

The Authorized Officer (AO)

Of

**IDBI Bank LTD,
Bhagyoday Plaza , Bank More Dhanbad
Jharkhand – 826001**

BID/TENDER DOCUMENT

**For
Sale of Assets of
Shri Ramesh Kumar Tiwari (Borrower cum Mortgagor) &
Smt Mousmi Tiwari (Co-Borrower)
Sale Under the provisions of**

The Securitization and Reconstruction of Financial Assets and Enforcement of
Securities Interest Act, 2002 (SARFAESI Act)

and

The Security Interest (Enforcement) Rules, 2002

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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 the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic 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”, and “Whatever there is” **on 24.03.2026**, for recovery of **Rs 56,20,621.10/-(Rupees Fifty Six Lakh Twenty Thousand Six Hundred Twenty One and Paise Ten Only)** as on **16.01.2026 (with interest reckoned upto 24.07.2024)** together with further interest thereon with effect from 25.07.2024, additionally expenses incurred towards recovery of loan with applicable interest due to the IDBI bank Ltd. (Secured Creditor) from Shri Ramesh Kumar Tiwari (Borrower cum Mortgagor), Smt Mousmi Tiwari (Co-Borrower).

The reserve price and earnest money deposit will be as under:

Sr. No.	Borrower/ Mortgagor/ Guarantor	Brief Description of the immovable property	Reserve Price	Symbolic Possession Date
			EMD Bid increase amount	Loan Outstanding (Amount in Rs.)
1	Borrower cum Mortgagor: Shri Ramesh Kumar Tiwari Co-Borrower: Smt Mousmi Tiwari, Represented through Legal Heirs- Shri Ramesh Kumar Tiwari A/c No.- (Housing Loan- 0112675100011200) (Mortgage Loan- 0112675100011228) (LIP- 0112675100011219 & 0112675100011237)	All that piece and parcel of Raiyati land, vide Sale deed No. 14327 dated 12.10.2010 situated in Mouza-Bhelatand under P.S. Gobindpur, at present P.S- Barwadda, chowki sadar sub Registry office and District Dhanbad, Mouza No-89 Khata No-46, PLOT NO 1929, Area 4 and ½ Khatas or say 7.43 dec of land together with house construction thereon, consisting two rooms, verandah, Latrine and Kitchen, constructed plinth Area 1500 sq.ft., with water and electric connection thereon Which is bounded as below :- On the North by: Bhola Choudhary On the South by: Village Rasta On the East by : Kalpana Sharma	Rs.63,00,000/-	26-07-2024
			Rs.6,30,000 /-	Rs 56,20,621.10/-(Rupees Fifty Six Lakh Twenty Thousand Six Hundred Twenty One and Paise Ten Only) as on 16.01.2026 (with interest reckoned upto 24.07.2024) together with further interest thereon with effect from 25.07.2024, additionally expenses incurred towards recovery of loan with applicable
			Rs.10,000/-	

		On the West by: Arvind kumar Jha & Sudipta Sarkar Together with all and singular the structures and erections thereon, both present and future.		interest due to the - IDBI bank Ltd
2	Sale of Bid/Tender Documents		07.03.2026 to 24.03.2026 (Till 11:00 A.M)	
3	Date of Inspection		20.03.2026 (11:00 A.M to 1:00 P.M)	
4	Last date of submission of Bid along with EMD		24.03.2026 (Till 11:00 A.M)	
5	Date and Time of e-auction		24.03.2026 (11:00 AM to 1:00 PM) with unlimited extension of 5 minutes)	
6	Known encumbrances (if any)		Not known to bank (however It shall be the responsibility of Bidder to make necessary due diligence any physical verification of the property and satisfy themselves about the property specification before submitting the bid.	
7.	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.idbi.bank.in . For any clarification, the interested parties may contact the following : The Authorized officer –Shri Sachin Gupta ,Email id : gupta.sachin@idbi.co.in Dealing Officer -Shri Manoj kumar AGM Recovery(Mob: 7004960418) Email id : k.manoj@idbi.co.in ,Shri Suraj Kumar , (Mob: 7772012261) Email id : k.suraj@idbi.co.in , Shri Prabhat Kumar, Mgr, (Mob: 9880472961):Email id : prabhat.k@idbi.co.in For e-auction support, you may contact <u>PSB Alliance Pvt. Limited, Mob: - +918291220220/ e-mail-support.baanknet@psballiance.com.</u> This is 15 days' 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 : Dhanbad
Date ; 05.03.2026

