

The Authorised Officer (AO)

Of

IDBI BANK LIMITED

**Registered Office: IDBI Tower, World Trade Center Complex,
Cuffe Parade, Mumbai-400 005**

[CIN: L65190MH2004GOI148838]

BID/TENDER/OFFER DOCUMENT

For Sale of Secured Asset/s of the below mentioned Borrower(s)/Mortgagor(s)

S. No	Name of Borrower(s) / Mortgagor(s)
1	Late Mr Ajay Ramdokh Panday (Borrower & Mortgagor) and Mrs Kavita Ajay Panday (Co-Borrower) and Mrs Gayatri Tiwari (Co-Borrower)
2	Mr Narendra Dixit (Borrower & Mortgagor) and Mr Rohit Dixit (Co-Borrower & Mortgagor) and Mrs Anju Dixit (Co-Borrower & Mortgagor)
3	Mr Shyamdev Prasad Verma (Borrower & Mortgagor) and Mr Naresh Babulal Verma (Co-Borrower & Mortgagor)
4	<u>Mr Machchindra Pandit Mali (Borrower & Mortgagor) and Mrs Lalita Machchindra Mali (Co-Borrower & Mortgagor) and Mrs Usha Ramdas Mali (Co-Borrower & Mortgagor)</u>
5	Mr Munnalal Ratanlal Nayak (Borrower & Mortgagor) and Mrs Sangita Munnalal Nayak (Co-Borrower & Mortgagor)
6	Mr Krushna Punjaji Shirale (Borrower & Mortgagor) and Mrs Nirmala Krushna Shirale (Co-Borrower & Mortgagor)
7	M/s Shri Sainath Enterprise (Prop : Ashok Kumar G Pandey) (Borrower & Mortgagor)
8	Mr Yash B Kotecha (Borrower & Mortgagor) and Mrs Rupalben Bhadreshbhai Kotecha (Co-Borrower & Mortgagor)

Sale Under the provisions of

The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act)

And

The Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules)

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CIN:L65190MH2004GOI148838

**IDBI Bank Ltd.
Registered Office: IDBI Tower,
World Trade Center Complex,
Cuffe Parade, Mumbai-400 005**

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES

APPENDIX IV-A (See proviso to Rule 9(1))

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 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to Borrower(s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of IDBI Bank Ltd., Secured Creditor, will be sold on “AS IS WHERE IS”, “AS IS

WHAT IS”, “WHATEVER THERE IS” AND “ WITHOUT RECOURSE” basis on **24/03/2026** for recovery of dues to IDBI Bank Ltd., Secured Creditor from Borrower(s)/Guarantor(s).The reserve price and earnest money deposit will be as under:-

Sr. No.	Borrower / Mortgagor & Loan account no	Brief Description of Property	Physical Possession date	Reserve Price (Price in Rs)	EMD (Price in Rs)	Loan Outstanding (in Rs)
1	Late Mr Ajay Ramdokh Panday (Borrower & Mortgagor) and Mrs Kavita Ajay Panday (Co-Borrower) and Mrs Gayatri Tiwari (Co-Borrower)	All piece and parcels of immovable property i.e Plot no-151 Rahi township, Vibhag-1, Near dhwarka residency, kareli Road Moje kareli, tal: palsana, dist Surat, pin-394310 Bearing Khata no-1149, R.S. no-352, 353 & 354, Block no-369, kareli palsana	13.03.2020	5,10,000/-	51,000/-	As on 28.02.2026, Rs 20,33,818.11/-
2	Mr Narendra Dixit (Borrower & Mortgagor) and Mr Rohit Dixit (Co-Borrower & Mortgagor) and Mrs Anju Dixit (Co-Borrower & Mortgagor)	All piece and parcels of immovable property i.e. House no-130, Shiv Shakti Township, R. s no-85 Nr. Shree Residency, Off. National highway no-8, at:Sanki, Tal: Palsana, Dist:Surat-394305	25.04.2023	6,57,000/-	65,700/-	As on 28.02.2026, Rs 15,72,525.04/-
3	Mr Shyamdev Prasad Verma (Borrower & Mortgagor) and Mr Naresh Babulal Verma (Co-Borrower & Mortgagor)	House No.77, Mahadev Residency-2, Nr. Parekh Industrial Estate, Bharat Petrol Pump, Canal Road, Off Kadodara-Bardoli Road, Tantithaiya, Surat-394305. Area of property-Land Area:432.00 sq ft	05.07.2024	7,72,000/-	77,200/-	As on 28.02.2026, Rs 14,17,061.80/-

