

The Authorized Officer (AO)

Of

IDBI BANK LIMITED

Retail Recovery

**8th Floor, Plate B, Block 2, NBCC Office Complex
East Kidwai Nagar, New Delhi, Pin: 110023**

TENDER DOCUMENT

For

Sale of Assets

**All that part and parcel of the Immovable Property situated at
Flat Number 2026 MCI, RESIDENTIAL SERVICE SUIT 2 nd
Floor, Plot No.-1, Sector5, Vasundhra, Ghaziabad, U.P.201010**

Sale Under the provisions of

**The Securitization and Reconstruction of Financial Assets and
Enforcement of Security Interest Act, 2002**

And

The Security Interest (Enforcement) Rules, 2002

Kavita Jha -Bid Document

CONTENTS		
Sr.No	Particulars	Page No.
I	Possession Notice	3
II	Public Notice for E-auction published in the newspapers	4
III	Brief Description – Immovable Properties	5
IV	Outstanding dues of IDBI Bank	6
V	Terms & Conditions	07-15
VI	Form - Profile of the Bidder - Individual	16-17
VII	Form - Profile of the Bidder – Company / Firm /Party	18-19
VIII	Form - Appendix to the Bid/Offer (declaration by the Bidder)	20-23

Kavita Jha -Bid Document

(I)

POSSESSION NOTICE

Dated 11.03.2024

	IDBI BANK	IDBI BANK LTD, Retail Recovery, 8th Floor, Plate B, Block 2, NBCC Office Complex, East Kidwai Nagar, New Delhi-110023 Phone No.: 011-69297163, 69297166, 69297177			
POSSESSION NOTICE					
Notice is hereby given under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002. The Bank Issued demand notices to the following borrower/ Co-borrower/ Guarantor on the date mentioned against their name calling upon them to repay the amount within sixty days from the date of receipt of said notice. Since, they failed to repay the amount, notice is hereby given to them and to the public in general that the undersigned has taken the possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against the name of the borrower. The borrower, in particular and the public in general are hereby cautioned not to deal with the property. Any dealing with the property will be subject to the charge of IDBI Bank Limited for the amount given against their names with future interest and charges thereon.					
Sr. No.	Name of Borrower/ Co-borrower/ Guarantor and owner of the property	Date of Demand Notice	Date of Possession & Possession Status	Description of Mortgaged Property	Amount O/s as mentioned in the notice u/s 13(2)
1.	Mr. Sandeep Kumar Dang ("Borrower") & Mrs. Anju Dang ("Co-Borrower")	05.01.2024	11.03.2024 (Symbolic)	519, First Floor, Shakti Khand 3, Indrapuram, Ghaziabad Uttar Pradesh 201014	Rs.33,93,109/- (Rupees Thirty Three Lakhs Ninty Three Thousand One Hundred Nine Only) as on 08-11-2023
2.	Mrs. Kavita jha ("Borrower")	22.09.2021	11.03.2024 (Physical)	Residential Service Suit 2006, 2011 & 2026, 2nd Floor, Plot No.-1, Sector 5 Developed by MCI, Vasundhra, Ghaziabad, U.P. 201010	Rs.1,06,26,619/- (Rupees One Crore Six Lakh Twenty Six Thousand Six Hundred Nineteen Only) as on 10.03.2021
Date: 12.03.2024, Place: New Delhi				Sd./-, Authorised Officer, IDBI Bank Ltd.	

The above notice was published as below:

S. No.	Newspapers	Edition	Date on which Published
1	Financial Express (English)	Delhi/NCR	13.03.2024
2	Jansatta(Hindi)	Delhi/NCR	13.03.2024

