

The Authorised Officer (AO)

of

IDBI BANK LIMITED

GREAMS ROAD BRANCH

No.37, PM Towers, Greams Road,

Chennai - 600006

Borrower - Shri.G.Sivanthikumar

Co-Borrower - Smt.G J Roseline Ebsyba

BID DOCUMENT

For

Sale of Assets

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]

IDBI BANK LIMITED
Retail Recovery, Regional Office, No. 37, First Floor, PM Towers,
Greams Road, Chennai - 600006, Ph: 044-28293316/28255376
CIN - L65190MH2004G01143838

[RULE 8(1)] POSSESSION NOTICE

Whereas the undersigned being the Authorised Officer of IDBI Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and in exercise of the powers conferred under Section 13(2) of SARFAESI Act read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice Dated 30th October 2023** calling upon the Borrower **Shri.G Sivanthi Kumar, 12/19 Seethakathi Salai Mogappair East, District: Chennai, State Tamil Nadu, Pincode:600037** and **Smt. G J Roseline Ebsyba, 12/19 Seethakathi Salai Mogappair East, District: Chennai, State Tamil Nadu, Pincode:600037** to repay the amount mentioned in the notice being **Rs.29,36,492.65 (Rupees Twenty Nine Lakh Thirty Six Thousand Four Hundred Ninety Two and Sixty Five Paise Only)** as on **9.4.2023** together with further interest thereon with effect from **10th April 2023** within **60 days** from the date of the receipt of the said notice.

The Borrower and the Mortgagors having failed to repay the amount, notice is hereby given to the Borrower, Mortgagor 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 section 13(4) of the SARFAESI Act read with Rule 8(1) of the Security Interest (Enforcement) Rules, 2002 on this **07.03.2024**.

The Borrower and the Mortgagor 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.29,36,492.65 (Rupees Twenty Nine Lakh Thirty six Thousand four Hundred Ninety two and sixty five paise Only)** outstanding as on **9.4.2023** and interest thereon.

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

ANNEXURE – I B: Shri.G Sivanthi Kumar :

Particulars of the Secured Assets intended to be enforced (A) The Mortgaged Assets **SCHEDULE OF THE PROPERTY:** (Assets owned and mortgaged by the borrower 1) **Shri.G Sivanthi Kumar who has created mortgage** All that piece and parcel of the property being vacant house site bearing Plot No.41 in Villa Green Vista Lay-out (Approved layout by the director of Town and Country planning Authorities Vide Ref.No.D.T.C.P.No.37/2015) Situate at old No.47/New no.21,Kayar Village , Thiruporur Taluk, Kancheepuram District, Bearing Patta No:1711 Comprised in Survey No.805,Measuring an Extent of 2125 Sq.ft. Bounded on the Northern Side : 40 Feet Road, Southern Side : Plot No.46 & 45, Eastern Side: Plot no.40, Western Side : 30 feet Road. In all admeasuring 2125 sq.ft. Of land and situate within the sub registration District of Thiruporur and Registration District of Chengalpet.

Date : 07.03.2024, Place : Chennai Authorised Officer, IDBI Bank Ltd



The above notice was published in

the following newspapers on 11.03.2024

- a) The New Indian Express (English)- Chennai Edition
- b) Dinamani (Tamil)- Chennai Edition

