

The Authorised Officer (AO)

of

IDBI BANK LIMITED

Panampilly Nagar, Ernakulum

TENDER DOCUMENT

For

Sale of Immovable Assets of

Smt. Bhama Ramaswamy (the Borrower)

Smt. Kamala Ramaswamy(Guarantor)

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

CONTENTS

Sr. No	Particulars	Page No.
I	Public Notice for Sale through e-auction published in the newspapers	3
II	Possession Notice published in newspapers	4
III	Brief Description of Secured Asset - Immovable Property	5
IV	Outstanding Dues of Secured Creditor (IDBI Bank Ltd)	6
V	Terms & Conditions	7-14
VI	Form - Profile of the Bidder –Individual	15-16
VII	Form - Profile of the Bidder – Company/ Firm/ Proprietorship	17-19
VIII	Form-Appendix to the Bid/ Offer (Declaration by the Bidder)	20-22

(I) Public Notice for Sale through e-auction published in the newspapers

IDBI BANK LIMITED
Panampilly Nagar, Post Bag No.4253,
Retail Recovery, First Floor,
Kochi-682036, PH: 0484-2317326.
Email: recoverykerala@idbi.co.in
Website: www.idbibank.in

IDBI BANK
CIN: L65190MH2004GOI148838

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY
E-Auction Sale 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 8 (6) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower/Guarantor that the below described Immovable property mortgaged/charged to the Secured Creditor, i.e. IDBI Bank Limited, the physical possession of which has been taken by the Authorised Officer of IDBI Bank Limited, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 20-07-2022, for recovery of Rs. 52,20,756/- (Rupees Fifty Two Lakh Twenty Thousand Seven Hundred and Fifty Six Only) as on 14-06-2022 together with further interest and charges thereon due to IDBI Bank Limited from (1) Smt. Bhama Ramaswamy (the Borrower), (2) Smt. Kamala Ramaswamy (Guarantor). The reserve price & the earnest money deposit will be as follows.
Description of the Immovable Property
All the pieces and parcels of immovable property admeasuring 1400/26866 (5.20%) undivided right in 8.377 Ares (20.701 cents) with Apartment No. 39/2318 on the 2nd floor measuring 130.064 Sq. mtr. (1400 Sq. ft) with car parking slot No.10 in "Muthoot Towers" situated in Sy. No. 738/2 in Enakulam Village under CochIn Corporation, Revenue Mandal Kanayannur, Ernakulum SRO, District Ernakulam in the state of Kerala and bounded On the: East by: Property of K.T. Ramavarma, West by: Property of Thottakatt family, North by: D.H. Road, South by: Property of Thottakatt family.

Reserve Price: Rs. 65,00,000/- (Rupees Sixty Five Lakh Only)	EMD Amount: Rs. 6,50,000/- (Rupees Six Lakh Fifty Thousand Only)
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Date of Inspection: 11-07-2022 to 16-07-2022
Last Date of Submission of Bids: 19-07-2022

Date and Time of E-auction: 20-07-2022 from 11.30 a.m. to 12.30 p.m.
For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank's website <https://www.idbibank.in> → Announcements → Notices & Tenders from 18-06-2022
Date : 16-06-2022
Place : Kochi
Sd/- Authorised Officer
IDBI Bank Ltd.

M Mathrubhumi മാതൃഭൂമി

ഐ.ഡി.ബി.ഐ. ബാങ്ക് ലിമിറ്റഡ്,
പനമ്പിള്ളി നഗർ, പോസ്റ്റ് ബാഗ് നം.4253, റീടെയിൽ
റെക്കവറി, ഒന്നാം നില, കൊച്ചി-682036,
ഫോൺ: 0484-2317326.
ഇ - മെയിൽ: recoverykerala@idbi.co.in
വെബ്സൈറ്റ് : www.idbibank.in

