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

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(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, indirapuram, 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 01.05.2026

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 May 15, 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 immoveable 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 theron, 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	Incre-mental Bidding
1.	Kavita Jha	22.09.2021 & Rs.1,06,26,619/- as on 10.03.2021 interest and legal charges thereon w.e.f. 11-03-2021.	Flat Number 2026 MCI, Residential Service Suit, 2nd Floor, Plot No.- 1, Sector- 5, Vasundhra, Ghaziabad, U.P.- 201010	Physical	11.03.2024	Rs. 33,00,000/-	Rs. 3,50,000/-	14.05.2026	Account Number: 01034915010026 Name: IDBI Bank Ltd. IFSC Code: IBKL0000010	12.05.2026 2.30 pm to 4.00 pm	Rs. 1,000/-
				Name & Contact No. of Authorised Officer / Nodal Officer:		Nitesh Kumar Rai -9974121899 Ladnine No- 011-69297276 Mr.Inder Pal Singh 011-69297163					
2.	Vinod Kumar Sahu	07.01.2022 and Rs. 31,75,929/- plus further interest and charges w.e.f. 9.10.2021	301 & 302, IIIrd floor, Angel Business 14/2, site IV, Industrial area Sahibabad G.T. Road Ghaziabad Uttar Pradesh – 201001	Physical	20.01.2023	Rs. 38,00,000/-	Rs. 3,80,000/-	14.05.2026	Account Number: 19134915010026 Name: IDBI Bank Ltd. IFSC Code: IBKL0000191	13.05.2026 2:30 PM to 4 PM	Rs. 1,000/-
				Name & Contact No. of Authorised Officer / Nodal Officer:		Mrs. Era Aggarwal 011-69297177 & 9650088104 Smt. Amarjyoti Walia 011-69297259 & Mr. Nitesh Kumar Rai 011-69297276 & 9974121899					

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.bankeauctions.com (3)** The sale would be on e-auction platform at website **https://www.bankeauctions.com through E-auction service provider Baanknet, https://psballiance.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 AO. 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/ attendant 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: 30.04.2026 **Place: New Delhi** **Authorized Officer, IDBI BANK LTD**

आईडीबीआई बैंक लिमिटेड, रिटेल रिकवरी, 8वीं मंजिल, प्लेट बी, ब्लॉक 2, एनबीसीसी ऑफिस कॉम्प्लेक्स, ईस्ट किदवई नगर, नई दिल्ली–110023 फोन नंबर– **011-69297163**

वित्तीय आस्तियों के प्रतिभूतिकरण एवं पुनर्निर्माण एवं प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के अंतर्गत

अचल आस्तियों की बिक्री हेतु नीलामी सूचना, 15 मई 2026 को प्रातः 11:00 बजे से दोपहर 12:00 बजे आयोजित की जाएगी।

इसके द्वारा आम जनता को तथा विशेष रूप से उधारकर्ता(कों) और गारंटीकर्ता(ओं) को सूचित किया जाता है कि नीचे उल्लिखित अचल संपत्तियां/सुरक्षित परिसंपत्तियां सुरक्षित ऋणदाता (आईडीबीआई बैंक लिमिटेड) के पास बंधक/प्रभारित हैं। जबकि वित्तीय आस्तियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 की धारा 13(2) के अंतर्गत, प्राधिकृत अधिकारियों ने प्रत्येक उधारकर्ता के विरुद्ध नीचे दिए गए विवरण के अनुसार उधारकर्ताओं/गारंटरों/बंधककर्ताओं (जिन्हें उधारकर्ता कहा गया है) से राशि की वसूली के लिए मांग नोटिस जारी किया है। इसके अलावा, वित्तीय परिसंपत्तियों के प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 में निहित शक्तियों का प्रयोग करते हुए, संबंधित प्राधिकृत अधिकारियों ने नीचे उल्लिखित सुरक्षित परिसंपत्तियों का भौतिक कब्जा ले लिया है। जबकि सुरक्षित परिसंपत्तियों की बिक्री सार्वजनिक ई–नीलामी के माध्यम से की जानी है, ताकि मांग नोटिस के अनुसार उधारकर्ताओं से आईडीबीआई बैंक लिमिटेड को देय सुरक्षित ऋणों की वसूली साथ ही उस पर बैंक द्वारा भविष्य में लगाए गए ब्याज, लागत और प्रभारों को घटाया जा सके, यदि कोई हो तो उसके बाद की वसूली की जा सके। आम जनता को व्यक्तिगत रूप से अथवा विधिवत प्राधिकृत एजेंट के माध्यम से बोली लगाने के लिए आमंत्रित किया जाता है।

