

**The Authorised Officer (AO)**

**of**

**IDBI BANK LIMITED**

**RETAIL RECOVERY**

**No.115, Anna Salai, Saidapet, Post Bag No.805,**

**Chennai - 600015**

**Shri. R Balasubramani & Smt. B Jayalakshmi**

**TENDER DOCUMENT**

**For**

**Sale of Asset at**

**Plot No.281, "Sun Star City", Sri Selvaganapathy Nagar, Kaivandoor Village,**

**Tiruvallur Taluk & District**

**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 06.05.2024

a) The New Indian Express (English)- Chennai Edition

 <b>IDBI BANK</b> CIN - L65190MH2004G01148838	<b>IDBI BANK LIMITED</b> No.115, Anna Salai, Saidapet, Post Bag No-805, Chennai -600015; Ph: 044-22202080 / 22202284. Website: www.idbibank.in.
<b>POSSESSION NOTICE (For Immovable Properties) under Rule 8(1)</b>	
<p>Whereas the undersigned being the Authorised officer of <b>IDBI Bank Limited</b> under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and in exercise of the powers conferred under Section 13(12) of SARFAESI Act read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued a <b>demand notice dated 29th October 2021</b> calling upon the Borrower: <b>Shri. R Balasubramani &amp; Smt. B Jayalakshmi</b> at No.106/22, Bajanai Kovil Street, Ernavoor, Chennai – 600 057 to repay the amount mentioned in the notice being <b>Rs.3,47,579.10/- (Rupees Three Lakh Forty Seven Thousand Five Hundred and Seventy Nine &amp; Paise Ten Only)</b> as on <b>09th May 2021</b> together with further interest thereon with effect from <b>10th May 2021</b> within <b>60 days</b> from the date of the receipt of the said notice.</p> <p>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 Property 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) &amp; (2) of Security Interest (Enforcement) rules 2002 on this <b>03rd day of May of the year 2024</b>.</p> <p>The borrower and the Mortgagor in particular and the public in general are hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the <b>IDBI Bank Ltd, No.115, Anna Salai, Saidapet, Post Bag No-805, Chennai -600015</b>.</p> <p>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.</p>	
<b>DESCRIPTION OF THE PROPERTY</b>	
<p>All that piece and parcel of Land comprised in <b>Survey No.191/1A, Plot No.281, "Sun Star City", Sri Selvaganapathy Nagar</b> admeasuring <b>1000 Sq.ft.</b>, or thereabouts, situated within the village limits of Kaivandoor, Taluk and Registration Sub District of Thiruvallur, District and Registration District of Kancheepuram in the State of Tamilnadu and <b>the land is bounded as follows:-</b> On the North By: Plot No.208; On the South By: 23 Feet Road; On the East By: Plot No.280 &amp; On the West By: Plot No.282; <b>Measuring:-</b> East to West on the Northern Side: 25 Feet; East to West on the Southern Side: 25 Feet; North to South on the Eastern Side: 40 Feet &amp; North to South on the Western Side: 40 Feet; Admeasuring in all total extent of 1000 Sq.ft., Together with all and singular the structures and erections thereon, both present and future. <b>Asset owned and mortgaged by Shri. R Balasubramani.</b></p>	
<b>Date: 03.05.2024;</b> <b>Place: Chennai</b>	<b>Sd/- Authorised Officer,</b> <b>Idbi Bank Ltd, Chennai</b>