IDBI BANK
CIN: L65190MH2004GOI148838

സ്ഥാവരവസ്തുവിന്റെ പൊതു വില്പന അറിയിപ്പ്
സെക്യൂരിറ്റൈസ്ഡ് അസ്റ്റ് നീ കൺസ്ട്രക്ഷൻ ഓഫ് ഫൈനാൻഷ്യൽ അസസ്സ് ആന്റ് എൻഫോഴ്സ്മെന്റ് ഓഫ് സെക്യൂരിറ്റി ഇൻറേസറ്റ് ആക്ട് 2002 ലെ സെക്യൂരിറ്റി ഇൻറേസറ്റ് (എൻഫോഴ്സ്മെന്റ്) റൂൾസ് 2002 ലെ റൂൾ 8(6) പ്രകാരമുള്ള സ്ഥാവര വസ്തുക്കളുടെ ഇ-ലേല വിൽപന തോട്ടിസ്.
ബാങ്കിൽ പണയപ്പെടുത്തിയ താഴെ കൊടുത്തിരിക്കുന്ന സ്ഥാവര വസ്തുക്കൾ ഐ.ഡി.ബി.ഐ. ബാങ്ക് ലിമിറ്റഡിന്റെ അധികാരപ്പെട്ട ഉദ്യോഗസ്ഥൻ പ്രത്യക്ഷമായി കൈവശമെടുത്തിട്ടുള്ളതാണ്. വായ്പക്കാരായ (1) ശ്രീമതി ദാമ രാമസ്വാമി (വായ്പക്കാരി), (2) ശ്രീമതി കമല രാമസ്വാമി (ജാമ്ക്കാരി) നിന്നും ഐ.ഡി.ബി.ഐ. ബാങ്കിന് ലഭിക്കാനുള്ള 14-06-2022 ലെ കുടിശ്ശിക തുകയായ രൂപ 52,20,756/- (അൻപത്തിരണ്ട് ലക്ഷത്തി ഇരുപതിനായിരത്തി എഴുനൂറ്റി അൻപത്തിയാറ് രൂപ) യും പലിശയും മറ്റു ചെലവുകളും ഈടാക്കുന്നതിന് വേണ്ടി താഴെ കൊടുത്തിട്ടുള്ള സ്ഥാവര വസ്തുക്കൾ ഇപ്പോൾ എവിടെയാണോ "എങ്ങനെയാണോ" "എതൊക്കെയാണോ" എന്നതിന്റെ അടിസ്ഥാനത്തിൽ 20-07-2022 ന് വിൽപന നടത്തുവാൻ തീരുമാനിച്ചിരിക്കുന്ന വിവരം വായ്പക്കാരെ/ജാമ്ക്കാരെ/പൊതുജനങ്ങളെ പൊതുവായും അറിയിച്ചുകൊള്ളുന്നു. കരുതൽ വിലയും നിരതദ്രവ്യം തുകയും, നിരതദ്രവ്യം സമർപ്പിക്കേണ്ട തീയതിയും താഴെ കൊടുക്കുന്നു.
സ്ഥാവരവസ്തുക്കളുടെ വിവരവിവരണം
കേരള സംസ്ഥാനത്ത് എറണാകുളം ജില്ലയിൽ, എറണാകുളം സബ് രജിസ്ട്രാർ ഓഫീസ്, കണയന്നൂർ റവന്യൂ മണ്ഡലം, എറണാകുളം വില്ലേജിൽ, സർവേ നമ്പർ 738/2 ൽ ട്രെസ് 8.377 ആർ (20.701 സെന്റ്) സ്ഥലമെത്ത 1400/26866 (5.20%) വിഭജിക്കാത്ത അവകാശവും അതിലിരിപ്പ് കൊച്ചി കോർപ്പറേഷനിലെ മുത്തൂറ്റ് ടവേഴ്സ് എന്ന കെട്ടിട സമുച്ചയത്തിലെ രണ്ടാം നിലയിലെ 130.064 ചതുരശ്ര മീറ്റർ (1400 ചതുരശ്ര അടി) 39/2318 നം. അപ്പാർട്ട്മെന്റും പത്താം സ്റ്റോക്ക് കാർ പാർക്കിംഗും അതിലുള്ള സകലവീയ അവകാശങ്ങളും കുടിയൊഴിക്കുന്നു. അതിരുകൾ: കിഴക്ക്: കെ.റ്റി. രാമവർമ്മ വക വസ്തു; പടിഞ്ഞാറ്: തോട്ടേക്കാട്ട് കുടുംബം വക വസ്തു; വടക്ക്: ഡി.എച്ച്. റോഡ്; തെക്ക്: തോട്ടേക്കാട്ട് കുടുംബം വക വസ്തു.
കരുതൽ വില: രൂപ 65,00,000/- (അറുപത്തിരണ്ട് ലക്ഷം രൂപ മാത്രം)
നിരതദ്രവ്യം: രൂപ 6,50,000/- (ആറ് ലക്ഷത്തി അൻപതിനായിരം രൂപ മാത്രം)
വസ്തു പരിശോധന തീയതി: 11-07-2022 മുതൽ 16-07-2022 വരെ
ഒർഡറുകൾ സമർപ്പിക്കേണ്ട അവസാന തീയതി: 19-07-2022 നോ മുൻപോ
ലേല തീയതിയും സമയവും: 20-07-2022 രാവിലെ 11.30 മുതൽ ഉച്ചയ്ക്ക് 12.30 വരെ
ലേല വ്യവസ്ഥകളെയും ഉപാധികളെയും പറ്റി കൂടുതൽ അറിയുന്നതിനായി 18-06-2022 മുതൽ ഐ.ഡി.ബി.ഐ. ബാങ്കിന്റെ വെബ്സൈറ്റിലെ <https://www.idbibank.in> → Announcements → Notices & Tenders എന്ന ലിങ്ക് സന്ദർശിക്കുക
തീയതി : 16-06-2022
സ്ഥലം : കൊച്ചി
ട്രഷ്യൂറി, അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻ,
ഐ.ഡി.ബി.ഐ. ബാങ്ക് ലിമിറ്റഡ്.