Sd/-
Authorised Officer
IDBI Bank Ltd

II. BRIEF DESCRIPTION OF SECURED ASSET

Property Description
All that piece and parcel of Raiyati land, vide Sale deed No. 14327 dated 12.10.2010 situated in Mouza- Bhelatand under P.S. Gobindpur, at present P.S- Barwadda, chowki sadar sub Registry office and District Dhanbad, Mouza No-89 Khata No-46, PLOT NO 1929, Area 4 and ½ Khatas or say 7.43 dec of land together with house construction thereon, consisting two rooms, verandah, Latrine and Kitchen, constructed plinth Area 1500 sq.ft., with water and electric connection thereon Which is bounded as below :- On the North by: Bhola Choudhary On the South by: Village Rasta On the East by : Kalpana Sharma On the West by: Arvind kumar Jha & Sudipta Sarkar Together with all and singular the structures and erections thereon, both present and future.
Reserve Price: - Rs.63,00,000/-

III. OUTSTANDING DUES OF THE SECURED LENDERS

Name of secured lenders	Total Outstanding* (including interest/ others)
IDBI Bank Limited	Rs 56,20,621.10/-(Rupees Fifty Six Lakh Twenty Thousand Six Hundred Twenty One and Paisa Ten Only) as on 16.01.2026 (with interest reckoned upto 24.07.2024) together with further interest thereon with effect from 25.07.2024, additionally expenses incurred towards recovery of loan with applicable interest due to the IDBI bank Ltd

