No.364/3B and 23.46 ares (58 cents) in Survey No.364/2B, all belonging to Kottuvally Village along with trees and all other improvements appurtenant thereto at Paravur, Ernakulam and covered by Sale Deed Nos.5628/2006, 7423/2006, 9238/2006, 2754/2007, 5709/2007 and 5710/2007 and also Rectification Deed No.2269/2010, all registered before Paravur Sub Registry bounded as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">East</td> <td>Property of Mathappan, Lazar &amp; Sivan</td> </tr> <tr> <td>West</td> <td>River</td> </tr> <tr> <td>North</td> <td>Property of Sudan, Babu</td> </tr> <tr> <td>South</td> <td>Road</td> </tr> </table>	East	Property of Mathappan, Lazar & Sivan	West	River	North	Property of Sudan, Babu	South	Road
East	Property of Mathappan, Lazar & Sivan								
West	River								
North	Property of Sudan, Babu								
South	Road								
2.	<p>All that pieces and parcels of land admeasuring 176.96 ares in Re-Survey No.'s 111/7/2, 110/2/3, 110/6, 110/7, 111/8 and 111/2/2 in Block No.14 of Thuravoor Village along with trees and all other improvements appurtenant thereto and covered by Sale Deed Nos. 5617/2004, 1704/2005 and 2646/2005 and Rectification Deed No. 4255/2006 all registered before Angamaly Sub Registry bounded as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">On or towards East by</td> <td>PWD Road</td> </tr> <tr> <td>On or towards West by</td> <td>Property of Vadakkumcherry</td> </tr> <tr> <td>On or towards North by</td> <td>Property of Joby and Poly</td> </tr> <tr> <td>On or towards South by</td> <td>Property of Augusthy and Kuriakose</td> </tr> </table>	On or towards East by	PWD Road	On or towards West by	Property of Vadakkumcherry	On or towards North by	Property of Joby and Poly	On or towards South by	Property of Augusthy and Kuriakose
On or towards East by	PWD Road								
On or towards West by	Property of Vadakkumcherry								
On or towards North by	Property of Joby and Poly								
On or towards South by	Property of Augusthy and Kuriakose								

**IV. OUTSTANDING DUES OF THE SECURED LENDER AS ON THE DATE OF 13(2) NOTICES UNDER SARFAESI**

**(As on February 28, 2013)**

<b>Name of Secured Lender</b>	<b>Name of Company</b>	<b>Nature of assistance</b>	<b>Amount (Rs. lakh)</b>
IDBI Bank Ltd.	J & A Foundations Pvt. Ltd.	Cash Credit, Term Loan & FITL	1491.35
		<b>Total :</b>	<b>1491.35</b>

**\*Dues as on October 01, 2024 is Rs. 10340.98 lakh**

## V. TERMS AND CONDITIONS

<b>1</b>	The Authorised Officer (AO) exercising the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the SARFAESI Act") is selling the assets/properties mentioned at item No. III of the Tender Document (hereinafter referred to as the 'Secured Assets') and the same are being sold free from charges and encumbrances of the secured lender mentioned at item No. IV of the Tender Document.									
<b>2</b>	<p><b><u>Issue of Tender/ Offer / Bid Document</u></b></p> <p>The Tender Document along with Offer Form is available from October 28, 2024 to November 8, 2024 on any working day between 11.00 a.m. to 4.30 p.m. and can be obtained from Authorised Officer/ DGM- NPA Management Group, IDBI Bank Ltd., IDBI House, 58, Mission Road, Bengaluru – 560027. The Bid document can also be downloaded from IDBI website (<a href="http://www.idbibank.in">www.idbibank.in</a>) and <a href="http://www.bankeauctionwizard.com">www.bankeauctionwizard.com</a></p>									
<b>3</b>	<p><b><u>Reserve Price and Earnest Money Deposit (EMD)</u></b></p> <p style="text-align: right;"><b>(Rs. Lakh)</b></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Property No.</th> <th style="text-align: center;">Reserve Price</th> <th style="text-align: center;">Earnest Money Deposit</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td style="text-align: center;">228.00</td> <td style="text-align: center;">22.80</td> </tr> <tr> <td style="text-align: center;">2.</td> <td style="text-align: center;">358.36</td> <td style="text-align: center;">35.84</td> </tr> </tbody> </table>	Property No.	Reserve Price	Earnest Money Deposit	1.	228.00	22.80	2.	358.36	35.84
Property No.	Reserve Price	Earnest Money Deposit								
1.	228.00	22.80								
2.	358.36	35.84								
<b>4</b>	<p>The sale of Secured Assets is on “<i>As is where is basis</i>”, “<i>As is what is basis</i>”, “<i>whatever there is basis</i>” and “<i>no recourse basis</i>”. The description of the immovable properties is based on the mortgages created by the Borrower/Guarantor with the secured lender from time to time and the representations made by them. The AO/secured lender does not take or assume any responsibility for any shortfall of the movable/immovable assets or for procuring any permission, etc. or for the dues of any authority established by law. All statutory liabilities / taxes / maintenance fee / electricity / water and other 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 / secured lender 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 <b>Shri.V.J.Joseph and Smt.Laly Joseph or their Associate firm/company / or M/s J &amp; Foundations Pvt. Ltd.</b> 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.</p>									