4	<u>Mr Machchindra Pandit Mali (Borrower & Mortgagor) and Mrs Lalita Machchindra Mali (Co-Borrower & Mortgagor) and Mrs Usha Ramdas Mali (Co-Borrower & Mortgagor)</u>	All that piece and parcel of immovable property situated at Plot no.161, admeasuring 72.00 sq.yards (as per KJP Block No. 247/161) admeasuring 60.11 sq.mts along with undivided share of road and COP admeasuring 33.42 sq.mts. of “Aradhana Green Land” situated at Block No. 247 admeasuring 42928 sq.mts. at village Jolva, Tal.Palsana, Dist Surat.	27.04.2023	8,76,000/-	87,600/-	As on 28.02.2026, Rs 21,06,263.60/-
5	Mr. Munnalal Ratanlal Nayak (Borrower & Mortgagor) & Mrs. Sangita Munnalal Nayak (Co-Borrower & Mortgagor)	Type-A, Plot no.95, Shiv Shakti Township, R.S.No. 85, Block No. 153/A, Mouje:Sanki, Tal:Palsana, Sub Dist.- Palsana, Dist.-Surat Area of property- Land Area:432.00 sq ft, Built Up Area: 236.28 sq.ft.	20.07.2024	6,04,000/-	60,400/-	As on 28.02.2026, Rs 14,36,930.18/-
6	Mr Krushna Punjaji Shirale (Borrower & Mortgagor) and Mrs Nirmala Krushna Shirale (Co-Borrower & Mortgagor)	All those pieces and parcel of immovable property i.e. residential non agriculture land R.Survey no 403, Block no 430 admeasuring 13913 Sq.meters land known as Srushti Residency out of Plot No 29/A, admeasuring 45.75 Sq meters open land (South Side) situated at village of	16.06.2024	7,98,000/-	79,800/-	As on 28.02.2026, Rs 17,35,131.05/-

		Tundi, Taluka-Palsana, District-Surat, State Gujarat				
7	M/s Shri Sainath Enterprise (Prop : Ashok Kumar G Pandey) (Borrower & Mortgagor)	All the pieces of parcels of immovable property known as Flat No. B-403, on the 4th floor of the building no. B of "Someshwar Complex", along with the undivided proportional share in the land, Paik Plot nos. 9 to 20 of Block No. 07, Moje : Vareli, Sub Dist and Taluka - Palsana, District - Surat admeasuring 650 Sq. ft	09.01.2019	4,50,000/-	45,000/-	As on 28.02.2026, Rs 4,66,41,137.23/-
8	Mr Yash B Kotecha (Borrower & Mortgagor) and Mrs Rupalben Bhadreshbhai Kotecha (Co-Borrower & Mortgagor)	All piece and parcels of immovable property i.e. A-503, 5th Floor, A Tower, Vivek Residency, Nr Saniya Hemad Gam, Saroli, at Sania Hemad bearing Revenue Survey No : 18/1, Block No : 24 of Village : Sania Hemad. Taluka:- Choryasi, District : Surat, in the State of Gujarat.	31.08.2025	11,26,000/-	1,12,600/-	As on 28.02.2026 Rs 30,57,210/-
Detail of Schedule						
Sale of Bid/ Tender Document			08.03.2026 to 23.03.2026 (Till 6.00 PM)			
Date of Inspection			18.03.2026 (11.00 AM to 4.00 PM) For Serial No. 1 to 8			
Last Date of Submission of Bid along with EMD			23.03.2026 (Till 6:00 PM)			

Date and Time of e-auction	24.03.2026 (11.00 A.M to 1.00 P.M (with unlimited extension of 5 min)
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For detailed terms and conditions of the sale, please refer to the link provided in www.baanknet.com and IDBI Bank's website i.e. www.idbibank.in For detailed procedure, auction process, bid documents, kindly contact Shri Umesh Singhania (M) 9967701574 email id –umesh.singhanian@idbi.co.in, Shri. Deepak Kumar Singh (M) 9320194547 email id- singh.deepak@idbi.co.in, Shri. Rohan Shishir Modi (M) 9825786690 email id-rohan.modi@idbi.co.in or visit regional office (Retail Recovery) at: 4th Floor, Forum Building, between Canopus Shopping Mall and Axis Bank, Ghod Dod Road, Surat, Pin: 395007 on any working day between 11.00 am to 4.00 pm. For e-auction support, you may contact PSB Alliance Pvt Limited, Mob: - M. No- 8291220220/ e-mail-support.baanknet@psballiance.com. Notice under Rule 9(1) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 to the Borrower(s)/ Guarantor(s)/Mortgagor(s) of the Loan.