Kavita Jha -Bid Document

E-Auction Notice dated 14.04.2026

IDBI BANK LIMITED, Retail Recovery, 8th Floor, Plate B, Block 2, NBCC Office Complex, East Kidwai Nagar, New Delhi-110023 011-69297163											
Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 to be held on April 26, 2026 from 11:00 AM - 12:00 PM											
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below mentioned immovable properties/secured assets are mortgaged/charged to the secured creditor (IDBI Bank Ltd.). Whereas under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, the Authorised Officers have issued Demand Notice for recovery of sums from the borrowers/guarantors/mortgagors (herein referred to as borrowers) as per details given below against each borrower. Further, in exercise of powers contained in the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, the respective Authorised Officers have taken physical possession of the under mentioned secured assets. Whereas sale of secured assets is to be made through Public E-Auction for recovery of the secured debts due to IDBI BANK Ltd. from the Borrowers as per the demand notice plus future interest, costs and charges incurred by the bank thereon, less recoveries if any, thereafter. The general Public is invited to bid either personally or through duly authorised agent.											
SCHEDULE OF SALE OF SECURED ASSETS											
Sr. No.	Name of Borrower/Co-Borrower/ Guarantor	Date of Demand Notice and O/S Amount mentioned therein	Description of Secured Assets	Status of Possession (Physical or Symbolic)	Date of Possession	Reserve Price	Earnest Money Deposit (EMD) Amount	Last Date & Time of deposit of EMD & Bid Document	Details of account in which EMD is to be deposited through RTGS/NEFT & IFSC Code	Date & Time of Inspection of Property	Incremental Bidding
1.	Kavita Jha	22.09.2021 & Rs. 1,06,26,619/- as on 18.03.2021 interest and legal charges thereon w.e.f. 11-03-2021.	Flat Number 2026 MC1, Residential Service Suit, 2nd Floor, Plot No.- 1, Sector- 5, Vasundhara, Ghaziabad, U.P.- 201010	Physical	11.03.2024	Rs. 33,00,000/-	Rs. 3,50,000/-	27.04.2026	Account Number: 01034915010026 Name: IDBI Bank Ltd IFSC Code: IDKL0000010	21.04.2026 2.30 pm to 4.00 pm	Rs. 1,000/-
						Name & Contact No. of Authorised Officer / Nodal Officer: Nitesh Kumar Rai: 9974121899, Ladhine No: 011-69297276 Mr/inder Pal Singh: 011-69297163					
BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE: The sale shall be subject to the terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002. (1) The sale of Secured Assets is on "as is where is basis", "as is what is basis", "whatever there is basis" and "no recourse basis" for and on behalf of the Secured Creditors viz.: IDBI Bank Ltd. (2) The sale is strictly subject to the terms & conditions given in this advertisement and in the "Bid Document". Bid document can be obtained from any of our offices, on all working days or downloaded from IDBI's website i.e. www.idbibank.in and also at https://www.banksauctions.com (3) The sale would be on e-auction platform at website https://www.banksauctions.com through e-auction service provider Banknet, https://banknet.com, https://psballance.com. (4) The authorized officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. (5) The successful bidder will be required to deposit 25% of the sale price immediately on confirmation of the sale, inclusive of earnest money deposited. The balance amount 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 A.O. In case of failure to deposit the balance amount within the prescribed period, the deposited amount shall be forfeited, including earnest money. (6) In case of default in depositing the 25% bid amount immediately or balance 75% of the bid amount within the prescribed period, the amount already deposited will be forfeited and secured assets will be resold. (7) All statutory dues/affordant charges/other dues including registration charges, stamp duty, taxes extra shall be borne by the purchaser. For further details and complete Terms and Conditions, please visit www.idbibank.in and/or contact the Nodal officers/Authorized Officers mentioned above against each property.											
STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF SARFAESI ACT 2002											
The borrower/guarantors have been given notice dated 11.02.2026 as required under proviso of Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.											
Date: 13.04.2026				Place: New Delhi				Authorized Officer, IDBI BANK LTD			