16/06/2022 KOTHAMANGALAM-MUVATTUPUZHA Pg 13

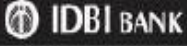
The above notice was published in the following newspapers

S.No.	Newspapers	Edition	Date Published
1	The Hindu	Kochi	16/06/2022
2	Mathurbhumi	Kochi	16/06/2022

(II) Possession Notice published in newspapers

POSSESSION NOTICE

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



IDBI BANK
Panampilly Nagar, Kochi-682036, Ph: 0484 2311434

IDBI BANK Limited
Panampilly Nagar, Kochi-682036, Ph: 0484 2311434

APPENDIX IV (Rule 8 (1) POSSESSION NOTICE (For Immovable Property)

Where as, 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 (54 of 2002) and in exercise of the powers conferred under Section 13(12) read with rule 3 of Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 25.10.2018 u/s. 13(2) calling upon the borrower **Smt. Bhama Ramaswamy and Smt. Kamala Ramaswamy** to repay the amount mentioned in the notice being **Rs. 40,65,621/- (Rupees Forty Lakh Sixty Five Thousand Six Hundred and Twenty One only)** as on 10.09.2018 within 60 days from the date of the receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below, in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the **14.03.2022**. The borrower 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. 40,65,621/- (Rupees Forty Lakh Sixty Five Thousand Six Hundred and Twenty One only)** as on 10.09.2018 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.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All the pieces and parcels of immovable property admeasuring 1400/26866 % undivided right in 8.377 Ares (20.701 cents) with apartment No. 39/2318 on the 2nd floor measuring 130.064 Sq.mtr (1400 Sq.ft) with car parking slot No.10 in "Muthoot Towers" situated in Sy. No.738/2 in Ernakulam Village under Cochin Corporation, Revenue Mandal Kanayannur, Ernakulam SR0, District Ernakulam in the state of Kerala. **BOUNDARIES** East: Property of Ramavarma, West: Property of Thottakatt family, North: Road, South : Property of Thottakatt family. Together with all and singular the structures and erections thereon, both present and future.