Place : Surat
Date : 08.03.2026

SD/-
Authorised Officer
IDBI Bank Ltd

II. BRIEF DESCRIPTION OF SECURED ASSET

Property Description (1)
All piece and parcels of immovable property i.e Plot no-151 Rahi township, Vibhag-1, Near dhwarka residency, kareli Road Moje kareli, tal: palsana, dist Surat, pin-394310 Bearing Khata no-1149, R.S. no-352, 353 & 354, Block no-369, Kareli, Palsana.
Property Description (2)
All piece and parcels of immovable property i.e. House no-130, Shiv Shakti Township, R. s no-85,Nr. Shree Residency, Off. National highway no-8, At:Sanki, Tal: Palsana, Dist:Surat-394305
Property Description (3)
House No.77,Mahadev Residency-2, Nr. Parekh Industrial Estate, Bharat Petrol Pump, Canal Road, Off Kadodara-Bardoli Road, Tantithaiya, Surat-394305. Area of property- Land Area:432.00 sq ft
Property Description (4)

All that piece and parcel of immovable property situated at Plot no.161, admeasuring 72.00 sq.yards (as per KJP Block No. 247/161) admeasuring 60.11 sq.mts along with undivided share of road and COP admeasuring 33.42 sq.mts. of “Aradhana Green Land” situated at Block No. 247 admeasuring 42928 sq.mts. at village Jolva, Tal.Palsana, Dist Surat.
Property Description (5)
Type-A, Plot no.95, Shiv Shakti Township, R.S.No. 85, Block No. 153/A, Mouje:Sanki, Tal:Palsana, Sub Dist.- Palsana, Dist.-Surat Area of property- Land Area:432.00 sq ft, Built Up Area: 236.28 sq.ft.
Property Description (6)
All those pieces and parcel of immovable property i.e. residential non agriculture land R.Survey no 403, Block no 430 admeasuring 13913 Sq.meters land known as Srushti Residency out of Plot No 29/A, admeasuring 45.75 Sq meters open land (South Side) situated at village of Tundi, Taluka-Palsana, District-Surat, State Gujarat
Property Description (7)
All the pieces of parcels of immovable property known as Flat No. B-403, on the 4th floor of the building no. B of "Someshwar Complex", along with the undivided proportional share in the land, Paik Plot nos. 9 to 20 of Bloc No. 07, Moje : Vareli, Sub Dist and Taluka - Palsana, District - Surat admeasuring 650 Sq. ft
Property Description (8)
All piece and parcels of immovable property i.e. A-503, 5th Floor, A Tower, Vivek Residency, Nr Saniya Hemad Gam, Saroli, at Sania Hemad bearing Revenue Survey No : 18/1, Block No : 24 of Village : Sania Hemad. Taluka : ChoryasI, District : Surat, in the State of Gujarat

III. OUTSTANDING DUES OF THE SECURED LENDERS

Sr No	Name of secured lenders	Total outstanding (in Rs) (including interest/ others)
1	IDBI Bank Limited	As on 28.02.2026, Rs 20,33,818.11/-
2	IDBI Bank Limited	As on 28.02.2026, Rs 15,72,525.04/-
3	IDBI Bank Limited	As on 28.02.2026, Rs 14,17,061.80/-
4	IDBI Bank Limited	As on 28.02.2026, Rs 21,06,263.60/-
5	IDBI Bank Limited	As on 28.02.2026, Rs 14,36,930.18/-
6	IDBI Bank Limited	As on 28.02.2026, Rs 17,35,131.05/-
7	IDBI Bank Limited	As on 28.02.2026, Rs 4,66,41,137.23/-
8	IDBI Bank Limited	As on 28.02.2026, Rs 30,57,210/-