The above notice was published in the following newspapers on 06.05.2024

b) Dinamani (Tamil)- Chennai Edition

 <b>IDBI BANK</b> CIN - L65190MH2004G01148838	<b>ஐடிபிஐ வங்கி லிமிடெட்</b> எண் 115, அண்ணாசாலை, சைதாப்பேட்டை, Post Bag எண்.805, சென்னை 600015. Ph: 044-22202080 / 22202284. Website: www.idbibank.in.
<b>[விதி 8(1)] கவாதீன அறிவிப்பு (அசையா சொத்திற்கானது)</b>	
<p>பிணைக்காப்பு, நிதிச் சொத்து மறு சீரமைப்பு மற்றும் பிணைக்காப்பு செயலாக்கச் சட்டம், 2002 (SARFAESI சட்டம்) மற்றும் பிணைக்காப்பு (செயலாக்க) விதிகள் 2002 ன் கீழ் அதிகாரம் பெற்ற அதிகாரியாக நியமிக்கப்பட்டவரான கீழே கையொப்பமிட்ட ஐடிபிஐ வங்கி லிமிடெட்-ன் அங்கீகரிக்கப்பட்ட அதிகாரியால் 13(12) பிரிவு மற்றும் விதி 3ன் படி <b>29.10.2021</b> தேதியிட்ட கோரிக்கை அறிவிப்பில் (<b>Demand Notice</b>) குறிப்பிடப்பட்ட கடன்தாரர் திரு.R.பாலசுப்ரமணி மற்றும் திருமதி.B.ஜெயலக்ஷ்மி, எண். 106/22, பஜனை கோவில் தெரு, எர்ணாலூர், சென்னை-600 057, அவர்களுக்கு கடன்பாக்கித் தொகையான <b>09.05.2021</b> அன்றுள்ளபடி ரூ.3,47,579.10/- (ரூபாய் மூன்று இலட்சத்து நாற்பத்து எழாயிரத்து ஐநூற்று எழுபத்து ஒன்பது மற்றும் பைசா பத்து மட்டும்) மேலும் அதன் மீதான <b>10.05.2021</b> அன்று முதலான எதிர்கால வட்டி மற்றும் இதர செலவினங்கள் சேர்த்து இந்த அறிவிப்பு பெற்ற <b>60 நாட்களுக்குள்</b> திரும்ப செலுத்த வேண்டுமென்று கூறப்பட்டது.</p> <p>கடன்தாரர் மற்றும் அடமானதாரர்கள் வங்கிக்கு செலுத்த வேண்டிய கடன்தொகையை திரும்ப செலுத்த தவறியதால், கடன்தாரர், அடமானதாரர் மற்றும் பொது மக்களுக்கு பொதுவாகவும் இதன் மூலம் அறிவிப்பதாவது கீழே விவரிக்கப்பட்டுள்ள சொத்தினை 2002ம் ஆண்டு SARFAESI சட்டம் பிரிவு 13(4)ன் விதிகள் 2002 இன் 8 (1) &amp; 8(2)ன் கீழும் கொடுக்கப்பட்டுள்ள அதிகாரத்தின் படியும் மற்றும் அதற்கு தொடர்புடைய மேற்சொன்ன விதியின் படியும், கீழே கையொப்பமிட்டுள்ள அதிகாரி தமக்குள்ள அதிகாரத்தை பயன்படுத்தி கீழே விவரிக்கப்பட்டுள்ள சொத்தினை <b>03.05.2024</b> அன்று கவாதீனம் செய்துள்ளார்.</p> <p>கடன்தாரருக்கு மற்றும் அடமானதாரருக்கும் குறிப்பாகவும் மற்றும் பொது மக்களுக்கு பொதுவாகவும் இதன் மூலம் எச்சரிக்கப்படுவது யாதெனில் கவாதீனமான சொத்தின் விஷயத்தில் எவரும் எவ்வித பேரமும் வைத்துக்கொள்ளக் கூடாது மீறி வைத்துக் கொண்டால் அது ஐடிபிஐ வங்கி லிமிடெட், எண் 115, அண்ணாசாலை, சைதாப்பேட்டை, Post Bag எண்.805, சென்னை 600015-க்கு செலுத்தவேண்டிய கடன் நிலுவைத் தொகை செலுத்துவதற்கு கட்டுப்பட்டதாகும்.</p> <p>கடனுக்கு ஈடாக அடமானம் வைக்கப்பட்டுள்ள சொத்துக்களை மீட்பதற்குரிய கால வரம்பு குறித்து சட்ட பிரிவு 13(8) ஷரத்துக்களின்படி கடன்தாரர்களின் கவனம் ஈர்க்கப்படுகிறது.</p>	
<b>சொத்தின் விளக்கம்</b>	
<p>தமிழ்நாடு மாநிலம், காஞ்சிபுரம் பதிவு மாவட்டம், திருவள்ளூர் சார்பதிவு மாவட்டம், கைவண்டு கிராம எல்லைகளுக்குட்பட்ட சர்வே எண்.191/1A இல் அடங்கிய ஸ்ரீ செல்வகணபதி நகர், “சன் ஸ்டார் சிட்டி”, மனை எண்.281 இல் அமைந்துள்ள <b>1000 ச.அடி</b> பரப்பளவுள்ள நிலம் அதனைச் சார்ந்த அனைத்து துண்டு மற்றும் பகுதி. நிலத்தின் பின்வரும் எல்லைகள்: வடக்கில்: மனை எண்.208; தெற்கில்: 23 அடி சாலை; கிழக்கில்: மனை எண்.280 &amp; மேற்கில்: மனை எண்.282; நாற்பரப்புகள்: கிழக்கு மேற்காக வட புறம்: 25 அடி; கிழக்கு மேற்காக தென் புறம்: 25 அடி; வடக்குத் தெற்காக கிழக்கு புறம்: 40 அடி &amp; வடக்குத் தெற்காக மேற்கு புறம்: 40 அடி; மொத்த விஸ்தீரணம் 1000 ச.அடி, அதனுடன் அனைத்து மற்றும் ஒற்றை அதிலுள்ள தற்போது அமைத்துள்ள மற்றும் எதிர்காலத்தில் அமையவுள்ள வடிவமைப்புகள். திரு. R. பாலசுப்ரமணி அவர்களுக்குச் சொந்தமான மற்றும் அடமானம் வைக்கப்பட்ட சொத்து.</p>	
தேதி: 03.05.2024 இடம்: சென்னை	ஐடிபிஐ வங்கி லிமிடெட், அங்கீகரிக்கப்பட்ட அதிகாரி, சென்னை

(II)