5	<p><b><u>Inspection of assets</u></b></p> <p>The interested parties may, inspect the property at their own cost and expense, with prior appointment on November 5, 2024 (between 11.00 a.m. and 4.00 p.m.) in the presence of representative of the Authorised Officer/ Enforcement Agent who would be available at the property site to facilitate the inspection.</p>
6	<p><b><u>Due Diligence by the Bidders</u></b></p> <p>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.</p>
7	<p>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 movable 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 assets/properties and that the bidder concurs or otherwise admits the identity of the assets/properties purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets/properties and their condition.</p>
8	<p>The Bidder shall not be entitled to receive re-imbusement 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.</p>
9	<p><b><u>Submission of Bid</u></b></p> <p>The Bidder shall complete in all respects the Bid form(s) annexed to the Bid Document, and furnish the information called for therein and <b>shall sign and date each of the documents</b> in the space provided therein for the purpose. <b>The Bidder shall initial each page of the Bid.</b> Bids received for sale and / or accepted are not transferable.</p> <p>The Formats for submission of Profile of the bidders are given in <b>Chapter VII &amp; VIII</b> respectively of this Bid Documents.</p> <p>The format <b>Chapter VII</b> is for Individuals and</p> <p>The format <b>Chapter VIII</b> is Company/Proprietorship/ Partnership firm.</p> <p>Bidders may fill in only the form relevant to them.</p>
10	<p>The Bid shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.</p>



11	The Bid 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 Bid.
12	The Bid form 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	<p><b><u>Last date for submission of Bid Document</u></b></p> <p>The interested parties may submit Bid Document duly filled and signed along with the required documents to the Authorised Officer/ DGM, NPA Management Group, IDBI Bank Ltd., IDBI House, 58, Mission Road, Bengaluru – 560027 on any working day but not later than at <b>05.00 P.M on November 11, 2024</b> in two sealed covers with one sealed cover containing a crossed A/c payee Demand Draft/Pay Order drawn in favour of “<b>IDBI Bank Ltd.-A/c J &amp; A Foundations Pvt. Ltd.</b>” payable at Bengaluru issued by any Nationalised Bank/ scheduled Bank as Earnest Money Deposit (EMD), which shall be subscribed “<b>EMD for J &amp; A Foundations Pvt. Ltd.’s property No. ....</b>” and the other sealed cover containing the Bid Document superscribed “<b>Bid Document – J &amp; A Foundations Pvt. Ltd.’s property No. ....</b>”.</p> <p><b><u>Remittance of EMD by way of RTGS</u></b></p> <p>Bidder(s) who prefers to submit the EMD by way of RTGS, may remit the EMD amount in favour of IDBI Bank Limited, Account No. 37734915010017, IFSC Code: IBKL0000377, Branch : Mission Road Branch, Bengaluru. Such bidders must <b>indicate RTGS UTR No, amount remitted and the date in the appropriate space in Bid Form.</b></p>
14	The bidder/representative whose Bid Document is complete in every respect <b>and</b> whose Demand Draft/Pay Order for EMD is found to be in order and /or remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time will be permitted to participate in the e-auction. Bank does not take any responsibility and will not entertain any complain 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 / Cost of Tender Document submitted by them, will be intimated by e-mail and through mobile.
15	<p>1. Participants, who are not already registered with the <b>e-auction provider M/s. Antares Systems Limited</b>, should register themselves by following the procedure mentioned at the website <a href="http://www.bankeauctionwizard.com">www.bankeauctionwizard.com</a>:</p> <ol style="list-style-type: none"> <li>a. The participants /intending purchasers are necessarily required to submit following documents / papers for registration to M/s. Antares Systems Limited.</li> <li>b. SOI form duly signed &amp; filled up. Please download form from <a href="http://www.bankeauctionwizard.com">www.bankeauctionwizard.com</a>.</li> <li>c. Self attested copy of Pan Card.</li> </ol>