(II)E-Auction Notice dated 27.04.2024

 IDBI BANK CIN - L65190MH2004GOI148838		IDBI BANK LIMITED Retail Recovery, Regional Office, No. 37, First Floor, PM Towers, Greams Road, Chennai - 600006; Ph: 044-28295394.	
<p>The undersigned being the Authorized Officer (AO) of the IDBI Bank Ltd. (IDBI) invites Bids/Offers through E-auction for sale of the following properties 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 on 07.03.2024. Notice is hereby given to the borrower/guarantors and the public in general.</p> <p>Borrower Name and Address: Shri.G Sivanthi Kumar & Mrs. G J Roseline Ebsyba, Both are residing at 12/19, Seethakathi Salai, Mogappair East, Chennai, Tamil Nadu - 600037.</p> <p>Date of Demand Notice-Section 13(2) of SARFAESI Act: 30.10.2023</p> <p>Outstanding Amount : Rs.32,93,719.65/- (Rupees Thirty Two Lakh Ninety Three Thousand Seven Hundred and Nineteen & Paise Sixty Five Only) as on 19.01.2024 together with further interest thereon with effect from 20.01.2024</p> <p>(DETAILS OF THE IMMOVABLE SECURED ASSETS): SCHEDULE "A": All that piece and parcel of the property being vacant house site bearing in Villa Vista layout (approved layout out by the directorate of Town and Country Planning No.21, Kayar Village, Thirupur Taluk, Kancheepuram District, 778.1,2A,2B, 779/1A, 1B, 2,3m 782/2Am2B,3A, 3B,4A,4B, 784/2, 785/1,2,3m 786,1,2,3,4A,4B, 787, 788/1,2, 789/1,2,3, 804/1, 805, 808/1,2,3,4,808/1A, 18,2A & 2B measuring and extent of 20.26 acres</p> <p>SCHEDULE OF THE PROPERTY: All that piece and parcel of the property being vacant house site bearing Plot No.41, in Villa in Green Vista Layout (approved layout by the Directorate of Town and Country planning authorities vide Ref.No.DTCP.No.37/2015 situate at Old No.47, New No.21, Kayar Village, Thirupur Taluk, Kancheepuram District bearing patta No.1711 comprised in Survey No.805, measuring and extent of 2125 sq.ft. Bounded on the North by : 40 feet Road, South by : Plot No.46 & 45, East by : Plot No.40, West by : 30 feet Road. Linear Measurement of the property, North to south on the eastern side:50 feet, North to south on the western side:54 feet, East to west on Northern Side: 32.6 feet, East to west on the side: 53.6 feet. In all measuring 2125 Sq.ft. of land and situate within the sub registration District of Thirupur and Registration District of Chengalpet and mortgaged by Shri. Sivanthi Kumar represented by his Power Agent Mrs.Roseline Ebsyba.</p>			
RESERVE PRICE : ₹ 32,30,000/-		EMD : ₹ 3,23,000/-	
DATE & TIME OF INSPECTION: 15.04.2024 (Monday) between 11.00 a.m. to 12.30 p.m.			
LAST DATE OF SUBMISSION OF EMD & BIDS: 16.04.2024 (Tuesday) upto 5.00 p.m			
DATE AND TIME OF E-AUCTION 17.04.2024 (Wednesday) between 10.30 a.m. to 11.30 a.m. (Unlimited extension of 5 minutes each)			
Gist on the terms and conditions appearing in Bid Document: <ol style="list-style-type: none"> 1) Sale is strictly subject to the terms and conditions given in this advertisement and in the "Bid Document". Interested bidders may contact Mrs. R.Aparna-DGM on (M) 9444960606 (E-mail) r.aparna@idbi.co.in; Mr. S.P.Saravanan-AGM on (M) 7373014444 (E-mail) saravanan.p@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 IDBI Bank LTD, Retail Recovery, Regional Office, No. 37, First Floor, PM Towers, Greams Road, Chennai - 600006; on all working days or downloaded from IDBI Bank website i.e. www.idbibank.in and also from E-auction service provider i.e M/s. 4 Closure. Website: www.foreclosureindia.com/ https://bankauCTIONS.in available from 14.03.2024 			
STATUTORY 30 DAYS NOTICE UNDER RULE 8(6) 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: 12.03.2024 Place: Chennai		Sd/- Authorized Officer, IDBI Bank Ltd	