Date: 14.03.2022. Place: Ernakulam Sd/-, Authorised Officer, IDBI Bank Ltd.



IDBI BANK

ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡ്,
പനമ്പിള്ളി നഗർ, കൊച്ചി - 682036, ഫോൺ: 0484 2311434

APPENDIX IV (Rule 8 (1) വസ്തു കൈവശപ്പെടുത്തി നോട്ടീസ് (സ്ഥാവര വസ്തുക്കൾക്ക്)

സെക്യൂരിറ്റൈസേഷൻ ആക്റ്റ് നീ കൺസ്ട്രക്ഷൻ ഓഫ് ഫൈനാൻഷ്യൽ അസ്റ്ററ്റ്സ് ആന്റ് ഏൻഫോഴ്സ്മെന്റ് ഓഫ് സെക്യൂരിറ്റി ഇൻ്ററസ്റ്റ് നിയമം, 2002 (2002ൽ 54) പ്രകാരം ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡിന്റെ അധികാരമുള്ള ഓഫീസർ എന്ന നിലയിൽ ടി നിയമത്തിന്റെ 13 (12) വകുപ്പ് പ്രകാരവും, സെക്യൂരിറ്റി ഇൻ്ററസ്റ്റ് ഏൻഫോഴ്സ്മെന്റ് ചട്ടം, 2002ന്റെ ചട്ടം 3 പ്രകാരവും സിദ്ധിച്ച അധികാരപ്രകാരം വായ്പക്കാരായ ശ്രീമതി ഭാമ രാമസ്വാമി & ശ്രീമതി കാമല രാമസ്വാമി എന്നിവർക്ക് 25.10.2018 തീയതി 13(2) വകുപ്പ് പ്രകാരം നോട്ടീസ് അയക്കുകയും ടി നോട്ടീസ് കൈപ്പറ്റി 60 ദിവസത്തിനകം നോട്ടീസ് പ്രകാരം ബാങ്കിൽ 10.09.2018ൽ കിട്ടാനുള്ള തുകയായ **40,65,621/- (നാൽപ്പത് ലക്ഷത്തി അറുപത്തി അയ്യായിരത്തി അറുനൂറ്റി ഇരുപത്തിയൊന്ന് രൂപ മാത്രം)** ബാങ്കിലേക്ക് അടയ്ക്കണമെന്നും ആവശ്യപ്പെട്ടിരുന്നു. എന്നാൽ വായ്പക്കാരർ/അയ്യടക്കൽ ടി തുക തിരിച്ചടയ്ക്കുന്നതിനു വീഴ്ച വരുത്തിയിട്ടുള്ളതിനാൽ താഴെ വിവരിക്കുന്ന വസ്തുവഹകൾ ടി നിയമത്തിന്റെ 13 (4) വകുപ്പും ടി ചട്ടത്തിന്റെ ചട്ടം 8 പ്രകാരവും ബാങ്ക് അധികാരപ്പെടുത്തിയ ഓഫീസർ 14.03.2022 തീയതി കൈവശപ്പെടുത്തിക്കൊണ്ടിരുന്നതായും മേൽപറഞ്ഞവയെയും പൊതുജനങ്ങളെയും ഇതിനാൽ അറിയിച്ചു കൊള്ളുന്നു. താഴെ പറയുന്ന വസ്തുവഹകളിലേക്ക് താഴെപ്പറയുന്ന വിവരങ്ങളും നടത്തേണ്ടതായും, ഏതെങ്കിലും വിധം ഇടപെടുകൾ നടത്തുകയാകയാൽ അതു ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡിനു 10.09.2018ൽ ഇടാക്കുവാനുള്ള തുകയായ **40,65,621/- (നാൽപ്പത് ലക്ഷത്തി അറുപത്തി അയ്യായിരത്തി അറുനൂറ്റി ഇരുപത്തിയൊന്ന് രൂപ മാത്രം)** തുടർന്നുള്ള പലിശയും മറ്റു ചിലവുകൾക്കും വിധേയമായിരിക്കുന്നതുള്ള വിവരം മേൽപറഞ്ഞവയെയും പൊതുജനങ്ങളെയും ഇതിനാൽ അറിയിച്ചു കൊള്ളുന്നു. കൂടാതെ പണയ വസ്തു വീണ്ടെടുക്കുവാനുള്ള സമയപരിധിയെപ്പറ്റിയുള്ള നിയമനിലവ 8-ാം വകുപ്പിലെ 8-ാം ഉപവകുപ്പിന്മേറ്റി വായ്പക്കാരൻ ഓർമ്മപ്പെടുത്തുന്നു.