सुरक्षित परिसंपत्तियों की बिक्री की अनुसूची

क्र. सं.	उधारकर्ता / सह–उधारकर्ता/ गारंटर का नाम	मांग नोटिस की तिथि और उसमें उल्लिखित राशि	सुरक्षित संपत्तियों का विवरण	कब्जे की स्थिति (भौतिक एवं सांकेतिक)	कब्जे की तिथि	आरक्षित मूल्य	जमा बयाना राशि (ईएमडी)	ईएमडी और बोली दस्तावेज जमा करने की अंतिम तिथि और समय	उस खाते का विवरण जिसमें आरटीजीएस / एनईएफटी और आईएफएससी कोड के माध्यम से ईएमडी जमा किया जाना है	सम्पत्ति के निरीक्षण की तिथि एवं समय	वृद्धि बोली राशि
1.	कविता झां	22.09.2021 और रु. 1,06,26,619/- दिनांक 10.03.2021 तक उस पर 11.03.2021 से भावी ब्याज और कानूनी शुल्क	फ्लैट नंबर 2026 एमसीआई रेजिडेंशियल सर्विस सूट, दूसरी मंजिल, प्लॉट नंबर– 1, सेक्टर–5, वसुंधरा, गाजियाबाद, यू.पी. 201010	भौतिक	रु. 11.03.2024	रु. 33,00,000/-	रु. 3,50,000/-	14.05.2026	खाता सं. 01034915010026 नाम: आईडीबीआई बैंक लिमिटेड आईएफएससी कोड – IBKL0000010	12.05.2026 दोपहर 2:30 बजे से शाम 04:00 बजे तक	रु. 1,000/-
				अधिकृत अधिकारी / नोडल अधिकारी का नाम और संपर्क नंबर:		नितेश कुमार राय – 9974121899 लैंडलाइन नंबर – 011–69297276 श्री इंदर पाल सिंह – 011–69297163					
2.	विनोद कुमार साहू	07.01.2021 और रु. 31,75,929/- प्लस उस पर 09.10.2021 से भावी ब्याज और कानूनी शुल्क	301 और 302, तीसरी मंजिल, एंजल बिजनेस 14/2, साइट IV, इंडस्ट्रियल एरिया साहिबाबाद जी.टी. रोड गाजियाबाद, उत्तर प्रदेश – 201001	भौतिक	रु. 20.01.2023	रु. 38,00,000/-	रु. 3,80,000/-	14.05.2026	खाता सं. 19134915010026 नाम: आईडीबीआई बैंक लिमिटेड आईएफएससी कोड – IBKL0000191	13.05.2026 दोपहर 2:30 बजे से शाम 04:00 बजे तक	रु. 1,000/-
				अधिकृत अधिकारी / नोडल अधिकारी का नाम और संपर्क नंबर:		श्रीमती ईरा अग्रवाल 011–69297177 एवं 9650088104 श्रीमती अमरज्योति वालिया 011–69297259 एवं श्री नितेश कुमार राय 011–69297276 एवं 9974121899					