E-Auction Notice dated 27.04.2024

The above notice was published in the following newspapers

S.No.	Newspapers	Edition	Date Published
1	Indian Express (English)	Chennai	15.03.2024
2	Dinamani (Tamil)	Chennai	15.03.2024

(III)

BRIEF DESCRIPTION OF THE ASSET

(a) Details of Property

Property Description

SCHEDEULE “A”

All that piece and parcel of the property being vacant house site bearing in Villa Vista layout (approved layout out by the directorate of Town and Country Planning No.21, Kayar Village, Thiruporur Taluk, Kancheepuram District, 778.1,2A,2B, 779/1A, 1B, 2,3m 782/2Am2B,3A, 3B,4A,4B, 784/2, 785/1,2,3m 786,1,2,3,4A,4B, 787, 788/1,2, 789/1,2,3, 804/1, 805, 808/1,2,3,4,808/1A, 1B,2A & 2B measuring and extent of 20.26 acres

**Schedule of the property
(here by conveyed)**

All that piece and parcel of the property being vacant house site bearing Plot No.41, in Villa in Green Vista Layout(approved layout by the Directorate of Town and Country planning authorities vide Ref.No.DTCP.No.37/2015 situate at Old No.47, New No.21, Kayar Village, Thiruporur Taluk, Kancheepuram District bearing patta No.1711 comprised in Survey No.805, measuring and extent of 2125 sq.ft.

Bounded on the
North by : 40 feet road,
South by :Plot No.46 & 45
East by : Plot No.40
West by : 30 feet road,

Linear Measurement of the property.

North to south on the eastern side :50 feet
North to south on the western side :54 feet
East to west on Northern Side; 32.6 feet
East to west on the side: 53.6 feet

In all admeasuring 2125 sq.ft. Of land and situate within the sub registration District of Thiruporur and Registration District of Chengalpet and mortgaged by **Shri. Sivanthi Kumar represented by his Power Agent** Mrs.Roseline Ebsy bai.

(IV)

Outstanding Dues of IDBI Bank in the account of
Shri. Shri.G.Sivanthikumar & Smt.G J Roseline Ebsyba as on 10.04.2023

(Amount in Rs)

	Home Loan	Total
Principal	2851109.65	2851109.65
Interest	85383	85383.00
Additional Interest	0.00	0.00
Further Interest	0.00	0.00
Liquidated damages	0.00	0.00
Legal Expenses	0.00	0.00
Total	2936492.65	2936492.65

Total dues as on April 10, 2023: Rs.29,36,492.65 plus interest thereon w.e.f April 11, 2023.