**E-Auction Notice dated 20.09.2024**

 <b>IDBI BANK</b> CIN - L65190MH2004GOI148838	<b>IDBI BANK LIMITED - RETAIL RECOVERY,</b> No.115, Anna Salai, Saidapet, Post Bag No.805, Chennai - 600015; PH: 044-22202261/22202092. Website: www.idbibank.in.
The undersigned being the Authorized Officer (AO) of the IDBI Bank Ltd. (IDBI) invites Bids/Offer 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 proviso to rule 8(6) of the Security Interest (Enforcement) Rules, 2002, Physical Possession whereof has been taken by AO, IDBI Bank Ltd on <b>03.05.2024</b> . Notice is hereby given to the borrower/guarantors and the public in general.	
<b>Borrower's Name: Shri. R Balasubramani &amp; Smt. B Jayalakshmi; Date of Demand Notice – Section 13(2) of SARFAESI Act: 29.10.2021; Date of Possession – Section 13(4) of SARFAESI Act: 03.05.2024 (Physical);</b>	
<b>Outstanding Amount : Rs.5,02,334.30/- as on August 07, 2024;</b>	
<b>Brief Description of the Property:</b> All that piece and parcel of Land comprised in <b>Survey No.191/1A, Plot No.281, "Sun Star City", Sri Selvaganapathy Nagar</b> admeasuring <b>1000 Sq.ft.</b> , or thereabouts, situated within the village limits of Kaivandoor, Taluk and Registration Sub District of Thiruvallur, District and Registration District of Kancheepuram in the State of Tamilnadu and the land is bounded as follows:- On the North By: Plot No.208; On the South By: 23 Feet Road; On the East By: Plot No.280 & On the West By: Plot No.282; <b>Measuring:-</b> East to West on the Northern Side: 25 Feet; East to West on the Southern Side: 25 Feet; North to South on the Eastern Side: 40 Feet & North to South on the Western Side: 40 Feet; Admeasuring in all total extent of <b>1000 Sq.ft.</b> , Together with all and singular the structures and erections thereon, both present and future. <b>Property owned and mortgaged by Shri. R Balasubramani.</b>	
<b>RESERVE PRICE : ₹ 4,80,000/-</b>	<b>EMD : ₹ 48,000/-</b>
<b>DATE &amp; TIME OF INSPECTION:</b> October 15, 2024 [Tuesday] by 11.00 a.m. to 12.30 p.m.	<b>LAST DATE OF SUBMISSION OF EMD &amp; BIDS:</b> October 21, 2024 [Monday] up to 5.00 p.m.
<b>DATE AND TIME OF E-AUCTION</b>	<b>22.10.2024</b> [Tuesday] by 10.45 a.m. to 11.45 a.m. (Unlimited extension of 5 minutes each)
<b>Gist on the terms and conditions appearing in Bid Document:</b>	
1) Sale is strictly subject to the terms and conditions given in this advertisement and in the "Bid Document". Interested bidders may contact <b>Shri. Naveen Kumar Agarwal</b> on (M) 7990035836 (E-mail) n.agarwal@idbi.co.in & <b>Shri. Venkatragavan G</b> on (M) 9486199251 (E-mail) venkatragavan.g@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 <b>No.115, Anna Salai, Saidapet, Post Bag No.805, Chennai - 600015</b> on all working days or downloaded from IDBI Bank website i.e. <b>www.idbibank.in</b> and <b>https://bankauctions.in</b> available from <b>September 20, 2024.</b>	
<b>STATUTORY 30 DAYS NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT</b>	
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.	
<b>Date: 20.09.2024; Place: Chennai</b>	<b>Sd/- Authorised Officer</b>