	<p>d. Self Attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - any one).</p> <p>e. Self attested valid e-mail id and mobile no.</p> <p>f. Board resolution to participate in auction in case if bidder is a company.</p> <p>2. The user id and password will be then sent directly to the registered participants / intending purchasers whose Bid Document is complete in every respect <b>and</b> 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 with further directions by the e- auction provider company, if any, for log in and participating in the auction through online process.</p> <p><u>After receiving the user-id / password, in case any bidders feel the need for training / e – auction support (voice and web based), such bidders may contact <b>Miss. B.M.Sushmitha/ Ms Marina Josephine Jacob, Contact No.(mob)+91-8951944383/9686196751, e-mail Id: <a href="mailto:sushmitha.b@antaressystems.com">sushmitha.b@antaressystems.com</a>/<a href="mailto:marina.j@antaressystems.com">marina.j@antaressystems.com</a> . For other terms and condition, please refer to IDBI Bank website (<a href="http://www.idbibank.in">www.idbibank.in</a>) and (<a href="http://www.bankeauctionwizard.com">www.bankeauctionwizard.com</a>).</b></u></p> <p><b>The Bank /AO/ e-auction service provider will not be responsible for any error occurred due to power failure/ computer hardware or software error / network error etc., at the time of e-auction.</b></p>
<p><b>16</b></p>	<p><b><u>Date and Time of e-auction</u></b></p> <p><b>The e-auction day: November 13, 2024</b></p> <p>The e-auction would be held from 11.00 a.m. to 12.30 p.m. on November 13, 2024 with unlimited extensions of 5 minute each beyond 12.30 p.m., if required on e-auction platform at website <a href="http://www.bankeauctionwizard.com">www.bankeauctionwizard.com</a>. In case no further valid bids received during the extended period, the last highest bid received would be treated as successful bid and auction would be treated as closed/ terminated.</p> <p><b><u>Increase in Bid Amount :</u></b></p> <p>It may be noted that increase in bid amount, if any, during the e-auction period shall be made in multiples of Rs.5,00,000 /- for the property.</p> <p>Increase in bid amount below Rs.5,00,000 /- for the property will be rejected.</p> <p>First bid should be of at least equal to Reserve Price or increment (s) over the reserve price in multiples as above.</p>
<p><b>17</b></p>	<p>AO reserves the right to retain the EMD of top three bids upto one month from the date of e-auction and <b>the amount of EMD will not carry any interest</b>, for the purpose of considering subsequent successful bidder. The Bids so retained will be valid for one month</p>