(V). Terms & Conditions

1.	<p>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.</p>						
2.	<p>Issue of Tender/ Offer / Bid Document The Tender Document along with required Form is available from 14 March, 2024 to 15 April, 2024 on any working day between 11.00 am to 5.00 pm and can be obtained from Authorised Officer, IDBI Bank Ltd., No.37, First Floor, PM Towers, Greams Road, Chennai 600 006. The tender document can also be downloaded from IDBI website - www.idbibank.in →Announcements →Notices & Tenders <u>And</u> also from E-auction service provider i.e M/s 4 Closure. Website: www.foreclosureindia.com / https://bankauctions.in.</p>						
3.	<p>Reserve Price and EMD The Reserve Price for the sale of the Secured Assets is fixed as under :</p> <table border="1" data-bbox="266 1320 1457 2031"> <thead> <tr> <th data-bbox="266 1320 965 1409">Property Details</th> <th data-bbox="965 1320 1219 1409">Reserve Price (in Rs.)</th> <th data-bbox="1219 1320 1457 1409">EMD (in Rs.)</th> </tr> </thead> <tbody> <tr> <td data-bbox="266 1409 965 2031"> <p>All that piece and parcel of the property being vacant house site bearing Plot No.41, in Villa in Green Vista Layout(approved layout by the Directorate of Town and Country planning authorities vide Ref.No.DTCP.No.37/2015 situate at Old No.47, New No.21, Kayar Village, Thiruporur Taluk, Kancheepuram District bearing patta No.1711 comprised in Survey No.805, measuring and extent of 2125 sq.ft.</p> <p>Bounded on the North by : 40 feet road, South by :Plot No.46 & 45 East by : Plot No.40 West by : 30 feet road,</p> </td><td data-bbox="965 1409 1219 2031"> <p>Rs.32,30,000/- (Thirty Two Lakh thirty Thousand Only)</p> </td><td data-bbox="1219 1409 1457 2031"> <p>Rs.3,23,000/- (Three Lakh twenty three Thousand Only)</p> </td></tr> </tbody> </table>	Property Details	Reserve Price (in Rs.)	EMD (in Rs.)	<p>All that piece and parcel of the property being vacant house site bearing Plot No.41, in Villa in Green Vista Layout(approved layout by the Directorate of Town and Country planning authorities vide Ref.No.DTCP.No.37/2015 situate at Old No.47, New No.21, Kayar Village, Thiruporur Taluk, Kancheepuram District bearing patta No.1711 comprised in Survey No.805, measuring and extent of 2125 sq.ft.</p> <p>Bounded on the North by : 40 feet road, South by :Plot No.46 & 45 East by : Plot No.40 West by : 30 feet road,</p>	<p>Rs.32,30,000/- (Thirty Two Lakh thirty Thousand Only)</p>	<p>Rs.3,23,000/- (Three Lakh twenty three Thousand Only)</p>
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	<p>Linear Measurement of the property.</p> <p>North to south on the eastern side :50 feet North to south on the western side :54 feet East to west on Northern Side; 32.6 feet East to west on the side: 53.6 feet</p> <p>This Property lies with in the Kattarambakkam Village panchayat and Sriperumbudr Panchayat Union.</p> <p>Property owned by Shri.G.Sivanthikumar</p>		
4.	<p>The sale of Secured Asset is on “<i>As is where basis</i>”, “<i>As is what is basis</i>”, “<i>Whatever there is basis</i>” and “<i>Without recourse basis</i>”. 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.G.Sivanthikumar 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.</p>		
5.	<p>Inspection of assets</p> <p>The interested parties may, at their own cost and expense, inspect the property on April 15, 2024 (Monday) from 11.00 pm to 12.30 pm in the presence of a representative of the AO available at the site to facilitate the inspection.</p>		
6.	<p>Due Diligence by the Bidders</p> <p>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.</p>		
7.	<p>The bidders shall be deemed to have inspected and approved the Secured Asset to</p>		

	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.	<p>Submission of Tender/Offer</p> <p>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.</p> <p>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. Bids can be submitted in sealed envelopes along with required documents.</p>
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.	<p>Last date for submission of Bid Document</p> <p>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, No.37, First Floor, PM Towers, Greams Road, Chennai - 600006 on any working day but not later than 05.30 p.m. April 15, 2024 (Tuesday) in a sealed cover which shall be superscribed as “Bid Document and EMD: A/c Shri.G.Sivanthikumar” along with Demand Draft/Pay Order with</p>