आईडीबीआई बैंक लिमिटेड, रेटिल रिकवरी, 8वीं मंजिल, प्लेट बी, ब्लॉक 2, एनबीसीसी कार्यालय परिसर, पूर्वी किवडई नगर, नई दिल्ली-110023 011-69297163											
आयोजित होने वाली वित्तीय आसतियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित के प्रवर्तन अधिनियम, 2002 के तहत अचल आसतियों की बिक्री हेतु नीलामी विवरण सूचना											
28 अप्रैल, 2026 को 11:00 बजे पूर्वा से 12:00 बजे दोपहर तक											
पक्षद्वारा वनसाधन को तथा विशेष रूप से कर्जदार(रें) एवं जमानती(यों) को सूचना दी जाती है कि प्रतिभूत लेनदार (आईडीबीआई बैंक लि.) के पास निम्नलिखित अचल सम्पत्तियों/प्रतिभूत आसतियाँ बचकावृत्त/जमागत हैं। जबकि वित्तीय आसतियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 की धारा 13(2) के तहत अधिकृत प्राधिकारियों ने नीचे प्रत्येक कर्जदार के सम्बन्ध विवरणों के अनुसार कर्जदार/जमानतियों/बंधककर्ताओं (इसके पश्चात कर्जदार कहा जाएगा) से बकायों की यमुली हेतु रॉय सूचना निर्गम की है। पुनः संशोधित अधिकृत प्राधिकारियों ने वित्तीय आसतियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 में विहित शक्तियों के उपयोग में निम्नलिखित प्रतिभूत आसतियों का भौतिक कब्जा कर लिया है। जबकि कर्जदारों से रॉय सूचना के अनुसार तथा यमुलियों, यदि कोई हो, को पछातर बैंक द्वारा चयन धारणी ध्यात, समायो तथा प्रचारों सहित आईडीबीआई बैंक लि. के बकाया प्रतिभूति यमुली की यमुली के लिए प्रतिभूत आसतियों की बिक्री सार्वजनिक ई-नीलामी द्वारा की जाएगी। वनसाधन को या तो व्यक्तिगत या अधिकृत एजेंट के माध्यम से संचित के लिए आमंत्रित किया जाता है।											
परिचरालियों की बिक्री का सुविधा कार्यक्रम											
क्र. सं.	कर्जदार/ (साह-कर्जदार)/ जमानती का नाम	रॉय सूचना की तिथि तथा उम्में उल्लिखित बकाया राशि	प्रतिभूत आसतियों का विवरण	कच्चे की स्थिति (भौतिक या संकेतिक)	कब्जे की तिथि	आसतिय मूल्य	जमा धरीहर राशि (ईएमडी)	ईएमडी तथा जमानती दस्तावेज जमा करने की अंतिम तिथि तथा समय	खाते का विवरण जिसमें आसतियों/एनईएफटी के माध्यम से ईएमडी जमा करनी है तथा आईएफएससी कोड	समय की निरीक्षण की तिथि एवं समय	बोली वृद्धि
1.	कविता झा	22.09.2021 तथा 10.03.2021 तक रु. 1,06,26,619/- एवं 10.03.2021 से धारणी ध्यात एवं वित्थिक प्रचार	प्लॉट नं. 2026 एमसीआई, रेजिडेंशियल सर्विस सुट, दूसरी मंजिल, प्लॉट नं. 1, सेक्टर-5, वसुन्धरा, गाँधीबाद, उ.प्र.-201010	भौतिक	11.03.2024	रु. 33,00,000/-	3,50,000/-	27.04.2026	खाता संख्या : 01034915010026 नाम: आईडीबीआई बैंक लिमिटेड आईएफएससी कोड : IDKL0000010	21.04.2026 2.30 बजे अप. से 4.00 बजे अप.	रु. 1,000/-