സ്ഥാവര വസ്തുക്കളുടെ വിവരങ്ങൾ

എറണാകുളം ജില്ലയിൽ കൊച്ചിൻ കോർപ്പറേഷന്റെ കീഴിലുള്ള എറണാകുളം വില്ലേജിലെ വസ്തു മണ്ഡലം കനയന്നൂർ, സർവ്വേ നം. 738/2ൽ എറണാകുളം എസ്.ആർ.ഒ യിൽ മേനിസ്സ് ചെമ്പ്ത മുത്തൂറ്റ് ഓവർനീൽ 10-00 നമ്പർ കാർപാർക്കിംഗ് സ്റ്റാൻ്റ് അക്കരം റോഡ് നിലയിൽ ഏകദേശം 130.064 സ്ക്വയർമീറ്റർ (1400 സ്ക്വയർഫീറ്റ്) വിസ്തീർണ്ണമുള്ള അപ്പാർട്ട്മെന്റും പുറത്തു നിന്നും കിട്ടിയ മുഴുവനും ഓൾകവറുമായ 8.377 ആർസ് (20.701 സെന്റ്) ലെ ഭാഗം വെക്കുന്ന അധികാരമായ 1400/26866%, സ്ഥലം, അതിർത്തികൾ: കീഴ്ക്ക്: ഓരവർമയുടെ സ്ഥലം, പടിഞ്ഞാറ്: തോട്ടക്കോട്ട് കുടുംബത്തിന്റെ സ്ഥലം, വടക്ക്: റോഡ്, തെക്ക്: തോട്ടക്കോട്ട് കുടുംബത്തിന്റെ സ്ഥലം, കൂടാതെ ഇപ്പോഴുള്ളതും ഭാവിയുണ്ടാകാവുന്നതുമായ ബിൽഡിംഗുകളും സ്ട്രക്ചറുകളും നിലനിൽക്കുന്ന അക്കരം.

മുദ്ര: 14.03.2022 നമ്പർ: 09/2022/2022 അധികാരപ്പെടുത്തിയ ഓഫീസർ (എ) ഐ.ഡി.ബി.ഐ ബാങ്ക് ലിമിറ്റഡ്.

The above notice was published in the following newspapers

S.No.	Newspapers	Edition	Date Published
1	The Indian Express	Kochi	18/03/2022
2	Mangalam	Kochi	18/03/2022

(III) Brief Description of Secured Asset

(a) Details of Immovable Property

Property Description
<p>Description of the Immovable Property All the pieces and parcels of immovable property admeasuring 1400/26866 (5.20%) undivided right in 8.377 Ares (20.701 cents) with Apartment No. 39/2318 on the 2nd floor measuring 130.064 Sq.mtr (1400 Sq.ft) with car parking slot No.10 in “Muthoot Towers” situated in Sy. No.738/2 in Ernakulam Village under Cochin Corporation, Revenue Mandal Kanayannur, Ernakulum SRO, District Ernakulam in the state of Kerala and bounded on the: East by: Property of K.T. Ramavarma, West by: Property of Thottekatt family, North by: D.H. Road, South by: Property of Thottekatt family.</p>

(IV) Outstanding Dues of Secured Creditor (IDBI Bank Ltd)

Outstanding Dues of IDBI Bank in the loan accounts of Smt. Bhama Ramaswamy
as on 14-06-2022 is as follows,

(Amount in Rs)

Facilities	Amount
Housing Loan Account()	5180494.00
Expense Account ()	40262.00
Total	Rs.52,20,756.00

Total dues as on 14-06-2022 is Rs.52,20,756.00 /- (Rupees Fifty Two Lakh Twenty Thousand Seven Hundred and Fifty Six Only) together with further interest and charges thereon with effect from 15-06-2022.

