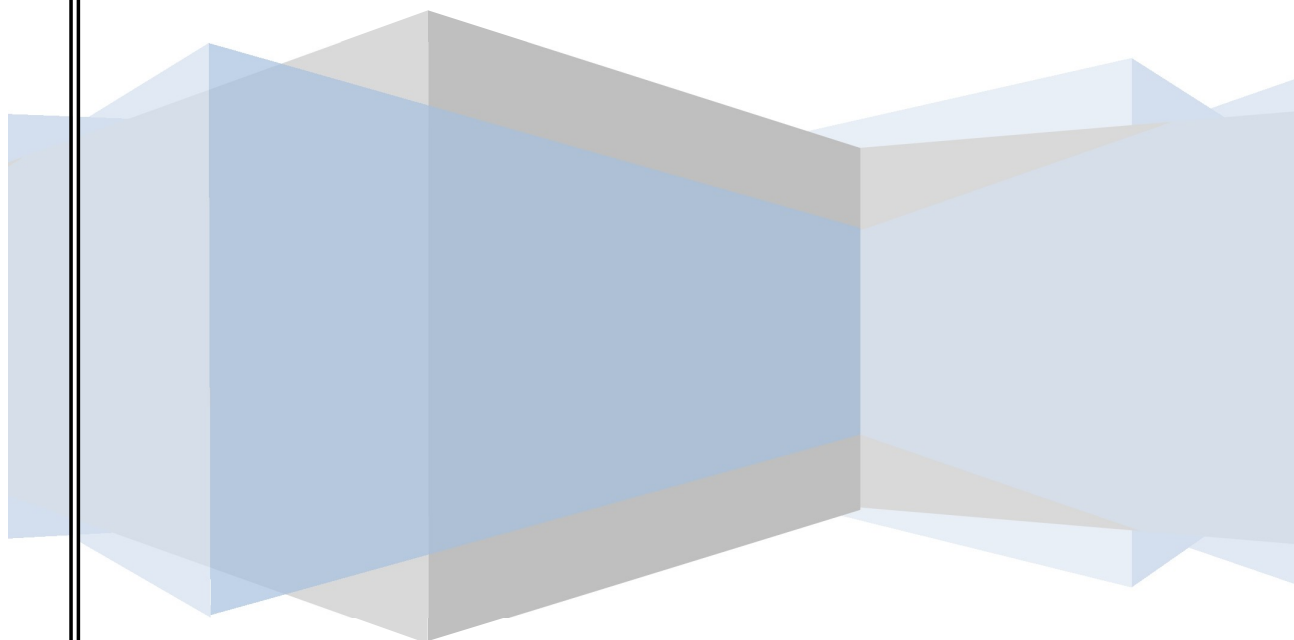


IDBI Bank Ltd.

**Retail Recovery, 44 Shakespear Sarani, 2nd Floor,
Kolkata-700017, West Bengal**

Bid Document- IDBI Bank Ltd.

**Bid Document for sale of assets under
SARFAESI Act 2002**



**The Authorized Officer (AO)
of
IDBI Bank Ltd.**

**Retail Recovery Department 44,
Shakespear Sarani, 2nd Floor, Kolkata-700017,
West Bengal**

BID DOCUMENT

for

**SALE OF SECURED ASSETS OF DURGAPUR REGION IN THE ACCOUNT OF RAKESH
AGARWAL, VIKAS AGARWAL, RITESH AGARWAL, PUSPA AGARWAL PRIYANKA AGARWAL
AND LEGAL HEIRES OF LATE LOKNATH AGARWAL (BORROWER/CO-BORROWERS)
SITUATED AT ASANSOL, PASCHIM BURDDHAMAN**

Under the provisions of

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

&

The Security Interest (Enforcement) Rules, 2002

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IMPORTANT DATES & INFORMATION:

Bid Increase Amount	By Rs. 50,000/-
Sale of Bid / Tender document	From May 25th, 2026 to June 11th, 2026 upto 4.00 pm (except Saturday(2nd & 4th), Sunday and other intervening holidays)
Date of Inspection	Jun 5th, 2026 Between 11am. To 3.00pm
Last Date of submission of Bid along with EMD & KYC documents	Jun 11th, 2026 up to 4.00 pm
Date of e –auction/ Time of e – Auction	June 12th 2026 Between 11:00 a.m. to 1:00p.m.

I. PUBLIC NOTICE FOR SALE PUBLISHED IN THE NEWSPAPERS

1. Financial Express Kolkata, Page No 18 Saturday 23rd May 2026

[illegible]

2. Ek Din, Kolkata, Page No 06 Saturday 23rd May 2026

[illegible]

II. POSSESSION NOTICE PUBLISHED IN NEWSPAPERS

(a) Physical Possession Notice of the Property published in newspaper "Financial Express" Page 17, dated 14th January 2025 in English.