अधिकृत प्राधिकारी/नोडल अधिकारी का नाम तथा सम्पर्क नं. निदेश कुमार राय 9974121899, लैडलाइन नं.: 011-69297276, श्री इन्दरपाल सिंह: 011-69297163											
ई-नीलामी बिक्री के संक्षिप्त नियम एवं शर्तें : बिक्री प्रतिभूति हित (प्रवर्तन) नियम 2002 में निर्धारित नियम एवं शर्तों के अग्ररूप की जाएगी। (1) प्रतिभूत आसतियों की बिक्री "जहाँ है वैसे है आधार", "जो है वही है आधार", "जो कुछ भी है वही है आधार" तथा "आजकल रहित आधार" पर प्रतिभूत लेनदार अर्थात आईडीबीआई बैंक लि. के लिए तथा उसकी ओर से की जाएगी। (2) यह बिक्री इस विज्ञापन तथा "संचित दस्तावेज" में दिये गये नियमों तथा शर्तों के पूर्णतः अग्ररूप की जाएगी। संचित दस्तावेज हमारी वेबसाइट पर सभी कार्यकारी दिवसों पर प्राप्त किये जा सकते हैं अथवा आईडीबीआई की वेबसाइट अर्थात www.idbibank.in तथा www.banksauctionwizad.com से भी डाउनलोड किये जा सकते हैं। (3) बिक्री ई-नीलामी वेबसाइट https://www.banksauctions.com पर ई-नीलामी सेवा प्रदाता बैंकनेट, https://banknet.com, https://psballance.com के माध्यम से होगी। (4) अधिकृत प्राधिकारी की यदि स्वीकार्य प्रतीत न हो तो उपर्युक्त बिक्री संचित की स्वीकार्य करने या बिक्री संचित करी अस्वीकार करने या बिना कोई कारण बताए किसी भी समय नीलामी को स्थगित/निलस्त करने का पूर्ण अधिकार है और इस सम्बन्ध में उसका निर्णय अंतिम होगा। (5) सफल संचितकार को जमा की गयी धरीहर राशि सहित बिक्री मूल्य का 25% बिक्री की पुष्टि के समय जमा करना अपेक्षित है। बिक्री मूल्य की शेष राशि बिक्री की पुष्टि के 15 दिनों के भीतर या एजो द्वारा सहमति के अनुसार वित्तांतरित अर्थात के भीतर अदा करनी होगी। निर्धारित अर्थात के भीतर शेष राशि जमा करने में असफल होने पर धरीहर राशि सहित जमा की गयी राशि जब्त कर ली जाएगी। (6) 25% संचित राशि तुरन्त जमा करने अथवा निर्धारित अर्थात के भीतर संचित राशि का शेष 75% जमा करने में चुक करने पर पहले से जमा की गयी राशि जब्त कर ली जाएगी और प्रतिभूति आसतियों का पुनः विक्रय किया जाएगा। (7) रॉयकरण प्रचार, रॉय शुल्क, कर आदि सहित समस्त वित्थिक दस्तावेज/सहायक प्रचार/अन्य बकायों का वहन क्रेता द्वारा किया जाएगा। अधिक विवरण, सम्पूर्ण नियम एवं शर्तों के लिए कृपया www.idbibank.in देखें तथा/अथवा ऊपर प्रत्येक सम्पत्ति के सम्बन्ध उल्लिखित नोडल अधिकारियों/अधिकृत प्राधिकारियों से सम्पर्क करें।											
सारफेसी अधिनियम 2002 के नियम 8(6) के तहत 30 दिवसीय वैधानिक बिक्री सूचना											
कर्जदार/गारंटियों की प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8(6) के प्रावधानों के तहत आवश्यक दिनांक 11.02.2026 को नोटिस दिया गया है।											
तिथि : 13.04.2026, स्थान : नई दिल्ली											
ह./- अधिकृत प्राधिकारी, आईडीबीआई बैंक लि.											