**E-Auction Notice dated 20.09.2024**

 <p><b>IDBI BANK</b> CIN - L65190MH2004GO1148838</p>	<p><b>ஐடிபிஐ வங்கி லிமிடெட், தனிநபர் கடன் மீட்டி,</b> எண்.115, அண்ணாசாலை, சைதாப்பேட்டை, அஞ்சல் பெட்டி எண்.805, சென்னை-600015 தொலைபேசி : 044-22202261/22202092. இணையதளம்: www.idbibank.in.</p>				
<p>இதன் மூலம் கடன்தாரர்/ ஐயமீன்தாரர்கள் மற்றும் பொதுவாக பொது மக்களுக்கு அறிவிப்பதாவது 2002ம் ஆண்டு கடனீட்டுச் சொத்தினை ரொக்கமாக்குதல், நிதிச் சொத்தினைச் சீரமைத்தல் மற்றும் கடனீட்டுச் சொத்து மீதான உரிமை அமலாக்கச் சட்டத்தின் கீழ் ஷரத்துகளின்படியும் மற்றும் அதற்குத் தொடர்புடைய 2002-ம் ஆண்டு விதி 8(6) சேர்த்து வாசிக்கவும், கடனீட்டுச் சொத்து மீதான உரிமை அமலாக்க சட்டத்தின் கீழ் 03.05.2024 தேதியில் அதிகாரபூர்வ அலுவலரானவர் சொத்தினை மெய்நிலை சுவாதீனம் செய்துள்ளார். கீழே கையொப்ப மீட்டுள்ள IDBI வங்கியின் அதிகாரபூர்வ அலுவலரால் மின் ஏல விற்பனை செய்வதற்காக விலைப்புள்ளிகள் வரவேற்கப்படுகின்றன.</p>					
<p>கடன்தாரர் பெயர்: திரு.R.பாலசுப்ரமணி மற்றும் திருமதி.B.ஜெயலக்ஷ்மி; கோரிக்கை அறிவிப்பு தேதி : SARFAESI சட்டம், பிரிவு 13(2)ன் கீழ்: 29.10.2021; சுவாதீன அறிவிப்பு தேதி : SARFAESI சட்டம், பிரிவு 13(4)ன் கீழ்: 03.05.2024 (மெய்நிலை);</p>					
<p>நிறுவைத் தொகை: 07.08.2024 அன்றுள்ளபடி ரூ.5,02,334.30/-;</p>					
<p>அடமானம் வைக்கப்பட்ட சொத்தின் சுருக்கமான விவரம்: தமிழ்நாடு மாநிலம், காஞ்சிபுரம் பதிவு மாவட்டம், திருவள்ளூர் சார்பதிவு மாவட்டம், கைவண்டு கிராம எல்லைகளுக்குட்பட்ட சர்வே எண்.191/1A இல் அடங்கிய ஸ்ரீ செல்வகணபதி நகர், “சன் ஸ்டார் சிட்டி”, மனை எண்.281 இல் அமைந்துள்ள 1000ச.அடி பரப்பளவுள்ள நிலம் அதனைச் சார்ந்த அனைத்து துண்டு மற்றும் பகுதி. நிலத்தின் பின்வரும் எல்லைகள்: வடக்கில்: மனை எண்.208; தெற்கில்: 23 அடி சாலை; கிழக்கில்: மனை எண்.280 &amp; மேற்கில்: மனை எண்.282; நாற்பரப்புகள்: கிழக்கு மேற்காக வட புறம்: 25 அடி; கிழக்கு மேற்காக தென் புறம்: 25 அடி; வடக்குத் தெற்காக கிழக்கு புறம்: 40அடி &amp; வடக்குத் தெற்காக மேற்கு புறம்: 40 அடி; மொத்த விஸ்தீரணம் 1000 ச.அடி, அதனுடன் அனைத்து மற்றும் ஒற்றை அதிலுள்ள தற்போது அமைந்துள்ள மற்றும் எதிர்காலத்தில் அமையவுள்ள வடிவமைப்புகள். திரு. R. பாலசுப்ரமணி அவர்களுக்குச் சொந்தமான மற்றும் அடமானம் வைக்கப்பட்ட சொத்து.</p>					
<b>குறைந்தபட்ச கேப்பு விலை : ₹4,80,000/-</b>	<b>டேவணி தொகை : ₹48,000/-</b>				
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%;">சொத்துக்களை பார்வையிடும் தேதி மற்றும் நேரம்:</td> <td style="width:40%;">15-10-2024 (செவ்வாய்க்கிழமை) காலை 11.00 மணி முதல் மதியம் 12.30 மணி வரை</td> <td style="width:30%;">ஏலப்பள்ளிக் டேவணித்தொகை சார்ப்பிக்க கடைசி தேதி:</td> <td style="width:10%;">21-10-2024 (திங்கட்கிழமை) மாலை 5 மணி வரை</td> </tr> </table>	சொத்துக்களை பார்வையிடும் தேதி மற்றும் நேரம்:	15-10-2024 (செவ்வாய்க்கிழமை) காலை 11.00 மணி முதல் மதியம் 12.30 மணி வரை	ஏலப்பள்ளிக் டேவணித்தொகை சார்ப்பிக்க கடைசி தேதி:	21-10-2024 (திங்கட்கிழமை) மாலை 5 மணி வரை	
சொத்துக்களை பார்வையிடும் தேதி மற்றும் நேரம்:	15-10-2024 (செவ்வாய்க்கிழமை) காலை 11.00 மணி முதல் மதியம் 12.30 மணி வரை	ஏலப்பள்ளிக் டேவணித்தொகை சார்ப்பிக்க கடைசி தேதி:	21-10-2024 (திங்கட்கிழமை) மாலை 5 மணி வரை		
<p><b>மின் ஏல தேதி மற்றும் நேரம்</b></p>	<p><b>22.10.2024</b></p>	<p>(செவ்வாய்க்கிழமை) காலை 10.45 மணி முதல் 11.45 மணி வரை (தனா 5 நிமிடங்கள் கொண்ட கால நீட்டிப்புகள் தொடர்ந்து தரப்படும்).</p>			
<p>ஒப்பந்தப்புள்ளி ஆவணத்தில் உள்ள விதிமுறைகள் - நிபந்தனைகளின் சுருக்கம்:</p>					
<p>1) விற்பனையானது இந்த விளம்பரத்திலும் “ஏல ஆவணத்திலும்” கொடுக்கப்பட்டுள்ள விதிமுறைகள் மற்றும் நிபந்தனைகளுக்கு உட்பட்டது. விருப்பமுள்ள ஏலதாரர்கள் திரு. நவீன் குமார் அகர்வால் (M) 79900 35836 (E-mail) n.agarwal@idbi.co.in, மற்றும் திரு. வெங்கட்ராகவன் G (M) 94861 99251 (E-mail) venkatragavan.g@idbi.co.in ஆகியோரை தொடர்பு கொள்ளலாம்.</p>					
<p>2) ஏல செயல்முறையின் விரிவான நடைமுறை, விதிமுறைகள் மற்றும் நிபந்தனைகளுக்கு, ஏலதாரர்கள் ஏல ஆவணத்தைப் பார்க்கவும், ஏல ஆவணத்தை எங்கள் கிளை எண்.115, அண்ணாசாலை, சைதாப்பேட்டை, Post Bag எண்.805, சென்னை - 600015ல் அனைத்து வேலை நாட்களிலும் பெற்றுக் கொள்ளலாம் அல்லது ஐடிபிஐ வங்கி வலைத்தளத்திலிருந்து 20.09.2024 அன்று முதல் www.idbibank.in மற்றும் https://bankauctions.in ஆகிய இணையதளத்திலிருந்து பதிவிறக்கம் செய்யலாம்.</p>					
<p><b>SARFAESI சட்டத்தின் விதி 8(6) இன் கீழ் 30 நாட்கள் விற்பனை அறிவிப்பு</b></p>					
<p>கடன்தாரர்/ஐயமீன்தாரர்கள் ஏலத் தேதிக்கு முன் முழுமையான வட்டி மற்றும் துணை செலவினங்களுடன் மேலே குறிப்பிட்டுள்ள தொகையை செலுத்துமாறு அறிவிக்கப்படுகிறார்கள், தவறினால் சொத்து ஏலம் விடப்பட்டு விற்பனை செய்யப்பட்டு மீதத்தவனை தொகைகள் ஏதும் இருப்பின், அவை வட்டி மற்றும் இதர செலவின தொகைகளுடன் வசூலிக்கப்படும்.</p>					
<p>தேதி : 20.09.2024; இடம் : சென்னை</p>	<p>ஒப்பம்/- அதிகாரபூர்வ அதிகாரி</p>				