	from the date of e-auction or till further extension of time as may be approved by the AO. The EMD of other bids will be returned within 7 days from the date of e-auction.
<b>18</b>	<p><b><u>Payment of Sale Price</u></b></p> <p>The successful bidder would be informed in writing about the acceptance of their bid/offer by the AO and will be required to deposit 25% of the sale price (including EMD) on the same day i.e. November 13, 2024 upto 05.00 p.m. or not later than next working day as the case may be, by crossed A/c payee demand draft/Pay order drawn in favour of " <b>IDBI Bank Ltd. –A/c J &amp; A Foundations Pvt. Ltd.</b>" payable at Bengaluru issued by any Nationalized Bank/Scheduled Bank or by way of <b>RTGS</b> in favour of IDBI Bank Ltd. Account No. 37734915010017, IFSC Code "IBKL0000377", Mission Road Branch, Bengaluru.</p> <p>The balance amount of the sale price would have to be paid in similar manner within 15 (fifteen) days of the date of letter intimating acceptance of his/her bid or by <b><u>November 28, 2024 upto 05.00 p.m.</u></b> by way of crossed A/c payee demand draft/Pay order drawn in favour of " <b>IDBI Bank Ltd. –A/c J &amp; A Foundations Pvt. Ltd.</b> " payable at Bengaluru issued by any Nationalised Bank/Scheduled Bank or by way of <b>RTGS</b> in favour of IDBI Bank Ltd. Account No. 37734915010017, IFSC Code "IBKL0000377, IDBI Bank Ltd. Mission Road Branch, Bengaluru. Or such extended period as may be agreed upon in writing between the successful bidder and AO.</p>
<b>19</b>	In case the successful bidder fails to deposit 25% of the sale price, 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.
<b>20</b>	The defaulting successful bidder shall forfeit all claims to the assets or to any part of the sum for which it may be subsequently sold.
<b>21</b>	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to resell the assets to the second/third highest bidder in the above manner, who shall also be treated as the successful bidder.
<b>22</b>	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.
<b>23</b>	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 immediately thereafter. <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 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 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 bidder and/or other parties by private treaty. In such as event, the original successful bidder shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.
24	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of assets in his/her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured lenders and it shall be solely the obligation of the Bidder, at his/her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his /her/their name. Bank does not take any responsibility to provide information on the same.
25	The submission of the Bid means and implies that the Bidder has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/Offer laid down herein.
26	The time hereinabove fixed for the observance and performance by the bidder of any of the obligations to be observed by him/her under these conditions is and shall be deemed to be of the essence.
27	<b><u>General Terms and Conditions</u></b> 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 e-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 or all the Bids 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 his 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 paid his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/her.
<b>31</b>	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.
<b>32</b>	<b><u>Jurisdiction</u></b> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Bengaluru alone shall have jurisdiction to entertain /adjudicate such disputes.

## **VI. BRIEF DETAILS OF BID DOCUMENT**

TENDER/OFFER FORM FOR PURCHASE OF SECURED  
ASSETS/PROPERTIES IN CASE OF J & A FOUNDATIONS PVT. LTD,  
LOCATED IN ERNAKULAM

<b>1</b>	<b>Issue of Bid/Offer Document</b>	The Bid Document can be obtained from the Authorised Officer NPA Management Group, IDBI Bank Ltd., IDBI House, 58, Mission Road, Bengaluru – 560027. The bid document can also be downloaded from IDBI website ( <a href="http://www.idbibank.in">www.idbibank.in</a> ) and <a href="http://www.bankeauctionwizard.com">www.bankeauctionwizard.com</a> . Interested parties can participate in the e-auction for only one lot or all, as they desire. Separate Bid document along with EMD to be submitted for each lot.
<b>2</b>	<b>Last Date and time for submission of Tender Document together with EMD</b>	November 11, 2024 up to 05:00 p.m.
<b>3</b>	<b>Place, Date and time of E-Auction</b>	<b>Place:</b> E-auction platform at website: <a href="http://www.bankeauctionwizard.com">www.bankeauctionwizard.com</a> . <b>Date :</b> November 13, 2024 <b>Time:</b> From 11.00 a.m. to 12.30 p.m. with unlimited extension of 5 minutes each beyond 12.30 p.m., if required.