The above notice was published as below:

S. No.	Newspapers	Edition	Date on which Published
1	Business Standard (English)	Delhi/NCR	14.04.2026
2	Business Standard (Hindi)	Delhi/NCR	14.04.2026

Kavita Jha -Bid Document

III

BRIEF DESCRIPTION OF THE ASSETS

(a) Details of Properties

Sr. No.	Property Description.
1.	All those pieces and parcels of immovable properties situated at : Flat Number 2026 MCI, RESIDENTIAL SERVICE SUIT 2 nd Floor, Plot No.-1, Sector5, Vasundhra, Ghaziabad, U.P.201010

Kavita Jha -Bid Document

IV.
Outstanding dues of IDBI Bank (Sole lender) in the account of
KAVITA JHA
as on 10.03.2021

Particulars	Principal	Interest	Other (Expenses)	Total
Financial Assistance	36,59,175/-	1,86,208/-	0	38,45,383/-
TOTAL	36,59,175/-	1,86,208/-	0	38,45,383/-

Total dues as on **10.03.2021**: **Rs 1, 06, 26,619/-**-plus further interest and costs w.e.f. **11.03.2021** till date of payment.

Kavita Jha -Bid Document

V. TERMS AND CONDITIONS

1	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').								
2	<u>Issue of Tender/ Offer / Bid Document</u> The Tender Document along with required Forms is available from 14.04.2026 to 27.04.2026 on any working days between 11.00 am to 5.00 pm with Mr. Nitesh Kumar Rai Manager, Retail Recovery, IDBI Bank Limited, 8th Floor, Plate B, Block 2, NBCC Office Complex, East Kidwai Nagar, New Delhi Pin: 110023 or at any other Branch of the IDBI Bank Ltd. The Tender Document can also be downloaded from IDBI website (www.idbibank.in) and https://www.bankeauctions.com, https://baanknet.com, https://psballiance.com the website of e-auction service provider.								
3	<u>Reserve Price</u> The Reserve price for the sale of the Secured Assets is fixed as under: <table><tr><th>Property Details</th><th>Reserve Price</th></tr><tr><td>All that part and parcel of the Immovable property situated at Flat Number 2026 MCI, RESIDENTIAL SERVICE SUIT 2 nd Floor, Plot No.-1, Sector5, Vasundhra, Ghaziabad, U.P.201010</td><td>Rs. 33,00,000/-</td></tr></table> <u>Earnest Money Deposit (EMD)</u> The EMD to be deposited by the intending bidders is fixed as under: <table><tr><th>Property Details</th><th>Earnest money Deposit (EMD)</th></tr><tr><td>All that part and parcel of the Immovable property situated at Flat Number 2026 MCI, RESIDENTIAL SERVICE SUIT 2 nd Floor, Plot No.-1, Sector5, Vasundhra, Ghaziabad, U.P.201010</td><td>Rs. 3,50,000/-</td></tr></table>	Property Details	Reserve Price	All that part and parcel of the Immovable property situated at Flat Number 2026 MCI, RESIDENTIAL SERVICE SUIT 2 nd Floor, Plot No.-1, Sector5, Vasundhra, Ghaziabad, U.P.201010	Rs. 33,00,000/-	Property Details	Earnest money Deposit (EMD)	All that part and parcel of the Immovable property situated at Flat Number 2026 MCI, RESIDENTIAL SERVICE SUIT 2 nd Floor, Plot No.-1, Sector5, Vasundhra, Ghaziabad, U.P.201010	Rs. 3,50,000/-
Property Details	Reserve Price								
All that part and parcel of the Immovable property situated at Flat Number 2026 MCI, RESIDENTIAL SERVICE SUIT 2 nd Floor, Plot No.-1, Sector5, Vasundhra, Ghaziabad, U.P.201010	Rs. 33,00,000/-								
Property Details	Earnest money Deposit (EMD)								
All that part and parcel of the Immovable property situated at Flat Number 2026 MCI, RESIDENTIAL SERVICE SUIT 2 nd Floor, Plot No.-1, Sector5, Vasundhra, Ghaziabad, U.P.201010	Rs. 3,50,000/-								
4	i. The sale of Secured Assets is on “<i>As is where is</i>”, “<i>As is what is & whatever there is</i>” and “<i>without recourse</i>” basis. The description of the immovable								

Kavita Jha -Bid Document

	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. AO does not take or assume any responsibility for any shortfall of the movable (Plant & Machineries, Stocks & Spares etc) and Immovable Assets or for procuring any permission, 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/or yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. It is expressly made clear that AO / Bank do not take any responsibility to provide information on the same. AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, of Kavita Jha 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. iii. 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 assets :</u> The interested parties may inspect the assets at their own cost.
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 inspects or visits or 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 abutments 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.

Kavita Jha -Bid Document

8	The Bidder shall not be entitled to receive re-imbursement of any expenses which may have been incurred in preparation of the Bid/Offer for submission and/or for carrying out due diligence, search of titles to the assets and matters incidental thereto or for any other purpose in connection with purchase of the assets under reference.
9	<u>Submission of Tender/Offer</u> 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 sign each page of all the documents. Offers received for sale and / or accepted are not transferable. The Format for submission of “Profile of the Bidder” & “Declaration by the Bidder” are given in Chapter VI, VII & VIII of this Tender Documents. Bidders may fill in only the form relevant/applicable to them.
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	<u>Last date for submission of Tender/Offer /Bid Document</u> The interested parties may submit Tender Document duly filled and signed on each page along with EMD and other required documents to the “Authorised Officer, Sh. Inder Pal Singh , DGM, Retail Recovery, IDBI Bank Limited, 8th Floor, Plate B, Block 2, NBCC Office Complex, East Kidwai Nagar, New Delhi Pin :110023”, not later than 27.04.2026 in a cover, which shall be super-scribed as “ Tender Document and EMD : A/c Kavita Jha The DD / PO should be drawn in favour of “ IDBI Bank Limited A/c- Kavita Jha ” payable at New Delhi issued by any Scheduled commercial Bank as Earnest Money Deposit (EMD). <u>Remittance of EMD by way of NEFT/RTGS</u> Bidders who prefer to submit the EMD by way of NEFT/RTGS, may remit the