(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 lender only.</p>
2	<p>Issue of Tender/ Offer / Bid Document</p> <p>The tender document can be downloaded from IDBI website - https://www.idbibank.in →Quick Links→Notices & Tenders, from 18-06-2022 and also from E-auction Service Provider i.e Antares systems limited website: www.bankeauctionwizard.com</p>
3	<p>Reserve Price and EMD</p> <p>a) The Reserve Price for the sale of the property is Rs. 65,00,000 (Rupees Sixty Five Lakh Only).</p> <p>b) The EMD (Earnest Money Deposit) has been fixed at Rs. 6,50,000 (Rupees Six Lakh Fifty Thousand Only)</p>
4.	<p>The sale of Secured Assets is on "As is where is", "As is what is", "Whatever there is", "Without recourse" and "No complaint" basis.</p> <p>The description of the immovable property is based on the mortgage created by the Borrower/s 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.</p> <p>It is expressly made clear that the AO / Bank do not take any responsibility to provide information on the same. The AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, of Smt. Bhama Ramaswamy (the Borrower) 2). Smt. Kamala Ramaswamy(Guarantor) 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> <p>Details of encumbrances known to the secured creditor are as follows: Nil. However the prospective bidders are advised to satisfy themselves regarding encumbrances, if</p>

	any, over the above properties.
5.	<p>Inspection of assets</p> <p>The interested parties may, at their own cost and expense, inspect the property with prior intimation from 11-07-2022 till 16-07-2022 from 10 AM to 4PM so that representative of the Authorised Officer would be available at the property site to facilitate the inspection. Please note that ‘inspection can be undertaken with prior appointment only’.</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 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 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.</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><u>Submission of Tender/Offer</u></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 ” are given in Chapter VI & VII of this Tender Documents. Form of appendix to the profile (declaration by the bidder) is given in Chapter VIII. Bids can be submitted in sealed envelopes along with required documents.</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><u>Last date for submission of Bid Document.</u></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, Panampilly Nagar, Retail Recovery, First Floor, Kochi – 682036 on any working day but not later than 5 p.m. on 19-07-2022 in a sealed cover which shall be superscripted as “Bid Document and EMD: A/c Smt. Bhama Ramaswamy along with Demand Draft/Pay Order with minimum EMD amount in a sealed cover. The DD / PO should be drawn in favour of “IDBI Bank Ltd. - A/c Smt. Bhama Ramaswamy payable at Ernakulum issued by any Nationalized 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 favor of IDBI Bank Limited, Account No. 0202102000014784 IFSC Code: IBKL0000202 Indiranagar Branch Bengaluru not later than <u>5PM</u> on 19-07-2022 Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Profile of the Bidder.</p> <p>The EMD of successful shall be retained towards part sale consideration and EMD amount of unsuccessful bidders shall be returned or transferred back by RTGS. The EMD shall not bear any interest.</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> <p>Auction/ Bidding shall only be through “online Auction Mode” through the website of Service Provider www.bankeauctionwizard.com</p>

15. Registration with E-Auction Service Provider

1. Participants who are not already registered with the e-auction provider M/s. Antares Systems Ltd should register themselves by following the procedure mentioned at the website www.bankeauctionwizard.com

- a. The participants/ intending purchasers are necessarily required to submit following documents/ papers for registration to M/s. Antares Systems limited
- b. Form duly signed & filled up. Please download from www.bankeauctionwizard.com
- c. Self attested copy of Pan Card
- d. Self attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - Any one)
- e. Self attested valid e-mail id and mobile number.