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IV. TERMS AND CONDITIONS

1	The Authorised Officer (AO) exercising the powers under the Securitization 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 asset/property mentioned at Sr. No. II of the Tender Document (hereinafter referred to as the 'Secured Asset') and the same is being sold free from charges and encumbrances of the secured lender mentioned at Sr. No.III of the Tender Document.								
2	<u>Issue of Tender/ Offer / Bid Document</u> The Tender Document along with Offer Form is available on IDBI website (www.idbi.bank.in) and E-Auction service provider www.baanknet.com from 07-03-2026 to 24-03-2026 (Till 11.00 A.M) for Sr. No.II and can be obtained from Shri Manoj kumar AGM Recovery (Mob:_7004960418) Email id : k.manoj@idbi.co.in ,Shri Suraj Kumar , (Mob: 7772012261) Email id : k.suraj@idbi.co.in , Shri Prabhat Kumar, Mgr, (Mob: 9880472961):Email id : prabhat.k@idbi.co.in on any working day from 10.00 am till 4.00 pm The bid document can also be downloaded from IDBI website (www.idbi.bank.in) and E-Auction service provider www.baanknet.com								
3.	<u>Reserve Price and Earnest Money Deposit (EMD)</u> <table><tr><th>Details</th><th>Reserve Price</th><th>Earnest Money Deposit</th></tr><tr><td>All that piece and parcel of Raiyati land, vide Sale deed No. 14327 dated 12.10.2010 situated in Mouza-Bhelatand under P.S. Gobindpur, at present P.S-Barwadda, chowki sadar sub Registry office and District Dhanbad, Mouza No-89 Khata No-46, PLOT NO 1929, Area 4 and ½ Khatas or say 7.43 dec of land together with house construction thereon, consisting two rooms, verandah, Latrine and Kitchen, constructed plinth Area 1500 sq.ft., with water and electric connection thereon Which is bounded as below :- On the North by: Bhola Choudhary On the South by: Village Rasta On the East by : Kalpana Sharma On the West by: Arvind kumar Jha & Sudipta Sarkar Together with all and singular the structures and erections thereon, both present and future.</td><td>Rs.63,00,000/- (Rupees Sixty Three Lakh Only)</td><td>Rs.6,30,000/- (Rupees Six Lakh Thirty Thousand Only).</td></tr></table>			Details	Reserve Price	Earnest Money Deposit	All that piece and parcel of Raiyati land, vide Sale deed No. 14327 dated 12.10.2010 situated in Mouza-Bhelatand under P.S. Gobindpur, at present P.S-Barwadda, chowki sadar sub Registry office and District Dhanbad, Mouza No-89 Khata No-46, PLOT NO 1929, Area 4 and ½ Khatas or say 7.43 dec of land together with house construction thereon, consisting two rooms, verandah, Latrine and Kitchen, constructed plinth Area 1500 sq.ft., with water and electric connection thereon Which is bounded as below :- On the North by: Bhola Choudhary On the South by: Village Rasta On the East by : Kalpana Sharma On the West by: Arvind kumar Jha & Sudipta Sarkar Together with all and singular the structures and erections thereon, both present and future.	Rs.63,00,000/- (Rupees Sixty Three Lakh Only)	Rs.6,30,000/- (Rupees Six Lakh Thirty Thousand Only).
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4.	(i) 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 with the secured lenders from time to time and the representations made by them. (ii) The AO or the other 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 the said property, 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. Details of encumbrances known to the secured creditor are given in the Tender Document. However, the prospective bidders are advised to satisfy themselves regarding encumbrances, if any, over the above properties.
5	<u>Inspection of Asset:-</u> The interested bidders may inspect the asset at their own cost on 20.03.2026 (11:00 A.M to 01:00 P.M) in the presence of the representative of the AO available at the site to facilitate the inspection.
6	<u>Due Diligence by the Bidders</u> 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 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 Documents. 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 AO, DGM, IDBI Bank Ltd., Bhagyoday Plaza, Bank more, Dhanbad , Jharkhand 826001 on any working day but not later than 11.00 A.M on 24.03.2026 in sealed cover by mentioning the details on envelope “Name of the 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.
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 i.e IDBI Bank Limited 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, such bidders may contact to PSB Alliance Pvt Ltd, Mob: - M. No- 8291220220 / e-mail- support.baanknet@psballiance.com ; logon at www.baanknet.com</u> 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	<table border="1" data-bbox="164 1305 1461 1417"> <tr> <td data-bbox="164 1305 655 1417">Date and Time of e-Auction :</td><td data-bbox="655 1305 1461 1417"> 24.03.2026 (11:00 a.m. to 01:00 p.m. with unlimited extension of 5 min, if required) </td></tr> </table> 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 with increment(s) over the Reserve Price in multiples as above.	Date and Time of e-Auction :	24.03.2026 (11:00 a.m. to 01:00 p.m. with unlimited extension of 5 min, if required)
Date and Time of e-Auction :	24.03.2026 (11:00 a.m. to 01:00 p.m. with unlimited extension of 5 min, if required)		