IV. TERMS AND CONDITIONS

1	The Authorised Officer (AO) exercising the powers under the SARFAESI Act read with SARFAESI Rules is selling the immovable assets/properties described above in the Tender Document (hereinafter referred to as the 'Secured Assets') and the same are being sold free from known encumbrances of the secured lender mentioned above in the Tender Document.																												
2	<u>Issue of Tender/ Offer / Bid Document</u> The Tender Document along with Offer Form is available from 08.03.2026 to 23.03.2026 for secured assets on any working day till 6.00 pm and can be obtained from Shri. Deepak Kumar Singh (M) 9320194547 email id- singh.deepak@idbi.co.in, Shri. Rohan Shishir Modi (M) 9825786690 email id- rohan.modi@idbi.co.in at IDBI Bank Regional office (Retail Recovery) at: 4th Floor, Forum Building, between Canopus Shopping Mall and Axis Bank, Ghod Dod Road, Surat, Pin: 395007. The bid document can also be downloaded from IDBI website (www.idbibank.in) and e-Auction service provider www.baanknet.com																												
3.	<u>Reserve Price and Earnest Money Deposit (EMD)</u> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 20px;"></td><td style="height: 20px;"></td><td style="height: 20px;"></td></tr> <tr> <td style="height: 20px;"></td><td style="height: 20px;"></td><td style="height: 20px;"></td></tr> <tr> <th style="text-align: left;">Details for Sr No.1</th><th style="text-align: center;">Reserve Price</th><th style="text-align: center;">Earnest Money Deposit</th></tr> <tr> <td>All piece and parcels of immovable property i.e Plot no-151 Rahi township, Vibhag-1, Near dhwarka residency, kareli Road Moje kareli, tal: palsana, dist Surat, pin-394310 Bearing Khata no-1149, R.S. no-352, 353 & 354, Block no-369, kareli palsana</td><td style="text-align: center;">5,10,000/-</td><td style="text-align: center;">51,000/-</td></tr> <tr> <th style="text-align: left;">Details for Sr No.2</th><th style="text-align: center;">Reserve Price</th><th style="text-align: center;">Earnest Money Deposit</th></tr> <tr> <td>All piece and parcels of immovable property i.e. House no-130, Shiv Shakti Township, R. s no-85Nr. Shree Residency, Off. National highway no-8, at:Sanki, Tal: Palsana, Dist:Surat-394305</td><td style="text-align: center;">6,57,000/-</td><td style="text-align: center;">65,700/-</td></tr> <tr> <th style="text-align: left;">Details for Sr No.3</th><th style="text-align: center;">Reserve Price</th><th style="text-align: center;">Earnest Money Deposit</th></tr> <tr> <td>House No.77,Mahadev Residency-2, Nr. Parekh Industrial Estate, Bharat Petrol Pump, Canal Road, Off Kadodara-Bardoli Road, Tantiithaiya, Surat-394305. Area of property- Land Area:432.00 sq ft</td><td style="text-align: center;">7,72,000/-</td><td style="text-align: center;">77,200/-</td></tr> <tr> <th style="text-align: left;">Details for Sr No.4</th><th style="text-align: center;">Reserve Price</th><th style="text-align: center;">Earnest Money Deposit</th></tr> </table>								Details for Sr No.1	Reserve Price	Earnest Money Deposit	All piece and parcels of immovable property i.e Plot no-151 Rahi township, Vibhag-1, Near dhwarka residency, kareli Road Moje kareli, tal: palsana, dist Surat, pin-394310 Bearing Khata no-1149, R.S. no-352, 353 & 354, Block no-369, kareli palsana	5,10,000/-	51,000/-	Details for Sr No.2	Reserve Price	Earnest Money Deposit	All piece and parcels of immovable property i.e. House no-130, Shiv Shakti Township, R. s no-85Nr. Shree Residency, Off. National highway no-8, at:Sanki, Tal: Palsana, Dist:Surat-394305	6,57,000/-	65,700/-	Details for Sr No.3	Reserve Price	Earnest Money Deposit	House No.77,Mahadev Residency-2, Nr. Parekh Industrial Estate, Bharat Petrol Pump, Canal Road, Off Kadodara-Bardoli Road, Tantiithaiya, Surat-394305. Area of property- Land Area:432.00 sq ft	7,72,000/-	77,200/-	Details for Sr No.4	Reserve Price	Earnest Money Deposit
Details for Sr No.1	Reserve Price	Earnest Money Deposit																											
All piece and parcels of immovable property i.e Plot no-151 Rahi township, Vibhag-1, Near dhwarka residency, kareli Road Moje kareli, tal: palsana, dist Surat, pin-394310 Bearing Khata no-1149, R.S. no-352, 353 & 354, Block no-369, kareli palsana	5,10,000/-	51,000/-																											
Details for Sr No.2	Reserve Price	Earnest Money Deposit																											
All piece and parcels of immovable property i.e. House no-130, Shiv Shakti Township, R. s no-85Nr. Shree Residency, Off. National highway no-8, at:Sanki, Tal: Palsana, Dist:Surat-394305	6,57,000/-	65,700/-																											
Details for Sr No.3	Reserve Price	Earnest Money Deposit																											
House No.77,Mahadev Residency-2, Nr. Parekh Industrial Estate, Bharat Petrol Pump, Canal Road, Off Kadodara-Bardoli Road, Tantiithaiya, Surat-394305. Area of property- Land Area:432.00 sq ft	7,72,000/-	77,200/-																											
Details for Sr No.4	Reserve Price	Earnest Money Deposit																											