	<p>minimum EMD amount in a sealed cover. The DD / PO should be drawn in favour of “IDBI Bank Ltd. - A/c Shri.G.Sivanthikumar” payable at Chennai issued by any Nationalised Bank/ Scheduled Bank as Earnest Money Deposit (EMD).</p> <p><u>Remittance of EMD by way of RTGS.</u></p> <p>Bidders who prefers to submit the EMD by way RTGS, may remit the EMD amount in favour of IDBI Bank Limited, Account No. 105537000010052, IFSC Code: IBKL0001055, Branch: Thiruvanmiyur Branch, No.159, 1st Floor, Thiuvalluvar Salai, Thiruvanmiyur, Chennai – 600041 on any working day but not later than 05.30 p.m. April 15, 2024 (Tuesday). Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Profile of the Bidder.</p>
14.	<p>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.</p>
15.	<p><u>Registration with E-Auction Service Provider</u></p> <p>1. Participants who are not already registered with the e-auction provider M/s.4 Closure should register themselves by following the procedure mentioned at the website <u>https://bankauctions.in</u></p> <p>2. The participants/ intending purchasers are necessarily required to submit following documents/ papers for registration to M/s.4 Closure</p> <ul style="list-style-type: none"> a. Form duly signed & filled up. Please download from <u>https://bankauctions.in</u> 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. <p>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.</p> <p><u>After receiving the userid / password, in case any bidders feel the need for training / e – auction support, such bidders may contact Shri. U Subbarao on (M) 81420</u></p>

	<p>00061 and on subbarao@bankauctions.in and Shri. Mohan Sundar S on (M) 9515160063 and on mohansundar@bankauctions.in. 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 (Interest 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.</p>
<p>16.</p>	<p>The E-auction day: on April 17,2024 from 11 a.m. to 12.00 .Noon. The auction would be held with extensions of 5 minutes each, if required, on e-auction platform at website https://bankauctions.in. 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.</p> <p><u>Increase in Bid Amount :</u> It may be noted that increase in bid amount, if any, during the e-auction period shall be made in multiples of Rs.10,000/-.</p> <p>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.</p>
<p>17.</p>	<p>Authorised Officer (AO) reserves the right to retain the EMD of top three bids upto One month from the date of e-auction and the amount of EMD will not carry any interest. The Bids so retained will be valid for 1 month from the date of auction or till further extension of time as may be approved by the AO. The EMD of other bids will be returned within 7 days from the date of auction.</p>
<p>18.</p>	<p><u>Payment of Sale Price</u> The successful bidder would be informed in writing about the acceptance of his/ her bid/ offer by the AO and will be required to deposit 25% of the sale price (less the amount of EMD) 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.G.Sivanthikumar" payable at Chennai issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 105537000010052, IFSC Code: IBKL0001055, Branch: Poonamallee Branch, No.18, Avadi Road,Karayanchavadi, Poonamallee, Chennai – 600056. The Balance amount of the sale price shall have to be paid on or before 15th day of confirmation of sale of the immoveable property or such extended period as may be agreed upon in writing between the successful bidder and AO by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of IDBI Bank Ltd.-A/c.</p>

	Shri.G.Sivanthikumar” payable at Chennai issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 105537000010052 , IFSC Code: IBKL0001055 , Branch: Thiruvanmiyur Branch, No.159, 1 st Floor, Thiuvalluvar Salai, Thiruvanmiyur, Chennai – 600041. or such extended period as may be agreed upon in writing between the successful bidder and the AO.
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 asset or to any part of the sum for which it may be subsequently sold shall stand forfeited.
21.	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to resell the assets to the second/third highest bidder in the above manner, who shall also be treated as the successful bidder mentioned in clauses 9 to 16 above and further in terms of this Bid Document.
22.	On confirmation of sale and if the terms of payment have been complied with, the AO exercising the power of sale shall issue Certificate of Sale for the immovable property in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
23.	The successful bidder shall, after making full payment of sale price on or before the stipulated time schedule as above or such extended period as may be granted by the AO at his sole and absolute discretion, arrange to take possession of the Secured Asset within a maximum of 10 days. <u>It is explicitly stated that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the Secured Assets.</u> In case the successful bidder fails to take possession of the secured asset 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 asset 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 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.
25.	The submission of the Bid/Offer means and implies that the Bidder/ Offerer has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/ Offer 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.	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 10.30 am to 11.30 a.m.
28.	<u>General Terms and Conditions</u> The AO shall be at liberty to amend/ modify/ delete/ drop any of the above conditions as may be deemed necessary in the light of the facts and circumstances.
29.	The entire procedure of auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the AO and the intending bidders shall have no right whatsoever to object to the same.
30.	The AO reserves the right and liberty to accept/ reject any (including the highest bid) or all the Bids/Offer and also reserves the right to cancel the entire sale process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/ her bid, the AO, at the sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.
31.	In the event the said sale in favour of the bidder not being confirmed by AO, otherwise than on account of the willful default of the bidder or if the sale is set aside by an order of the Court/ Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/ her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be payment of his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/ her.
32.	Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons.