17	AO reserves the right to retain the EMD of top three bidder's up to three 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 two months from the date of e-auction or till further extension of time as may be approved by the AO. The EMD of other bidders will be returned within 7 days from the date of e-auction.
18	<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 letter intimating acceptance of his/her bid to be issued, by way of NEFT/RTGS in favour of IDBI Bank Limited, Account No. 11234915010026, IFSC Code: IBKL0000112, Branch : Dhanbad, Jharkhand The balance amount of the sale price shall have to be paid within 15 days of acceptance of his/her bid by way of NEFT/RTGS in favour of IDBI Bank Limited, Account No. 11234915010026, IFSC Code: IBKL0000112, Branch : Dhanbad, Jharkhand such extended period as may be agreed upon in writing between the successful bidder and the AO, in any case not exceeding three months subject to proper justification.
19	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 Authorised Officer.
20	In case the successful bidder fails to deposit 25% of the sale price within permitted time, the AO shall forfeit the EMD 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 entire deposit of the sale consideration so deposited including the EMD.
21	The defaulting successful bidder shall forfeit all claims to the assets or to any part of the sum for which it may be subsequently sold.
22	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 Security Interest (Enforcement) Rules, 2002.
23	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.
24	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of assets in his/her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured lenders and it shall be solely the obligation of the Bidder, at his/her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges etc. outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his/ her/ their name. Bank does not take any responsibility to provide information on the same.
25	The submission of the Bid/Offer means and implies that the Bidder/ Offerer has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/Offer laid down herein.
26	The time hereinabove fixed for the observance and performance by the bidder of any of the obligations to be observed by him/her under these conditions is and shall be deemed to be of the essence.
27	<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.
28	The entire procedure of e-auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the AO and the intending bidders shall have no right whatsoever to object to the same.
29	The AO reserves the right and liberty to accept/reject any or all the Bids/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.
30	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.
31	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.
32	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Jharkhand alone shall have jurisdiction to entertain /adjudicate such disputes.
33	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 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 document 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.
34.	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.
35	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.
36	AO/Secured creditors 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.
37.	The successful bidder will be required to deposit 25% of the sale price (less the amount of EMD deposited) at the time of confirmation of sale. The balance amount 75% of the sale price is to be paid within 15 days of the confirmation of the sale or such extended period as may be agreed to by the AO. In case of failure to deposit the balance amount within the prescribed period, the deposited amount shall be forfeited, including earnest money.

38.	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.
39.	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.
40.	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 asset.

V. BRIEF DETAILS OF TENDER/OFFER DOCUMENT

TENDER/OFFER FORM FOR PURCHASE OF SECURED ASSETS

1	Issue of Bid/Offer Document	:	The Tender/Offer Document can be obtained from Shri Manoj kumar AGM Recovery(Mob: 7004960418) Email id : k.manoj@idbi.co.in ,Shri Suraj Kumar , (Mob: 7772012261) Email id : k.suraj@idbi.co.in, Shri Prabhat Kumar, Mgr, (Mob: 9880472961):Email id : prabhat.k@idbi.co.in For e-auction support, you may contact <u>PSB Alliance Pvt. Limited, Mob: - +918291220220/ e-mail-support.baanknet@psballiance.com.</u> IDBI Bank LTD, Retail Recovery, Dhanbad , Bhagyoday Plaza Bank more,Dhanbad Jharkhand - from 07.03.2026 to 24.03.2026 on any working day but not later than 11.00 A.M till 24.03.2026. The Tender/Offer Document can also be downloaded from IDBI website (www.idbi.bank.in) and www.baanknet.com
2	Cost of the Tender/Offer Document	:	Nil
3	Last Date and time for submission of Tender Document together with EMD	:	24.03.2026 (Till 11.00 AM)
4	Place, Date and time of E-Auction	:	Place : e-auction platform at website: www.baanknet.com Date: 24.03.2026 (11:00 a.m. to 01:00 p.m.) with unlimited extension of 5 min each, if required

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

For purchase of secured assets / property Shri Ramesh Kumar Tiwari (Borrower cum Mortgagor) & Smt Mousmi Tiwari (Co-Borrower) Represented through Legal Heirs- Shri Ramesh Kumar Tiwari

Property Address-

All that piece and parcel of Raiyati land, vide Sale deed No. 14327 dated 12.10.2010 situated in Mouza- Bhelatand under P.S. Gobindpur, at present P.S- Barwadda, chowki sadar sub Registry office and District Dhanbad, Mouza No-89 Khata No-46, PLOT NO 1929, Area 4 and ½ Khata or say 7.43 dec of land together with house construction thereon, consisting two rooms, verandah, Latrine and Kitchen, constructed plinth Area 1500 sq.ft., with water and electric connection thereon

Which is bounded as below :-

On the North by: Bhola Choudhary

On the South by: Village Rasta

On the East by : Kalpana Sharma

On the West by: Arvind kumar Jha

& Sudipta Sarkar

Together with all and singular the structures and erections thereon, both present and future.