	All that piece and parcel of immovable property situated at Plot no.161, admeasuring 72.00 sq.yards (as per KJP Block No. 247/161) admeasuring 60.11 sq.mts along with undivided share of road and COP admeasuring 33.42 sq.mts. of “Aradhana Green Land” situated at Block No. 247 admeasuring 42928 sq.mts. at village Jolva, Tal.Palsana, Dist Surat.	8,76,000/-	87,600/-
	Details for Sr No.5	Reserve Price	Earnest Money Deposit
	Type-A, Plot no.95, Shiv Shakti Township, R.S.No. 85, Block No. 153/A, Mouje:Sanki, Tal:Palsana, Sub Dist.- Palsana, Dist.-Surat Area of property- Land Area:432.00 sq ft, Built Up Area: 236.28 sq.ft.	6,04,000/-	60,400/-
	Details for Sr No.6	Reserve Price	Earnest Money Deposit
	All those pieces and parcel of immovable property i.e. residential non agriculture land R.Survey no 403, Block no 430 admeasuring 13913 Sq.meters land known as Srushti Residency out of Plot No 29/A, admeasuring 45.75 Sq meters open land (South Side) situated at village of Tundi, Taluka-Palsana, District-Surat, State Gujarat	7,98,000/-	79,800/-
	Details for Sr No.7	Reserve Price	Earnest Money Deposit
	All the pieces of parcels of immovable property known as Flat No. B-403, on the 4th floor of the building no. B of "Someswar Complex", along with the undivided proportional share in the land, Paik Plot nos. 9 to 20 of Bloc No. 07, Moje : Vareli, Sub Dist and Taluka - Palsana, District - Surat admeasuring 650 Sq. ft	4,50,000/-	45,000/-
	Details for Sr No.8	Reserve Price	Earnest Money Deposit
	All piece and parcels of immovable property i.e. A-503, 5th Floor, A Tower, Vivek Residency, Nr Saniya Hemad Gam, Saroli, at Sania Hemad bearing Revenue Survey No : 18/1, Block No : 24 of Village : Sania Hemad. Taluka : ChoryasI, District : Surat, in the State of Gujarat	11,26,000/-	1,12,600/-
4.	The sale of Secured Assets is on “AS IS WHERE IS”, “AS IS WHAT IS”, “WHATEVER THERE IS” AND “WITHOUT RECOURSE” basis. The description of the immovable properties is based on the mortgages created by the Borrower(s)/Mortgagor(s) with the secured lenders from time to time and the representations made by them. The AO or the secured lenders do not take or assume any responsibility for any shortfall of the movable/immovable assets or for procuring any permissions/licenses, etc. or for the dues of any authority/ and or any other dues/ charges including property tax/water tax/ service charges/transfer fees/electricity dues or any other taxes/encumbrances etc of any authority established by law. It is expressly made clear that the AO/secured lenders do not take or assume any responsibility for any dues, statutory or otherwise of, Late Mr Ajay Ramdokh Panday and Mrs Kavita Ajay Panday and Mrs Gayatri Tiwari for Sr No. 1, Mr Narendra Dixit and Mr Rohit Dixit and Mrs Anju Dixit for Sr No. 2, Mr Shyamdev Prasad Verma and Mr Naresh Babulal Verma for Sr No. 3, Mr Machchindra Pandit Mali and Mrs Lalita Machchindra Mali and Mrs Ushaben Ramdas Mali for Sr. No.4, Mr Munnalal Ratanlal Nayak and Mrs Sangita Munnalal Nayak for Sr No.5, Mr Krushna Punjaji Shirale and Mrs Nirmala Krushna Shirale for Sr No.6, M/s Sainath Enterprise (Prop: Ashokumar G Pandey) for Sr No.7, Mr Yash B Kotecha and Mrs Rupalben		

	Badreshbhai Kotecha for Sr No.8 including such dues that may affect transfer of the assets in the name of the intending purchaser and such dues, if any, will have to be borne/ paid by the intending purchaser.
5	Inspection of Asset: - The interested bidders may inspect the asset at their own cost on the below mentioned dates in the presence of the representative of the AO available at the site to facilitate the inspection. 18.03.2026 (11.00 AM to 4.00 PM) For Serial No. 1 to 8
6	<u>Due Diligence by the Bidders</u> The interested bidders 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 verifies or not.
7	The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of movable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and abuttal of the assets/properties and that the bidder concurs or otherwise admits the identity of the assets/properties purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets/properties and their condition.
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 asset under reference.
9	<u>Submission of Tender/Offer</u> The Bidder shall complete in all respects the Offer form(s) 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 the Offer. Offers received for sale and / or accepted are not transferable and any requests received by the AO for issuance of sale certificate, registration of the sale certificate or any other deed if required under the applicable laws in the name of any person/entity other than the Bidder shall not be entertained. In the event of any such request made by the Bidder for issuance of sale certificate, registration of the sale certificate or any other deed in the name of some person/entity other than him/her/it, the AO shall be at liberty to cancel the sale and forfeit the EMD or any amounts paid by the Bidder. The Format for submission of Profile of the bidder are given in Chapter VI & VII respectively of this Tender Document. The format Chapter VI is for Individuals and The format Chapter VII is Company / Proprietorship / Partnership firms. Bidders may fill in only the form relevant to them.
10	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
11	The Tender/Offer 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 Tender/Offer form shall not be detached one from the other and no alteration or mutilation (other than filling in all the blank spaces) shall be made in any of the documents attached thereto.
13	<u>Last date for submission of Tender/Offer /Bid Document</u> The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the AGM IDBI Bank, Regional Office, 4th Floor, Forum building, between Canopus Shopping Mall and Axis Bank, Ghod Dod Road, Surat-395007, <u>not later than 06:00 PM on 23.03.2026 for Sr No 1 to 8</u> in sealed cover by mentioning the details on envelope "Name of Borrower". Bidders to submit the EMD on www.baanknet.com by registering through OTP based authentication and logging in to their BAANKNET accounts and making payment by way of Net Banking/UPI/Wallets/Credit Cards/Debit Cards. Once paid, a digital receipt with transaction ID, EMD amount and auction details is generated. EMD amounts are held in a secure escrow account