The above notice was published in the following newspapers

S.No.	Newspapers	Edition	Date Published
1	<b>The New Indian Express (English)</b>	<b>Chennai</b>	<b>20.09.2024</b>
2	<b>Dinamani (Tamil)</b>	<b>Chennai</b>	<b>20.09.2024</b>

**(III)**

**BRIEF DESCRIPTION OF THE ASSET**

**(a) Details of Property**

All that piece and parcel of Land comprised in **Survey No.191/1A, Plot No.281, “Sun Star City”, Sri Selvaganapathy Nagar** admeasuring **1000 Sq.ft.**, or thereabouts, situated within the village limits of **Kaivandoor**, Taluk and Registration Sub District of Thiruvallur, District and Registration District of Kancheepuram in the State of Tamilnadu and the land is bounded as follows.

On the North By : Plot No.208;  
On the South By : 23 Feet Road;  
On the East By : Plot No.280 &  
On the West By : Plot No.282;

Measuring:-

East to West on the Northern Side : 25 Feet;  
East to West on the Southern Side : 25 Feet;  
North to South on the Eastern Side : 40 Feet &  
North to South on the Western Side : 40 Feet;

Admeasuring in all total extent of 1000 Sq.ft., Together with all and singular the structures and erections thereon, both present and future. **Property owned and mortgaged by Shri. R Balasubramani.**

(IV)

**Outstanding Dues of IDBI Bank in the account of  
Shri. R Balasubramani as on 07.08.2024**

(Amount in Rs)

	<b>Housing Loan</b>	<b>Total</b>
<b>Principal</b>	3,41,270.10/-	3,41,270.10/-
<b>Interest</b>	1,14,700.00/-	1,14,700.00/-
<b>Additional Interest</b>	0.00/-	0.00/-
<b>Further Interest</b>	0.00/-	0.00/-
<b>Liquidated damages</b>	0.00/-	0.00/-
<b>Legal Charges</b>	46,364.20/-	46,364.20/-
<b>Total</b>	<b>5,02,334.30/-</b>	<b>5,02,334.30/-</b>

**Total dues as on August 07, 2024: Rs.5,02,334.30/- plus interest and costs thereon w.e.f August 08, 2024.**

**(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><b>Issue of Tender/ Offer / Bid Document</b></p> <p>The Bid Document along with required Form is available from <b>September 20, 2024 to October 21, 2024</b> on any working day between 11.00 am to 5.00 pm and can be obtained from <b>Authorised Officer, IDBI Bank Ltd, Retail Recovery, No.115, Anna Salai, Saidapet, Post Bag No.805, Chennai 600 015.</b></p> <p>The Bid document can also be downloaded from IDBI website - <a href="http://www.idbi.com">www.idbi.com</a> →Announcements →Notices &amp; Tenders <b>And</b> also from E-auction service provider i.e <b>M/s 4 Closure. Website: <a href="http://www.foreclosureindia.com">www.foreclosureindia.com</a> / <a href="https://bankauctions.in">https://bankauctions.in</a>.</b></p>
3	<p><b>Reserve Price and EMD</b></p> <p>a) The Reserve Price for the sale of the property is <b>Rs.4,80,000/- (Rupees Four Lakh Eighty Thousand Only).</b></p> <p>b) The EMD (Earnest Money Deposit) has been fixed at <b>Rs.48,000/- (Rupees Forty Eight Thousand Only).</b></p>
4.	<p>The sale of Secured Assets is on “<b>As is where is basis</b>”, “<b>As is what is basis</b>”, “<b>Whatever there is basis</b>” and “<b>Without recourse basis</b>”. The description of the immovable properties 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, <b>of Shri. R Balasubramani</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. 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>