The user id and password will then be sent directly to the registered participants / intending purchasers whose Bid Document is complete in every respect **and** whose Demand Draft/ Pay Order for EMD is found to be in order and /or remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time and the documents are complete in all the respects, with further directions by the e-auction provider company, if any, for log in and participating in the auction through online process.

After receiving the userid / password, in case any bidders feel the need for training

/ e – auction support, such bidders may contact M/s. Antares Systems Limited on +91-9943277499/9686196755, 080-40482100 **Website:** www.bankeauctionwizard.com

Office mail id : gunaseelan.m@antaressystems.com/manohar.s@antaressystems.com

Office Address:

ANTARES SYSTEMS LIMITED

#24, Sudha Complex, 3rd Stage, 4th Block, Basaveshwaranagar, Bangalore-560079

Help Line Desk:

Landline: 080-40482100 or 9943277499

Mr. Gunaseelan & Mr. Manohar S

Mobile no. 9943277499/9686196755,

Mail id: gunaseelan.m@antaressystems.com/manohar.s@antaressystems.com

Bidding in the last minute/seconds should be avoided by the bidders in their own interest. Neither IDBI Bank nor the service provider will be responsible for any lapses (Internet failure, Power failure, etc) on the part of the vendor, in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary/ alternative arrangements such as backup power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

<p>16.</p>	<p>The E-auction day: on 20-07-2022 from 11.30AM AM to 12.30PM</p> <p>The auction would be held with extensions of 5 minutes each, if required, on e-auction platform at website www.bankeauctionwizard.com. In case no further valid bids are received during the extended period, the last highest bid received would be treated as the successful bid and auction would be treated as closed/ terminated.</p> <p>The decision of Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p><u>Increase in Bid Amount :</u></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.1,00,000/-</p> <p>Increase in bid amount below the said amounts will be rejected.</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> <p>The property shall not in any case sold below reserve price.</p>
<p>17.</p>	<p>Authorised Officer (AO) reserves the right to retain the EMD of top three bids up to two months from the date of e -auction and the amount of EMD will not carry any interest. The Bids so retained will be valid for 3 months 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></p> <p>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) immediately i.e., on the same day or next working 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 Smt. Bhama Ramaswamy payable at Ernakulum issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 0202102000014784 IFSC Code: IBKL0000202 Indiranagar Branch Bengaluru. The Balance amount of the sale price shall have to be paid within 15 days 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 IDBI Bank Ltd.-A/c Smt. Bhama Ramaswamy payable at Ernakulum issued by any Nationalized Bank/ Scheduled Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 0202102000014784 IFSC Code: IBKL0000202 Indiranagar Branch Bengaluru or such extended period as may be agreed upon in writing between the successful bidder and the AO, as per the SARFAESI Act & Rules.</p>

19.	In case the successful bidder fails to deposit 25% of the sale price within the above stipulated time, the AO shall forfeit the EMD and if the successful bidder backs out after paying 25% of the sale price, then AO shall forfeit the 25% of the sale consideration so deposited including the EMD.
20.	All claims of the defaulting successful bidder to the assets or to any part of the sum for which it may be subsequently sold shall stand forfeited.
21.	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 with second and third bidder in the manner stated above.
22.	<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> <p>On issuance of Certificate of Sale, the Auction Sale process will be completed and the Authorized Officer is not responsible for registration of Certificate of sale. It is the responsibility of Successful Bidder to get the Certificate of Sale registered.</p>
23.	<p>The successful Bidder shall, after making full payment of sale price within 15 days of acceptance of bid/ offer or such extended period as may be granted by the AO at his sole and absolute discretion, arrange to take possession of the Secured Assets within a maximum of 10 days. <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></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 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.</p>
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