	until the auction concludes. Unsuccessful bidders are notified by BAANKNET about EMD refunds to the original payment method within 07 working days. Bidders are made aware that Secured Lender i.e. IDBI Bank Limited does not receive, hold or deal with EMDs deposited. Secured Lender shall not be responsible for any issues regarding EMD or refund of EMD. All queries regarding EMD or refund of EMD may raised on www.baanknet.com.	
14	Only those bidders will be permitted to participate in e-auction whose Tender/ Offer /Bid Document is complete in every respect and successful EMD transaction on www.baanknet.com successfully recorded under the Bidder's profile in their BAANKNET accounts, well before the cut-off time will be permitted by www.baanknet.com to participate in the e -auction process. Secured Lender does not take any responsibility and will not entertain any complaint for any delay/failure in transfer of funds by way of electronic mode on www.baanknet.com. Form of Tender /Offer/ Bid, if found incomplete in any respect, shall be liable for outright rejection.	
15	<u>Registration with E-Auction Service Provider:</u> 1. Participants who are not already registered with the e-auction provider M/S. PSB ALLIANCE PVT LIMITED, should register themselves by following the procedure mentioned at the website: www.baanknet.com 2. The participants /intending purchasers are necessarily required to submit following documents / papers for registration to M/S.PSB ALLIANCE PVT LIMITED. a) SOI Form duly signed & filled up. Please download from provider www.baanknet.com b) Self-attested copy of Pan Card c) Self-Attested valid residential proof (Voter Id card, Aadhaar Card, Passport copy, Ration card, telephone bill, electric bill - any one) d) Self-attested valid e mail id and mobile no. The user id and password will be then sent directly to the registered participants / intending purchasers whose Bid Document is complete in every respect and remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time and the documents with further directions by the e- auction provider company, if any, for log in and participating in the auction through online process. <u>After receiving the user id / password, in case any bidders feel the need for training / e – auction support</u>, such bidders may contact to PSB Alliance Pvt Ltd, Mob: - M. No- 8291220220 / e-mail- support.baanknet@psballiance.com ; logon at www.baanknet.com The Bank/ AO / e-auction service provider will not be responsible for any error occurred due to power failure / computer hardware or software error / network error etc. at the time of e-auction. The Bank/ AO / e-auction service provider will not be responsible for any error occurred due to power failure / computer hardware or software error / network error etc. at the time of e-auction.	
16	Date and Time of e-Auction :	24.03.2026 (11.00 A.M. to 1.00 P.M. with unlimited extension of 5 min)
	The auction would be held with unlimited extensions of 5 minutes each, if required, on e-auction platform at website: www.baanknet.com. In case no further valid bids are received during the extended period, the last highest bid (equivalent or more than Reserve Price) received would be treated as the successful bid and auction would be treated as closed/terminated. <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 as under. In multiples of Rs. 10,000/-, Increase in bid amount below the said Rs.10,000/- will be rejected. First bid should be of at least equal to Reserve Price or increment(s) over the Reserve Price in multiples as above.	
17	<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) immediately i.e. on the same day or not later than next working day from the date of e-auction, by crossed A/c Payee Demand Draft/Pay Order drawn in favour of “IDBI Bank Ltd. A/c _____ (Name of	

the Borrower)” payable at issued by any Nationalized Bank/Scheduled Bank or by way of NEFT/RTGS in favour of IDBI Bank Limited, as per accounts details mentioned below.