<b>5.</b>	<b>Inspection of assets</b> The interested parties may, at their own cost and expense, inspect the property on <b>October 15, 2024 (Tuesday) from 11.00 am to 12.30 pm</b> in the presence of a representative of the AO available to facilitate the Site inspection.
<b>6.</b>	<b>Due Diligence by the Bidders</b> 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.
<b>7.</b>	The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of immovable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/ herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and abutments of the asset(s)/ properties and that the bidder concurs or otherwise admits the identity of the asset(s)/properties purchased by him/ her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the asset(s)/ properties and their condition.
<b>8.</b>	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.
<b>9.</b>	<b><u>Submission of Tender/Offer</u></b> 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 <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 all the documents.</b> Offers received for sale and / or accepted are not transferable.  The Format for submission of “ <b>Profile of the bidder</b> ” & “ <b>Declaration by the Bidder</b> ” are given in Chapter VI & VII of this Tender Document. Bidders may fill in only the form relevant / applicable to them. 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.
<b>10.</b>	The Bid Documents shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.

<b>11.</b>	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.
<b>12.</b>	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.
<b>13.</b>	<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 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 600 015 on any working day but <b>not later than 05.00 p.m. on October 21, 2024</b> in a sealed cover which shall be superscribed as <b>“Bid Document and EMD: A/c Shri. R Balasubramani”</b> along with Demand Draft/Pay Order with minimum EMD amount in a sealed cover. The DD / PO should be drawn in favour of <b>“IDBI Bank Ltd. - A/c Shri. R Balasubramani”</b> payable at Chennai issued by any Nationalised Bank/ Scheduled Bank as Earnest Money Deposit (EMD).</p> <p><b>Remittance of EMD by way of RTGS.</b></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. <b>32237000010771</b>, IFSC Code: <b>IBKL0000322</b>, Branch: Ajay Prabhu Complex, Next to Jaya Hospital, Sriperumbudur - 602105 not later than 5 p.m. on <b>October 21, 2024</b>. Such bidders must <b>indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Profile of the Bidder.</b></p>
<b>14.</b>	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.
<b>15.</b>	<p><b><u>Registration with E-Auction Service Provider</u></b></p> <p>1. Participants who are not already registered with the e-auction provider <a href="mailto:M/s.foreclosureindia.com">M/s. foreclosureindia.com</a> should register themselves by following the procedure mentioned at the website <a href="https://bankauctions.in/">https://bankauctions.in/</a></p> <p>2. The participants/ intending purchasers are necessarily required to submit following documents/ papers for registration to <a href="mailto:M/s.foreclosureindia.com">M/s.foreclosureindia.com</a></p>

	<p>a. Form duly signed &amp; filled up. Please download from <a href="https://bankauctions.in/">https://bankauctions.in/</a></p> <p>b. Self attested copy of Pan Card</p> <p>c. Self attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - Any one)</p> <p>d. Self attested valid e-mail id and mobile number.</p> <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 <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 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><b><u>After receiving the userid / password, in case any bidders feel the need for training / e – auction support,</u></b> such bidders may contact <b>Shri. Jaya Prakash on (M) 8142000064 and on <a href="mailto:prakash@bankauctions.in">prakash@bankauctions.in</a> &amp; Shri. M Dinesh on (M) 8142000735 and on <a href="mailto:dinesh@bankauctions.in">dinesh@bankauctions.in</a>;</b> 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.</p>
<b>16.</b>	<p><b>The E-auction day: on October 22, 2024 from 10.45 a.m. to 11.45 a.m.</b></p> <p>The auction would be held with extensions of 5 minutes each, <b>if required</b>, on e-auction platform at website <a href="http://bankauctions.in/">http://bankauctions.in/</a>. 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><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.10,000/-.</p> <p><b>Increase in bid amount below the said amounts will be rejected.</b></p> <p>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>
<b>17.</b>	<p><b><u>Payment of Sale Price</u></b></p> <p>The successful bidder on 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) on the same day or not later than next working day by way of crossed A/c Payee Demand Draft/ Pay Order drawn in favour of “<b>IDBI Bank Ltd –A/c Shri. R Balasubramani</b>” payable</p>