**VII. FORMAT FOR SUBMISSION OF  
PROFILE OF THE BIDDER-INDIVIDUAL**

**For purchase of secured assets mortgaged in case of M/s J & A Foundations Pvt. Ltd.  
situated at :**

Sl	Details of Property
1.	All that pieces and parcels of land admeasuring 112.46 ares corresponding to 2 acre 78 cents made up of 16.18 ares (40 cents) in Survey No.336/4-1, 14.58 ares (36 cents) in Survey No.364/1, 23.06 ares (57 cents) in Survey No.336/1-1, 4.05 ares (10 cents) in Survey No.336/2, 1.21 ares (3 cents) in Survey No.364/3A3/7, 8.09 ares (20 cents) in Survey No.364/3B1, 7.69 ares (19 cents) in Survey No.364/3B2, 5.65 ares (14 cents) in Survey No.364/3B3, 8.49 ares (21 cents) in Survey No.364/3B and 23.46 ares (58 cents) in Survey No.364/2B, all belonging to Kottuvally Village along with trees and all other improvements appurtenant thereto at Paravur, Ernakulam.
2.	All that pieces and parcels of land admeasuring 176.96 ares in Re-Survey No.'s 111/7/2, 110/2/3, 110/6, 110/7, 111/8 and 111/2/2 in Block No.14 of Thuravoor Village along with trees and all other improvements appurtenant thereto at Aluva Taluk, Ernakulam.

*(To be filled and submitted by the Bidder/Offerer)*

<b>1</b>	<b>a)</b> Full Name of the bidder <i>(in Block letters)</i>	
	<b>b)</b> Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; website etc.	
	<b>c)</b> Mobile Nos.;	
	<b>d)</b> E-mail id:	
<b>2</b>	Brief particulars of business	
<b>3</b>	Relationship, if any, the Bidder has with any Employee of IDBI Bank Ltd	
<b>4</b>	Name and particular of the company/firm/person in whose name the secured assets/Property are to be purchased	
<b>5</b>	Details of Earnest Money Deposit (EMD)	
	<b>i)</b> Demand Draft No. / Pay Order No.	
	<b>ii)</b> Date of Demand Draft / Pay Order	
	<b>iii)</b> Name of the issuing Bank and Branch	
<b>Bidder, who prefers to submit the EMD by way RTGS, must indicate RTGS UTR No., Amount remitted and Date.</b>		
<b>6</b>	RTGS UTR No.	
	Amount remitted	
	Date	
<b>7</b>	Income Tax Permanent Account	

	Number(s) PAN of Bidder		
<b>8</b>	Details of Bid		<b>Rs.</b>

\*Each and every information and document to be submitted is mandatory.

I/We have read and understood the detailed terms and conditions of the sale/bid document 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, I/We shall not hold the Authorised Officer and/or IDBI Bank Limited responsible for the same and shall not have any claim whatsoever against either of them.

Signature of the duly authorised official of the Bidder

Name and Designation of the duly authorised Signatory

Place:

Date:



**VIII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER  
COMPANY/ PARTNERSHIP/ PROPRIETORSHIP**

**For purchase of secured assets mortgaged in case of in case of M/s J & A Foundations  
Pvt. Ltd. situated at:**

Sl	Details of Property
1.	All that pieces and parcels of land admeasuring 112.46 ares corresponding to 2 acre 78 cents made up of 16.18 ares (40 cents) in Survey No.336/4-1, 14.58 ares (36 cents) in Survey No.364/1, 23.06 ares (57 cents) in Survey No.336/1-1, 4.05 ares (10 cents) in Survey No.336/2, 1.21 ares (3 cents) in Survey No.364/3A3/7, 8.09 ares (20 cents) in Survey No.364/3B1, 7.69 ares (19 cents) in Survey No.364/3B2, 5.65 ares (14 cents) in Survey No.364/3B3, 8.49 ares (21 cents) in Survey No.364/3B and 23.46 ares (58 cents) in Survey No.364/2B, all belonging to Kottuvally Village along with trees and all other improvements appurtenant thereto at Paravur, Ernakulam.
2.	All that pieces and parcels of land admeasuring 176.96 ares in Re-Survey No.'s 111/7/2, 110/2/3, 110/6, 110/7, 111/8 and 111/2/2 in Block No.14 of Thuravoor Village along with trees and all other improvements appurtenant thereto at Aluva Taluk, Ernakulam.