(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)	:	
	NEFT/RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	
6.	Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer	:	

7.	Bank account details(In case of refund of EMD amount)	Account Name: Account Number: IFSC Code: Bank Name & Branch:
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* Each and every information and documents to be submitted is mandatory.

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

Signature of the duly authorised 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 secured assets / property Shri Ramesh Kumar Tiwari (Borrower cum Mortgagor) & Smt Mousmi Tiwari (Co-Borrower) Represented through Legal Heirs- Shri Ramesh Kumar Tiwari

Property Address-

All that piece and parcel of Raiyati land, vide Sale deed No. 14327 dated 12.10.2010 situated in Mouza- Bhelatand under P.S. Gobindpur, at present P.S- Barwadda, chowki sadar sub Registry office and District Dhanbad, Mouza No-89 Khata No-46, PLOT NO 1929, Area 4 and ½ Khatas or say 7.43 dec of land together with house construction thereon, consisting two rooms, verandah, Latrine and Kitchen, constructed plinth Area 1500 sq.ft., with water and electric connection thereon

Which is bounded as below :-

On the North by: Bhola Choudhary

On the South by: Village Rasta

On the East by : Kalpana Sharma

On the West by: Arvind kumar Jha

& Sudipta Sarkar

Together with all and singular the structures and erections thereon, both present and future.

(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)	
	NEFT/RTGS UTR No.	
	Amount remitted	
	Date	
13.	Income Tax Permanent Account Number(s) (PAN) of Authorised person	
14.	Bank Account details(In case of refund of EMD amount)	Account Name: Account Number: Bank Name & Branch: IFSC Code:

* 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.100/-)

FORM OF BID/OFFER

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

To,
Authorised Officer,
IDBI Bank LTD,
Bhagyoday Plaza ,Bankmore , Dhanbad
826001 Jharkhand

For purchase of secured assets / Shri Ramesh Kumar Tiwari (Borrower cum Mortgagor) & Smt Mousmi Tiwari (Co-Borrower) Represented through Legal Heirs- Shri Ramesh Kumar Tiwari Immovable Property situated at-

All that piece and parcel of Raiyati land, vide Sale deed No. 14327 dated 12.10.2010 situated in Mouza- Bhelatand under P.S. Gobindpur, at present P.S- Barwadda, chowki sadar sub Registry office and District Dhanbad, Mouza No-89 Khata No-46, PLOT NO 1929, Area 4 and ½ Khatas or say 7.43 dec of land together with house construction thereon, consisting two rooms, verandah, Latrine and Kitchen, constructed plinth Area 1500 sq.ft., with water and electric connection thereon

Which is bounded as below :-

On the North by: Bhola Choudhary

On the South by: Village Rasta

On the East by : Kalpana Sharma

On the West by: Arvind kumar Jha

& Sudipta Sarkar

Together with all and singular the structures and erections thereon, both present and future.

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

I/We further understand that if my/our Bid/Offer is accepted, should I/we fail to deposit the balance amount of 75% of the sale consideration (after having paid 25% of the sale consideration) by the stipulated date, the said amount of 25% of the sale consideration (including Earnest Money Deposit) or any further amount/s paid by me/us shall also be forfeited, as laid down in the terms and conditions of the Bid Document.

I/We further understand that if my/our Bid/Offer is accepted, after making full payment of the sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at his sole and absolute discretion, I/we shall arrange to take possession of the

secured assets 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.

- 3 I/We clearly understand and accept that the Authorised Officer or the secured lenders do not take or assume any responsibility for any dues, statutory or otherwise, of Shri Ramesh Kumar Tiwari (Borrower cum Mortgagor) & Smt Mousmi Tiwari (Co-Borrower) Represented through Legal Heirs- Shri Ramesh Kumar Tiwari including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by me/us in case my/our Bid/offer is accepted.
- 4 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.
- 5 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.
- 6 I/We have remitted Rs. _____ (Rupees _____ only) towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of NEFT/RTGS amount in favour of IDBI Bank Limited, Account No. _____, IFSC Code: _____, Branch : _____.
- 7 We understand that the EMD will not carry any interest.
- 8 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 :