Kavita Jha -Bid Document

	respective EMD amount in favour of IDBI Bank Limited, Account No. 01034915010026, IFSC Code: IBKL0000010, Branch : Siri Fort, New Delhi-110049. Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Profile of the Bidder.
14	Only those bidders will be permitted to participate in the e -auction who's Tender/ Offer Document is complete in every respect and who's Demand Draft/Pay Order for EMD is found to be in order and /or remittance by way of NEFT/RTGS proceeds is credited into the account, indicated above, 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 Tender /Offer/ 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.
15	<u>Registration with E-Auction Service Provider</u> a. Participants, who are not already registered with the e-auction provider Baanknet should register themselves by following the procedure mentioned at the website: https://www.bankeauctions.com, https://baanknet.com, https://psballiance.com. The participants/intending purchasers are necessarily required to submit following documents/papers for registration to provider Baanknet: b. Self attested copy of Pan Card. c. Self Attested valid residential proof (Aadhar Card, Voter Id 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 Tender Document is complete in all respect and whose Demand Draft/Pay Order for EMD is found to be in order and /or remittance by way of NEFT/RTGS proceeds is credited into the account indicated well before the cut-off time and whose 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. <u>After receiving the user-id/password, in case any bidder feels the need for training/e-auction support, may contact</u> https://baanknet.com,

Kavita Jha -Bid Document

	https://psballiance.com For queries during the live auction contact: https://baanknet.com, https://psballiance.com Bidding in the last minutes/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 of 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.
16	<u>The E- auction day: 28.04.2026 from 11.00 am to 12:00 noon</u> The auction would be held with unlimited extensions of 5 minutes each, if required, on e-auction platform at website https://www.bankeauctions.com, https://baanknet.com, https://psballiance.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. <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.1,000/- (Rupees One Thousand Only). Increase in bid amount below the above amount will not be accepted. First bid should be of at least equal to or above the Reserve Price or increment(s) in multiples as mentioned above.
17	Authorised Officer (AO) reserves the right to retain the EMD of top three bids upto two months from the date of 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 auction or till further extension of time as may be approved by the AO. The EMD of other bids will be

Kavita Jha -Bid Document

	returned within 7 days from the date of auction.
18	To improve the amount, inter say bidding between 3 Highest bidders may be conducted at the venue at the sole discretion of the Authorized Officer.
19	<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 on acceptance of his/her bid by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of "IDBI Bank Limited.- A/c “Kavita Jha” payable at Delhi issued by any Scheduled Commercial Bank or by way of NEFT/RTGS in favour of IDBI Bank Limited, Account No. 01034915010026, IFSC Code: IBKL0000010, Branch :Siri Fort, New Delhi-110049. 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 Limited – Kavita Jha” payable at New Delhi issued by any Scheduled Commercial Bank or by way of NEFT/RTGS in favour of IDBI Bank Limited, Account No. 01034915010026, IFSC Code: IBKL0000010, Branch :Siri Fort, New Delhi-110049 or such extended period, as may be agreed upon in writing between the successful bidder and the AO.
20	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.
21	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.
22	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to re - sell the assets to the second/third highest bidder in the above manner, who shall also be treated as the successful bidder mentioned in clauses 9 to 16 above and further in terms of this Bid Document.
23	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 movable and immovable properties in favour of the purchaser as per the format provided in the

Kavita Jha -Bid Document

	Security Interest (Enforcement) Rules, 2002.
24	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 Asset within a maximum of 10 days. 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.
25	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, sale tax 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.
26	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.
27	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.
28	In the event of IDBI's office remaining closed on the day of opening the bid for any unforeseen reason, the bids shall be opened on the next working day of IDBI Bank Ltd. at 11:00 am in the presence of such bidders who wish to attend.
29	<u>General Terms and Conditions :</u>

Kavita Jha -Bid Document

	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.
30	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.
31	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 his sole and absolute discretion, reserves the right to go for re-bidding or sells 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.
32	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 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.
33	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.
34	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.
35	Tenderer(s) must ensure the following while submitting the tender: A. THAT THE TENDER SHOULD BE FILLED IN THE FORMAT OF THE TENDER BID 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.