*(To be filled and submitted by the Bidder/Offerer)*

<b>1</b>	<b>a) Name of the Company/ Firm/ Party (in Block letters)</b>	
	<b>b) Complete Registered Address</b>	
	<b>c) Complete Correspondence Address with PIN Code, Telephone Nos.; Fax Nos.; website etc.</b>	
<b>2</b>	<b>Date of incorporation</b>	
<b>3</b>	<b>Constitution (Private/ Public/ Join)</b>	
<b>4</b>	<b>Name of Chairman</b>	
<b>5</b>	<b>Name of Managing director/ Partner</b>	
<b>6</b>	<b>Board of Directors</b>	<b>a)</b>
		<b>b)</b>
		<b>c)</b>
		<b>d)</b>
		<b>e)</b>
		<b>f)</b>
<b>7</b>	<b>Income Tax PAN No.(attested copy of PAN card of company to be attached)</b>	
<b>8</b>	<b>Date of Last Income tax Return (Enclose copy of last 3 years' Income Tax clearance certificate)</b>	
<b>9</b>	<b>a) Full Name of authorized person to carry out e-auction on behalf of the Company/ Firm/Party (in Block letters) (Original authorized letter to be attached to carry out the e- auction process)</b>	

	<b>b)</b> Complete Postal Address of the Authorised person with PIN Code, Telephone Nos; Fax No.; website etc.	
	<b>c)</b> Mobile No.	
	<b>d)</b> Email ID	
<b>10</b>	Designation of authorized Person	
<b>11</b>	Relationship , if any, the Bidder has with any employee of IDBI bank ltd.	
<b>12</b>	Details of Earnest Money Deposit (EMD)	
	<i>i)</i> Demand Draft No. / Pay Order No.	
	<i>ii)</i> Date of Demand Draft /Pay Order	
	<i>iii)</i> Name of the issuing Bank and Branch	
<b>13</b>	Details of Bid	<b>Rs.</b>

\*Each and every information and document to be submitted is mandatory.

I/We have read and understood the detailed terms and conditions of the sale/bid document 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, I/We shall not hold the Authorised Officer and/or IDBI Bank Limited 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 authorization should be annexed of this form

**IX. FORM OF APPENDIX TO THE BID**  
**(DECLARATION BY THE BIDDER)**

**(ON THE STAMP PAPER OF RS. 100/-)**

**FORM OF BID**

*(Note: This Appendix forms part of the Bid)*

To,

**The Authorised Officer,**  
IDBI Bank Ltd.,  
NPA Management Group  
IDBI Bank Ltd., IDBI House,  
58, Mission Road, Bengaluru,  
**Karnataka- 560027**

Sir,

**Sale of secured property in case of J & A Foundations Pvt. Ltd. at .....**

**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.

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 Bid Document.

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 his sole and absolute discretion, I/we shall arrange to take possession of the secured assets within a maximum of 30 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.

- 3 I/We clearly understand and accept that the Authorised Officer or the secured lenders do not take or assume any responsibility for any dues, statutory or otherwise, of M/s J & A Foundations Pvt. Ltd. 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.
- 4 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 sells the property by any of the modes prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty.
- 5 I/We understand that time is the essence for completing the acquisition formalities of the property and I/we agree and undertake to abide by it.
- 6 I/We also enclose a Demand draft/Pay order of value Rs.....lakh (Rupees ..... only) towards Earnest Money Deposit (EMD) in the name of "IDBI Bank Ltd. - A/c J & A Foundations Pvt. Ltd " payable at Bengaluru.

**Or**

I/We have remitted Rs. .... lakh (Rupees ..... only) towards earnest money Deposit (EMD) in the name of "IDBI Bank Ltd by way of RTGS amount in favour of IDBI Bank Limited, A/c no. 37734915010017, IFSC Code: IBKL0000377, Branch : Mission Road Branch, Bengaluru.

- 7 We understand that the EMD will not carry any interest.

8 We understand that the Bid should be unconditional and Bid/Offer having conditions contrary to the terms and conditions of the Bid/Offer document can be summarily rejected.

Place:

Date... \_\_\_\_ day of \_\_\_\_\_ 2024

Signature.....in the capacity of .....

Duly authorized to sign Bid and on behalf of.....

(Name and address Bidder)

(IN BLOCK CAPITALS)

WITNESS :

Signature : .....

Name & Address : .....

Occupation : .....