ई–नीलामी बिक्री के संक्षिप्त नियम और शर्तें: बिक्री प्रतिभूति हित (प्रवर्तन) नियम 2002 में निर्धारित नियमों और शर्तों के अधीन होगी। (1) सुरक्षित परिसंपत्तियों की बिक्री "जहाँ है जैसी है" "जो है जैसी है", "जो भी है वैसी है" और "कोई सहारा नहीं" के आधार पर सुरक्षित लेनदारों अर्थात आईडीबीआई बैंक लिमिटेड के लिए और उनकी ओर से की जाएगी। (2) यह बिक्री पूरी तरह से इस विज्ञापन और "बोली दस्तावेज" में दी गई शर्तों और नियमों के अधीन है। बोली दस्तावेज हमारे किसी भी कार्यालय से, सभी कार्य दिवसों पर प्राप्त किया जा सकता है, या IDBI की वेबसाइट यानी **www.idbibank.in** और **https://www.bankeauctions.com** से डाउनलोड किया जा सकता है। (3) बिक्री ई–नीलामी सेवा प्रदाता बैंकनेट **https://baanknet.com, https://psballiance.com** के माध्यम से वेबसाइट **https://www.bankeauctions.com** पर ई–नीलामी प्लेटफॉर्म पर होगी। (4) प्राधिकृत अधिकारी किसी भी बोली को स्वीकार करने या सभी बोलियों को अस्वीकार करने, यदि वह स्वीकार्य न पाई जाए, या बिना कोई कारण बताए किसी भी समय नीलामी को स्थगित/रद्द करने का अधिकार सुरक्षित रखता है और इस संबंध में उसका निर्णय अंतिम होगा। (5) सफल बोलीदाता को बिक्री की पुष्टि होने पर बिक्री मूल्य का 25% तुरंत जमा करना होगा, जिसमें जमा की गई बयाना राशि भी शामिल है। बिक्री मूल्य की शेष राशि बिक्री की पुष्टि के 15 दिनों के भीतर या एओ द्वारा सहमत विस्तारित अवधि के भीतर चुकाई जानी है। निर्धारित अवधि के भीतर शेष राशि जमा न करने की स्थिति में, जमा की गई राशि, बयाना राशि सहित, जब्त कर ली जाएगी। (6) बोली राशि का 25% तत्काल जमा करने या निर्धारित अवधि के भीतर बोली राशि का शेष 75% जमा करने में चूक होने पर, पहले से जमा की गई राशि जब्त कर ली जाएगी और सुरक्षित परिसंपत्तियों को पुनः बेच दिया जाएगा। (7) पंजीकरण शुल्क, स्टाम्प शुल्क, अतिरिक्त कर सहित सभी वैधानिक बकाया/सहायक शुल्क/अन्य बकाया राशि क्रेता द्वारा वहन की जाएगी। अधिक जानकारी और पूर्ण नियम व शर्तों के लिए, कृपया **www.idbibank.in** पर जाएं और/या प्रत्येक संपत्ति के लिए ऊपर उल्लिखित नोडल अधिकारियों/प्राधिकृत अधिकारियों से संपर्क करें।

सरफेसी अधिनियम, 2002 के नियम 8(6) के अंतर्गत वैधानिक 30 दिवस की बिक्री सूचना

उधारकर्ता/जमानतदारों को प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8(6) के प्रावधान के अनुसार दिनांक 11.02.2026 की नोटिस प्रदान की गई है।

दिनांक: 30.04.2026, स्थान: नई दिल्ली **हस्ता/– प्राधिकृत अधिकारी, आईडीबीआई बैंक लिमिटेड**

The above notice was published as below:

S. No.	Newspapers	Edition	Date on which Published
1	Business Standard (English)	Delhi/NCR	01.05.2026
2	Business Standard (Hindi)	Delhi/NCR	01.05.2026

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**

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.

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	**Issue of Tender/ Offer / Bid Document** The Tender Document along with required Forms is available from **01.05.2026 to 14.05.2026** 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	**Reserve Price** The **Reserve price** for the sale of the Secured Assets is fixed as under:

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/-**

Earnest Money Deposit (EMD)

The **EMD** to be deposited by the intending bidders is fixed as under:

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 "***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. 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	**Inspection of assets :** The interested parties may inspect the assets at their own cost.
6	**Due Diligence by the Bidders** 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 abuttals 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 assets under reference.
9	**Submission of Tender/Offer** 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	**Last date for submission of Tender/Offer /Bid Document** 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 14.05.2026** 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). **Remittance of EMD by way of NEFT/RTGS** Bidders who prefer to submit the EMD by way of NEFT/RTGS, may remit the

	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	**Registration with E-Auction Service Provider** 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. After receiving the user-id/password, in case any bidder feels the need for training/e–auction support, may contact https://baanknet.com,

	https://psballiance.com For queries during the live auction contact: https://baanknet.com, https://psballiance.com Biding 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	**The E- auction day: 15.05.2026 from 11.00 am to 12:00 noon** 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. **Increase in Bid Amount :** 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

	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	**Payment of Sale Price** 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

	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	**General Terms and Conditions :**

	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/Offers 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.

	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	**Jurisdiction** 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.

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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 *(in Block letters)*	:	
	b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.		
	d) E-mail ID		
2	Brief particulars of business (if any)	:	
3	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Limited.	:	
4	Relationship, if any, the Bidder/Offerer has with Borrower/Promoters/ Guarantors/Mortgagors as mentioned in the 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	:	
	iiii) 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	:	
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 :

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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	:

	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	:
	iiii) 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:

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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.

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.

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 :

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