	<p>at Chennai issued by any Nationalised Bank/ Scheduled Bank or by way of <b>RTGS</b> in favour of IDBI Bank Limited, Account No. <b>32237000010771</b>, <b>IFSC Code: IBKL0000322</b>, Branch: Ajay Prabhu Complex, Next to Jaya Hospital, Sriperumbudur - 602105. The Balance amount of the sale price shall have to be paid within <b>15 days</b> from the date of valid communication intimating acceptance of his/ her bid by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of “<b>IDBI Bank Ltd.-A/c Shri. R Balasubramani</b>” payable at Chennai issued by any Nationalised Bank/ Scheduled Bank or by way of <b>RTGS</b> in favour of IDBI Bank Limited, Account No. <b>32237000010771</b>, <b>IFSC Code: IBKL0000322</b>, Branch: Ajay Prabhu Complex, Next to Jaya Hospital, Sriperumbudur - 602105 or such extended period as may be agreed upon in writing between the successful bidder and the AO.</p>
<b>18.</b>	<p>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.</p>
<b>19.</b>	<p>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.</p>
<b>20.</b>	<p>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.</p>
<b>21.</b>	<p>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.</p>
<b>22.</b>	<p>The successful bidder shall, after making full payment of sale price within <b>15 days</b> 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. <b><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></b></p> <p>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</p>

	treaty. In such an event, the original successful bidder shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.
23.	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of assets in his/ her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured lenders and it shall be solely the obligation of the Bidder, at his/ her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his / her/ their name. Bank does not take any responsibility to provide information on the same.
24.	The submission of the Bid/Offer means and implies that the Bidder/ Offerer has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/ Offer lay down herein.
25.	The time hereinabove fixed for the observance and performance by the bidder of any of the obligations to be observed by him/ her under these conditions is and shall be deemed to be of the essence.
26.	In the event of IDBI Bank's office remaining closed on the day of bid for any unforeseen reason, the bids shall take place on the next working day of IDBI Bank Ltd at <b>11.00 am to 12.00 p.m.</b>
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 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 re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.
30.	In the event the said sale in favour of the bidder not being confirmed by AO, otherwise than on account of the willful default of the bidder or if the sale is set

	aside by an order of the Court/ Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/ her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be payment of his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/ her.
<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>	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.
<b>33.</b>	<b><u>Jurisdiction</u></b> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Chennai shall have jurisdiction to entertain /adjudicate such disputes.

**34. Tenderer (s) must ensure the following while submitting the tender:**

A. THAT THE TENDER SHOULD BE FILLED IN THE FORMAT OF THE TENDER BIDS ENCLOSED AT ANNEXURE –VI/VII.

B. COPY OF THE PAN CARD OF THE PERSON 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 ASSETS AND COPY OF THE IDENTITY PROOF OF THE SAID PERSON/PARTNER.

E. THAT EVERY PAGE OF THE TENDER DOCUMENT IS DULY SIGNED BY THE TENDERER BEFORE SUBMITTING THE TENDER AND DOCUMENTS SUBMITTED SHALL BE DULY ATTESTED.

F. THAT ALL ALTERATION , ERASURES AND OVER WRITING , IF ANY, IN THE SCHEDULE OR RATE (S) ARE DULY AUTHENTICATED BY THE TENDERER'S SIGNATURE.

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**(VI). FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER-  
INDIVIDUAL**

For purchase of the below property

All that piece and parcel of Land comprised in **Survey No.191/1A, Plot No.281, “Sun Star City”**, Sri Selvaganapathy Nagar admeasuring **1000 Sq.ft.**, or thereabouts, situated within the village limits of **Kaivandoor**, Taluk and Registration Sub District of Thiruvallur, District and Registration District of Kancheepuram in the State of Tamilnadu and **the land is bounded as follows:-** On the North By: Plot No.208; On the South By: 23 Feet Road; On the East By: Plot No.280 & On the West By: Plot No.282; Measuring:- East to West on the Northern Side: 25 Feet; East to West on the Southern Side: 25 Feet; North to South on the Eastern Side: 40 Feet & North to South on the Western Side: 40 Feet; Admeasuring in all total extent of 1000 Sq.ft., Together with all and singular the structures and erections thereon, both present and future. **Property owned and mortgaged by Shri. R Balasubramani.**

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

<b>1</b>	<b>a) Full Name of the Bidder/Offerer (in Block letters)</b>	:	
	<b>b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.</b>	:	
	<b>c) Mobile Nos.</b>	:	
	<b>d) E-mail ID</b>	:	
<b>2</b>	<b>Brief particulars of business (if any)</b>	:	
<b>3</b>	<b>Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Limited.</b>	:	

<b>4</b>	Relationship, if any, the Bidder/Offerer has with Borrower/Promoters/ Guarantors/Mortgagors as mentioned in the Tender Document.	:	
<b>5</b>	Name and particulars of the Company/Firm/Person in whose name the Secured Assets/property are to be purchased	:	
<b>6</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>Bidders, who prefer to submit the EMD by way of RTGS, must indicate RTGS UTR No., Amount remitted and date.</b>			
	RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	
<b>7</b>	Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer	:	

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

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

**Signature of the duly Authorized official of the Bidder/Offerer**

**Name and Designation of the Authorised Signatory**

Place :

Date :