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33.	Particular specified in schedule above has been stated to the best of the information of the authorized officer/ Bank. Authorized Officer and / or Bank will not be answerable for any error, mis-statement or omission in this Public Notice.
34.	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in 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 AUTHORIZING 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

SCHEDULE “A”

All that piece and parcel of the property being vacant house site bearing in Villa Vista layout (approved layout out by the directorate of Town and Country Planning No.21, Kayar Village, Thiruporur Taluk, Kancheepuram District, 778.1,2A,2B, 779/1A, 1B, 2,3m 782/2Am2B,3A, 3B,4A,4B, 784/2, 785/1,2,3m 786,1,2,3,4A,4B, 787, 788/1,2, 789/1,2,3, 804/1, 805, 808/1,2,3,4,808/1A, 1B,2A & 2B measuring and extent of 20.26 acres

**Schedule of the property
(here by conveyed)**

All that piece and parcel of the property being vacant house site bearing Plot No.41, in Villa in Green Vista Layout(approved layout by the Directorate of Town and Country planning authorities vide Ref.No.DTCP.No.37/2015 situate at Old No.47, New No.21, Kayar Village, Thiruporur Taluk, Kancheepuram District bearing patta No.1711 comprised in Survey No.805, measuring and extent of 2125 sq.ft.

Bounded on the
North by : 40 feet road,
South by :Plot No.46 & 45
East by : Plot No.40
West by : 30 feet road,

Linear Measurement of the property.

North to south on the eastern side :50 feet
North to south on the western side :54 feet
East to west on Northern Side; 32.6 feet
East to west on the side: 53.6 feet

In all admeasuring 2125 sq.ft. Of land and situate within the sub registration District of Thiruporur and Registration District of Chengalpet and mortgaged by **Shri. Sivanthi Kumar represented by his Power Agent** Mrs.Roseline Ebsy bai.

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

1	a) Full Name of the Bidder/Offerer <i>(in Block letters)</i>	:	
	b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.	:	
	d) E-mail ID	:	
2	Brief particulars of business (if any)	:	
3	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Limited.	:	
4	Relationship, if any, the Bidder/Offerer has with Borrower/Promoters/ Guarantors/Mortgagors as mentioned in the Tender Document.	:	
5	Name and particulars of the Company/Firm/Person in whose name the Secured Assets/property are to be purchased	:	
6	Details of Earnest Money Deposit (EMD).	:	
	i) Demand Draft No. / Pay Order No.	:	
	ii) Date of Demand Draft / Pay Order	:	
	iii) Name of the Issuing Bank and Branch	:	
	Bidders, who prefer to submit the EMD by way of RTGS, must indicate RTGS UTR No., Amount remitted and date.		
	RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	

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7	Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer	:	
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* 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

SCHEDULE “A”

All that piece and parcel of the property being vacant house site bearing in Villa Vista layout (approved layout out by the directorate of Town and Country Planning No.21, Kayar Village, Thiruporur Taluk, Kancheepuram District, 778.1,2A,2B, 779/1A, 1B, 2,3m 782/2Am2B,3A, 3B,4A,4B, 784/2, 785/1,2,3m 786,1,2,3,4A,4B, 787, 788/1,2, 789/1,2,3, 804/1, 805, 808/1,2,3,4,808/1A, 1B,2A & 2B measuring and extent of 20.26 acres

**Schedule of the property
(here by conveyed)**

All that piece and parcel of the property being vacant house site bearing Plot No.41, in Villa in Green Vista Layout(approved layout by the Directorate of Town and Country planning authorities vide Ref.No.DTCP.No.37/2015 situate at Old No.47, New No.21, Kayar Village, Thiruporur Taluk, Kancheepuram District bearing patta No.1711 comprised in Survey No.805, measuring and extent of 2125 sq.ft.