Kavita Jha -Bid Document

	D. BOARD RESOLUTION OF THE COMPANY/FIRM AUTHORISING THE PERSON/PARTNER TO FILE BID FOR THE ASSET AND COPY OF THE IDENTITY PROOF OF THE SAID PERSON/PARTNER. E. THAT EVERY PAGE OF THE TENDER DOCUMENT IS DULY SIGNED BY THE TENDERER BEFORE SUBMITTING THE TENDER AND DOCUMENTS SUBMITTED SHALL BE DULY ATTESTED. F. THAT ALL ALTERATION, ERASURES AND OVER WRITING, IF ANY, IN THE SCHEDULE OR RATE(S) ARE DULY AUTHENTICATED BY THE TENDERER'S SIGNATURE.
36	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in New Delhi/Delhi shall have the exclusive jurisdiction to entertain Adjudicate such disputes.

Kavita Jha -Bid Document

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

For purchase as described in “Public Notice for Sale” owned by **IDBI BANK LTD** situated at **Flat Number 2026 MCI, RESIDENTIAL SERVICE SUIT 2 nd Floor, Plot No.-1, Sector5, Vasundhra, Ghaziabad, U.P.201010** loan availed by **Kavita Jha.**

(To be filled and submitted by the Bidder/Offerer)

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

Kavita Jha -Bid Document

	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 :

Kavita Jha -Bid Document

VII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER

COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase as described in “Public Notice for Sale” owned by **IDBI BANK LTD** situated at **Flat Number 2026 MCI, RESIDENTIAL SERVICE SUIT 2 nd Floor, Plot No.-1, Sector5, Vasundhra, Ghaziabad, U.P.201010** for loan availed by **Kavita Jha**.

(To be filled and submitted by the Bidder/Offerer)

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	d) 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	:

Kavita Jha -Bid Document

	PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	
	c) Mobile Nos.	
	d) E-mail ID	
10	Designation of the Authorised Person	:
11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Limited.	:
12	Relationship, if any, the Bidder/Offerer has with Borrower/Promoters/ Guarantors/Mortgagors as mentioned in the Bid Document.	
13	Details of Earnest Money Deposit (EMD).	:
	i) Demand Draft No. / Pay Order No.	:
	ii) Date of Demand Draft / Pay Order	:
	iii) Name of the Issuing Bank and Branch	:
	Bidders, who prefer to submit the EMD by way of NEFT/RTGS, must indicate NEFT/RTGS UTR No., Amount remitted and date.	
	NEFT/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:

Kavita Jha -Bid Document

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,

Shri Inder Pal Singh,
Authorised Officer,
IDBI Bank Limited.,
Retail Recovery
8th Floor, Plate B, Block 2, NBCC Office Complex,
East Kidwai Nagar, New Delhi Pin: 110023

Sir,

Sale of Secured Assets / Properties

**Flat Number 2026 MCI, RESIDENTIAL SERVICE SUIT 2 nd Floor, Plot No.-1,
Sector5, Vasundhra, Ghaziabad, U.P.201010**

- 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.

Kavita Jha -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 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. I/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 lender do not take or assume any responsibility for any dues, statutory or otherwise, of **M/s Bajaj Sons 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 sells 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 hereby confirm that I/We do not have any kind of relationship (professional/personal), with Borrower/Promoters/Guarantors/Mortgagors as mentioned in the Bid Document.
- 7 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 **“Kavita Jha”** payable at New Delhi.

Kavita Jha -Bid Document

Or

I/ We have remitted Rs. _____/- towards Earnest Money Deposit (EMD) to IDBI Bank Limited by way of NEFT/RTGS amount in favour of IDBI Bank Limited, Account No. 01034915010026, IFSC Code: IBKL0000010, Branch :Siri Fort, New Delhi-110049.

- 8 We understand that the EMD will not carry any interest.
- 9 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 :