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

For purchase of the below property

All that piece and parcel of Land comprised in **Survey No.191/1A, Plot No.281, “Sun Star City”, Sri Selvaganapathy Nagar** admeasuring **1000 Sq.ft.**, or thereabouts, situated within the village limits of **Kaivandoor**, Taluk and Registration Sub District of Thiruvallur, District and Registration District of Kancheepuram in the State of Tamilnadu and **the land is bounded as follows:-** On the North By: Plot No.208; On the South By: 23 Feet Road; On the East By: Plot No.280 & On the West By: Plot No.282; Measuring:- East to West on the Northern Side: 25 Feet; East to West on the Southern Side: 25 Feet; North to South on the Eastern Side: 40 Feet & North to South on the Western Side: 40 Feet; Admeasuring in all total extent of 1000 Sq.ft., Together with all and singular the structures and erections thereon, both present and future. **Property owned and mortgaged by Shri. R Balasubramani.**

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

1.	<b>a) Name of the Company/ Firm/ Party</b> (in Block letters)	
	<b>b) Complete Registered Address</b>	
	<b>c) Complete Correspondence Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.</b>	
2.	<b>Date of Incorporation</b>	
3.	<b>Constitution (Private/Public/Joint)</b>	
4.	<b>Name of Chairman</b>	
5.	<b>Name of Managing Director / Partners</b>	
6.	<b>Board of Directors</b>	a)
		b)
		c)
7.	<b>Income tax PAN No.</b> (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	<b>d)</b> Full Name of the Authorised Person to carry out e- auction on behalf of the company/firm /party (in Block letters) <b>(Original Authorised letter to be attached to carry out the e- auction process)</b>	:
	<b>b)</b> Complete Postal Address of the Authorise person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:
	<b>c)</b> Mobile Nos.	
	<b>d)</b> E-mail ID	
10	Designation of the Authorised Person	:
11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Limited.	:
12	Relationship, if any, the Bidder/Offerer has with Borrower/Promoters/ Guarantors/Mortgagors as mentioned in the Tender Document.	
13	Details of Earnest Money Deposit (EMD).	:
	<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>Bidders, who prefer to submit the EMD by way of RTGS, must indicate RTGS UTR No., Amount remitted and date.</b>	
	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.281, “SUN STAR CITY”, SRI SELVAGANAPATHY NAGAR,  
KAIVANDOOR VILLAGE, TIRUVALLUR TALUK & DISTRICT**

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

To,

The Authorised Officer,  
IDBI Bank Limited.,  
Retail Recovery Department.  
No.115, Annasalai, Saidapet,  
Post Bag No.805,  
**Chennai-600015**

Sir,

**Sale of Secured Asset's / Property at Plot No.281, “Sun Star City”,  
Sri Selvaganapathy Nagar, Kaivandoor Village, Tiruvallur Taluk & District**

1. Having fully examined and understood the terms and conditions of the Tender Document and condition and status of the Secured Assets/property, I/We offer to purchase the said Secured Assets strictly in conformity with the terms and conditions of this Tender/Offer Document.
2. I/We understand that if my/our Bid/Offer is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Tender/Offer and acquire the Secured Asset/property. Should I/We fail to execute and perform the terms and conditions when called upon to do so, the Earnest Money Deposit (EMD) shall be forfeited.
3. I/We further understand that if my/our Bid/Offer is accepted, should I/we fail to deposit the balance amount of 75% of the sale consideration (after having paid 25% of the sale consideration) by the stipulated date, the said amount of 25% of the sale consideration (including Earnest Money Deposit) or any further amount/s paid by

me/us shall also be forfeited, as laid down in the terms and conditions of the Tender Document.

4. I/We further understand that if my/our Bid/Offer is accepted, after making full payment of the sale price within 15<sup>th</sup> day of communication of confirmation of sale of the property or such extended period as may be granted by the AO at her sole and absolute discretion in in any case not exceeding three months, I/we shall arrange to take possession of the secured assets within a maximum of 10 days. I/We understand that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the secured assets. We further understand that in the event I/We fail to take possession of the Secured Assets as stated above, the AO reserves the right to revoke the sale confirmed in my/our favour and forfeit the entire amount paid by me/us and I/we shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.
5. I/We clearly understand and accept that the Authorised Officer or the secured lender do not take or assume any responsibility for any dues, statutory or otherwise, of Borrowers, including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by me/us in case my/our Bid/offer is accepted.
6. I/We understand that you are not bound to accept the highest or any Bid/Offer you may receive. Further, I/we will not raise any objection in case the Authorised Officer goes for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty.
7. I/We understand that time is the essence for completing the acquisition formalities of the Secured Assets/property and I/we agree and undertake to abide by it.
8. I/WE hereby confirm that I/We do not have any kind of relationship (professional/personal), with Borrower/Promoters/Guarantors/Mortgagors as mentioned in the Tender Document.

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 Balasubramani**" 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 No. **32237000010771**, **IFSC Code: IBKL0000322**, Branch: Ajay Prabhu Complex, Next to Jaya Hospital, Sriperumbudur - 602105.

9. 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 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 :

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