Property Details	Account No.	IFSC Code	Branch Name
For Sr. No. 1	111534915010026	IBKL0001115	Adajan, Surat
For Sr. No. 2	161034915010026	IBKL0001610	Palsana, Surat
For Sr. No. 3	111534915010026	IBKL0001115	Adajan, Surat
For Sr. No. 4	111534915010026	IBKL0001115	Adajan, Surat
For Sr. No. 5	161034915010026	IBKL0001610	Palsana, Surat
For Sr. No. 6	161134915010026	IBKL0001611	Ambada, Surat
For Sr. No. 7	14634915010026	IBKL0000146	Ring Road, Surat
For Sr. No. 8	29034915010026	IBKL0000290	Varachha, Surat

The balance 75% amount of the sale price shall have to be paid within **15** days from the date of confirmation of sale in his/her favor or such extended period as may be agreed upon in writing between the successful bidder and the AO, in any case not exceeding three months, by crossed A/c Payee Demand Draft/Pay Order drawn in favour of “**IDBI Bank Ltd. A/c _____ (Name of the Borrower)” payable at issued by any Nationalized Bank/Scheduled Bank by way of NEFT/RTGS in favour of IDBI Bank Limited, as per accounts details mentioned below.**

Property Details	Account No.	IFSC Code	Branch Name
For Sr. No. 1	111534915010026	IBKL0001115	Adajan, Surat
For Sr. No. 2	161034915010026	IBKL0001610	Palsana, Surat
For Sr. No. 3	111534915010026	IBKL0001115	Adajan, Surat
For Sr. No. 4	111534915010026	IBKL0001115	Adajan, Surat
For Sr. No. 5	161034915010026	IBKL0001610	Palsana, Surat
For Sr. No. 6	161134915010026	IBKL0001611	Ambada, Surat
For Sr. No. 7	14634915010026	IBKL0000146	Ring Road, Su
For Sr. No. 8	29034915010026	IBKL0000290	Varachha, Sur

18 As per Sec 194-I A of Income Tax Act, 1961, TDS will be applicable on the sale proceeds where the sale consideration is Rs.50.00 Lakhs and above. Payment of TDS should be made through Form 29QB incorporating Bank’s Pan Number by the successful Bidder and submit certificate to AO.

19 In case the successful bidder fails to participate in the e-auction after payment of EMD and/or fails to deposit 25% of the sale price within permitted time, the AO shall forfeit the EMD deposited on www.baanknet.com and if the successful bidder backs out or does not pay balance 75% of the sale within permitted time after paying 25% of the sale price, then AO shall forfeit the 25% of the sale consideration so deposited including the EMD.

20 The defaulting successful bidder shall forfeit all claims to the secured assets or to any part of the sum for which it may be subsequently sold.

21 On confirmation of sale and if all 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 SARFAESI Rules.

22 The successful Bidder shall, after making full payment of sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at his sole and absolute discretion, arrange to take possession of the Secured Assets immediately thereafter. It is explicitly stated that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the Secured Assets. In case the successful bidder fails to take possession of the secured assets as stated above, the AO reserves the right to revoke the sale confirmed in his/her favour, forfeit the entire amount paid by the successful bidder and go for re-bidding or sell the secured assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty. In such an event, the original successful bidder shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.

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. IDBI Bank does not take any responsibility to provide information on the same.
24	The submission of the Bid/Offer means and implies that the Bidder/ Offerer has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/Offer laid down herein.
25	The time hereinabove fixed for the observance and performance by the bidder of any of the obligations to be observed by him/her under these conditions is and shall be deemed to be of the essence.
26	<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.
27	The entire procedure of e-auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the AO and the intending bidders shall have no right whatsoever to object to the same.
28	The AO reserves the right and liberty to accept/reject any or all the Bids/Offeres and also reserves the right to cancel the entire sale process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the AO, at his sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.
29	In the event the said sale in favour of the bidder is not confirmed by AO, otherwise than on account of the wilful default of the bidder or if the sale is set aside by an order of the Court/Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be paid his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/her.
30	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.
31	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Surat, Surat District alone shall have jurisdiction to entertain /adjudicate such disputes.
32	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/s 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 the bid for the secured 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 document. F. That all alteration, erasures and over writing, if any, in the schedule or rate (s) are duly authenticated by the tenderer's signature.
33	The interested bidders shall submit their Bid along with EMD & KYC documents (PAN card / Address proof). On receipt of the EMD, the bidders shall receive user id / password on their valid email id (mandatory for e-auction) from the e-auction service provider M/s. PSB Alliance Pvt Limited.