	<p>on the same.</p> <p>The bidder shall deduct and deposit with the concerned department / statutory body, tax deducted at source as applicable under Income tax Act. Such TDS shall be considered as part of the offer made by the bidder.</p>
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 lay 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 bids shall take place on the next working day of IDBI Bank Ltd.
28.	<p><u>General Terms and Conditions</u></p> <p>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.</p>
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.
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.	<p><u>Jurisdiction</u></p> <p>All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Ernakulum shall have jurisdiction to entertain /adjudicate such disputes.</p>

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

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

B. COPY OF THE PAN CARD OF THE PERSON BIDDING AND IF IT IS A COMPANY/ FIRM THEN COPY OF THE PAN CARD OF COMPANY/FIRM.

C. COPY OF CERTIFICATE OF INCORPORATION OF THE COMPANY/FIRM

D. BOARD RESOLUTION OF THE COMPANY/FIRM AUTHORISING THE PERSON/ PARTNER TO FILE BID FOR THE 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.

VI. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER-INDIVIDUAL

For purchase of the below property

SCHEDULE:

All the pieces and parcels of immovable property admeasuring 1400/26866 (5.20%) undivided right in 8.377 Ares (20.701 cents) with Apartment No. 39/2318 on the 2nd floor measuring 130.064 Sq.mtr (1400 Sq.ft) with car parking slot No.10 in “Muthoot Towers” situated in Sy. No.738/2 in Ernakulam Village under Cochin Corporation, Revenue Mandal Kanayannur, Ernakulam SRO, District Ernakulam in the state of Kerala and bounded on the: East by: Property of K.T. Ramavarma, West by: Property of Thotttekatt family, North by: D.H. Road, South by: Property of Thotttekatt family

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

1	a) Full Name of the Bidder/Offerer (in Block letters)	:	
	b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.	:	
	d) E-mail ID	:	
2	Brief particulars of business (if any)	:	
3	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Limited.	:	
4	Relationship, if any, the Bidder/Offerer has with Borrower/Promoters/ Guarantors/Mortgagors as mentioned in the Tender Document.	:	
5	Name and particulars of the Company/Firm/Person in whose name the Secured Assets/property are to be purchased	:	
6	Details of Earnest Money Deposit (EMD).	:	

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

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

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

Signature of the duly Authorized official of the Bidder/Offerer

Name and Designation of the Authorised Signatory

Place :

Date :

VII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER

COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase of the below property

SCHEDULE:

All the pieces and parcels of immovable property admeasuring 1400/26866 (5.20%) undivided right in 8.377 Ares (20.701 cents) with Apartment No. 39/2318 on the 2nd floor measuring 130.064 Sq.mtr (1400 Sq.ft) with car parking slot No.10 in "Muthoot Towers" situated in Sy. No.738/2 in Ernakulam Village under Cochin Corporation, Revenue Mandal Kanayannur, Ernakulum SRO, District Ernakulam in the state of Kerala and bounded on the: East by: Property of K.T. Ramavarma, West by: Property of Thottekatt family, North by: D.H. Road, South by: Property of Thottekatt family

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

1.	a) Name of the Company/ Firm/ Party <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)
		c)
		d)
		e)
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)	
	<i>b)</i> Complete Postal Address of the Authorise person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:
	<i>c)</i> Mobile Nos.	
	<i>d)</i> 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).	:
	<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 PROPERTIES SITUATED AT ERNAKULAM

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

To,

The Authorised Officer,
IDBI Bank Limited.,
Retail Recovery Department.

Sir,

Sale of Secured Asset's / Properties situated at "Muthoot Towers" Sy. No.738/2 in
Ernakulam Village under Cochin Corporation, Revenue Mandal Kanayannur, Ernakulum SRO,
District Ernakulam in the state of Kerala.

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.
1. 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.
2. 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.
3. I/We further understand that if my/our Bid/Offer is accepted, after making full payment of the sale price within 15 days of acceptance of bid/offer or such extended

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

4. 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.
5. 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.
6. 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.
7. 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.
8. 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 _____ " payable at _____

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. _____ IFSC Code: _____,Branch:_____

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 _____2022

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 :