Bounded on the
North by : 40 feet road,
South by :Plot No.46 & 45
East by : Plot No.40
West by : 30 feet road,

Linear Measurement of the property.

North to south on the eastern side :50 feet
North to south on the western side :54 feet
East to west on Northern Side; 32.6 feet
East to west on the side: 53.6 feet

In all admeasuring 2125 sq.ft. Of land and situate within the sub registration District of Thiruporur and Registration District of Chengalpet and mortgaged by **Shri. Sivanthi Kumar represented by his Power Agent Mrs.Roseline Ebsy bai.**

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

1.	a) Name of the Company/ Firm/ Party	
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	<i>(in Block letters)</i>	
	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)
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 (<i>in Block letters</i>) (Original Authorised letter to be attached to carry out the e-auction process)	:
	b) Complete Postal Address of the Authorise person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:
	c) Mobile Nos.	
	d) E-mail ID	
10	Designation of the Authorised Person	:
11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Limited.	:
12	Relationship, if any, the Bidder/Offerer has with Borrower/Promoters/ Guarantors/Mortgagors as	

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	mentioned in the Tender Document.	
13	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	:
	Bidders, who prefer to submit the EMD by way of RTGS, must indicate RTGS UTR No., Amount remitted and date.	
	RTGS UTR No.	
	Amount Remitted	
	Date	
14	Income Tax Permanent Account Number(s) (PAN) of the Authorised person	:

* Each and every information and documents to be submitted is mandatory.

I/We have read and understood the detailed terms and conditions of the sale and have also read, perused and understood all the relevant papers and have carried out my/our own due diligence. In case any information is found to be incorrect/ incomplete, I/We shall not hold the Authorised Officer or secured lenders responsible for the same and shall not have any claim whatsoever against either of them.

Signature:

Name of the Authorised Person:

Designation:

Company Seal

All authorizations should be annexed to this form.

Place:

Date:

**VIII. FORM OF APPENDIX TO THE BID/OFFER
DECLARATION BY THE BIDDER**

(ON STAMP PAPER OF RS.100/-)

**FORM OF BID/OFFER FOR PROPERTY SITUATED Plot No.41, in Villa in
Green Vista Layout, Old No.47, New No.21, Kayar Village, Thiruporur Taluk,
Kancheepuram District bearing patta No.1711 comprised in Survey No.805,
measuring and extent of 2125 sq.ft.**

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

To,

The Authorised Officer,
IDBI Bank Limited.,
Retail Recovery,
No.37, First Floor, PM Towers,
Greams Road,
Chennai-600006

Sir,

**Sale of Secured Asset / Property situated at Kayar Village, Thiruporur Taluk,
Kancheepuram District,**

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.

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4. I/We further understand that if my/our Bid/Offer is accepted, after making full payment of the sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at her sole and absolute discretion, I/we shall arrange to take possession of the secured assets within a maximum of 10 days. I/We understand that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the secured 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.G.Sivanthikumar**" 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

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Limited, Account No. **105537000010052**, IFSC Code: **IBKL0001055**, Branch: Thiruvanmiyur Branch, No.159, 1st Floor, Thiuvalluvar Salai, Thiruvanmiyur, Chennai – 600041. 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 April 2024

Signature in the capacity of.....

Duly authorised to sign Bid/Offer for and on behalf of.....

(Name and address of the Bidder/Offerer)
(IN BLOCK CAPITALS)

WITNESS:

Signature :

Name & Address:

Occupation :