34	Parties may get the Bid Document, which contains detailed terms and conditions of sale, bid forms etc. from any of our office, on all working days or downloaded from IDBI Bank's website.
35	AO/Secured lenders do not take responsibility for any errors/omissions/discrepancy/ shortfall etc in the secured assets or for procuring any permissions etc or for the dues of any authority established by law.
36	AO reserves the right to accept or reject any or all bids without assigning any reason(s). In case all the bids are rejected, the AO reserves the right to sell the assets by any of the modes as prescribed in the SARFAESI Act.
37	The Secured Assets mentioned in the Bid Document are based on the charges/mortgages created by the Borrower in favour of Secured Creditors, the details whereof are given in the bid document. Interested parties are requested to verify the details of the Secured Assets and inspect the records relating to mortgaged assets available with AO on request.
38	The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, expenses, tax liabilities, if any etc for transfer of secured assets.

V. BRIEF DETAILS OF TENDER/OFFER DOCUMENT

TENDER/OFFER FORM FOR PURCHASE OF SECURED ASSETS

1	Issue of Bid/Offer Document	:	The Tender Document along with Offer Form is available from 08.03.2026 to 23.03.2026 for secured assets on any working day till 6.00 pm and can be obtained from Shri. Deepak Kumar Singh (M) 9320194547 email id-singh.deepak@idbi.co.in, Shri. Rohan Shishir Modi (M) 9825786690 email id-rohan.modi@idbi.co.in at IDBI Bank Regional office (Retail Recovery) at: 4th Floor, Forum Building, between Canopus Shopping Mall and Axis Bank, Ghod Dod Road, Surat, Pin: 395007. The bid document can also be downloaded from IDBI website (www.idbibank.in) and e-Auction service provider www.baanknet.com
2	Cost of the Tender/Offer Document	:	Nil
3	Last Date and time for submission of Tender Document together with EMD	:	23.03.2026 (Till 6:00 PM)
4	Place, Date and time of E-Auction	:	Place : e-auction platform at website: www.baanknet.com 24.03.2026 (11.00 A.M to 1.00 P.M) with unlimited extension of 5 min each, if required

* * *

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

**For purchase of secured assets / property (Name of Borrower)-_____ ,
Property Address.**

(To be filled and submitted by the Bidder/ Offerer individually for each property)

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 Ltd.	:	
4	Name and particulars of the Company/Firm/Person in whose name the Secured Assets/ property are to be purchased	:	
5.	Details of Earnest Money Deposit (EMD)	:	
	BAANKNET Transaction no.	:	
	Amount remitted	:	
	Date	:	
6.	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.

Place :

Date :

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

For purchase of secured assets / property of (Name of Borrower) - _____,

Property Address.

(To be filled and submitted by the Bidder/Offerer individually for each property)

1.	a) Name of the Company/ Firm/ Party (in Block letters)	
	b) Complete Registered Address	
	c) Complete Correspondence Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	
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)
		f)
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	a) Full Name of the Authorised Person to carry out e- auction on behalf of the company/firm /party (in Block letters) (Original Authorised letter to be attached to carry out the e-auction process)	:
	b) Complete Postal Address of the Authorise person with PIN Code, Telephone Nos.;	:

	Fax Nos.; Website, etc.	
	c) Mobile Nos.	
	d) E-mail ID	
10	Designation of the Authorize Person	:
11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd.	:
12.	Details of Earnest Money Deposit (EMD)	
	BAANKNET Transaction No.	
	Amount remitted	
	Date	
13.	Income Tax Permanent Account Number(s) (PAN) of 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.

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

(ON STAMP PAPER OF Rs. 300/-)
FORM OF BID/OFFER

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

To,

Authorised Officer,
IDBI Bank Ltd,
Retail Recovery Department,
.....

Sale of Secured Assets/Property of –

Immovable properties situated at -

--

1. Having fully examined and understood the terms and conditions of the Tender Document and condition and status of the Secured Assets/property, I/We offer to purchase the said Secured Assets strictly in conformity with the terms and conditions of this Tender/Offer Document.
2. I/We understand that if my/our Bid/Offer is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Tender/Offer and acquire the Secured Asset/property. Should I/We fail to execute and perform the terms and conditions when called upon to do so, the Earnest Money Deposit (EMD) shall be forfeited.

- I/We further understand that if my/our Bid/Offer is accepted, should I/we fail to deposit the balance amount of 75% of the sale consideration (after having paid 25% of the sale consideration) by the stipulated date, the said amount of 25% of the sale consideration (including Earnest Money Deposit) or any further amount/s paid by me/us shall also be forfeited, as laid down in the terms and conditions of the Bid Document.
- 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 his sole and absolute discretion,
4. I/we shall arrange to take possession of the secured assets immediately thereafter. 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 lenders do not take or assume any responsibility for any dues, statutory or otherwise, _____ of _____ (Name _____ of _____ Borrower) _____ 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 have remitted Rs. _____ (Rupees _____ only) towards Earnest Money Deposit (EMD) to M/S. PSB ALLIANCE PVT LIMITED on www.baanknet.com vide BAANKNET Transaction No.
- 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 _____ 2026

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 :