 IDBI BANK		IDBI Bank Limited, Retail Recovery Department CIN : L65190MH2004GOI148838 44, Shakespear Sarani, 2nd Floor, Kolkata - 700017 Ph. No : (033) 66557725, Website : www.idbibank.in		APPENDIX IV [RULE 8(1)] POSSESSION NOTICE (For Immovable Property)	
Whereas, The undersigned being the Authorised Officer of the IDBI Bank Ltd., under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security interest (Enforcement) Rules, 2002, issued a demand notice on the date mentioned against the accounts calling upon the Borrowers / Co-Borrowers/Legal Heirs having failed to repay the amount, notice is hereby given to the Borrowers / Co-borrowers/Legal Heirs, in particular and the public, in general, that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him/her under section sub-section (4) of section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on the date mentioned herein after. The Borrowers / Co-Borrowers/Legal Heirs, in particular and the public, in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to interest, Penal Interest, Charges, Costs thereon, the charge of the IDBI Bank Ltd., for an amount mentioned in the notice along with. The borrowers/Legal Heirs attention is invited to the provisions of Sub Section (8) of Section 13 of the Act, 2002 in respect of time available, to redeem the secured assets.					
Sl. No.	1) Name & Account No of the 2) Borrowers / Co-Borrowers	1) Date of Demand Notice 2) Date of Physical Possession 3) Claim Amount as per Demand Notice	Description of the Immovable Property		
1.	1) Borrower/Co-Borrower - Mr. Rakesh Agarwal, Mr. Ritesh Agarwal, Mrs. Puspaa Agarwal, Mr. Vikash Agarwal, Mrs. Priyanka Agarwal and Legal hires of Late Mr. Loknath Agarwal 2) 0358675100006620/ 0358675100010238/ 0358675100010247	1) 30.12.2023 2) 10.01.2025 3) 2,10,82,468.66 (Rupees Two Crore Ten Lakh Eighty Two Thousand Four Hundred Sixty Eight and paise Sixty Six Only) as on 10-07-2023 together with further interest, cost and charges thereon.	Land measuring 6 (six) decimal situated in the R.S Plot No-2116 C.S. Plot No -1839 within C.S. Khatian No 157, corresponding to R.S. Plot No. 2116 (two thousand one hundred sixteen), within R.S. Khatian No. 1664 (one thousand six hundred sixty four) and 1665 (one thousand six hundred sixty five), J.L. No. - 20, MOUZA - Santa, P.S. - Hirapur, Dist-Burdwan. Measuring of land (1.5) Decimals situated in the R.S Plot No - 2158, C.S. Plot No -165, C.S Khatian No - 146, R.S. Khatian No. - 390, J.L.No - 20, Mouza - Asansol Municipality Corporation Holding No - 138((56/1) Ward No. - 03, Kachari Road, Court More, Asansol in the State of West Bengal. Total area of land sold is 7.5 Decimals Equivalent to 4 Cattahas 9 Chhitaks along with one two (G+2) storied residential building upon the above land, under the name and style of PUSPAM NIVAS, bearing Asansol Municipal Corporation Holding No. 138(56/1), Ward No. - 03, Kacheri Road, Court More, Asansol. The said property is butted and bounded by : On the North - Prop. Of Lakshmi Kant Roy, On the South - Road, On the East - Ambalika Tower, On the West - Lords Tower.		
Date : 14.01.2025, Place : Kolkata			Sd/- Authorised Officer, IDBI Bank Ltd.		

(b) Physical Possession Notice of the Property published in newspaper "Ekdin" Page 5 dated 14th January 2025 in Bengali.

 IDBI BANK		আইডিবিআই ব্যাংক লিমিটেড, রিটেল রিকভারি ডিপার্টমেন্ট, CIN : L65190MH2004GOI148838 ৪৪, শেখস্পারি সারানী, ২য় তল, কলকাতা - ৭০০০১৭ ফোন নং - (০৩৩) ৬৬৫৫৭৭২৫, ওয়েবসাইট : www.idbibank.in		পরিশিষ্ট - IV (রুল -৮(১)) দখল নোটিশ (স্বাব সম্পত্তির জন্য)	
যেহেতু, নিম্নস্বাক্ষরকারী আইডিবিআই ব্যাংক লি.-এর অনুমোদিত অফিসার হিসেবে ২০০২ সালের সিকিউরিটিজেশন অ্যান্ড রিকনস্ট্রাকশন অফ ফিন্যান্সিয়াল অ্যাসেটস অ্যান্ড এনফোর্সমেন্ট অফ সিকিউরিটি ইন্টারেস্ট (২০০২ এর ৫৪) আইনের ১৩(১২) ধারা তৎসহ পঠিত ২০০২ সালের সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলসের রুল ৩ সংস্থান অধীনে প্রদত্ত ক্ষমতাবলে ঋণগ্রহীতাগণ/সহ-ঋণগ্রহীতাগণ/আইনি উত্তরাধিকারিগণকে নিম্নোক্ত তারিখে এক দাবি নোটিশ ইস্যু করেছেন সমুদয় বকেয়া পরিমাণ আদায়দানে ব্যর্থ হওয়ায়, আরও বিজ্ঞপিত হচ্ছে ঋণগ্রহীতাগণ/সহ-ঋণগ্রহীতাগণ/আইনি উত্তরাধিকারিগণ এবং সাধারণের প্রতি নিম্নস্বাক্ষরকারী সংশ্লিষ্ট আইনের ১৩ ধারার (৪) ধারা এবং ২০০২ সালের সিকিউরিটি ইন্টারেস্ট এনফোর্সমেন্ট রুলসের রুল ৮ সংস্থান অধীনে প্রদত্ত ক্ষমতাবলে নিম্নস্বাক্ষরকারী নিম্নোক্ত অ্যাকাউন্টগুলির বিরুদ্ধে সংশ্লিষ্ট সম্পত্তির স্বত্ব দখল করেছেন। ঋণগ্রহীতাগণ/সহ-ঋণগ্রহীতাগণ/আইনি উত্তরাধিকারিগণকে বিশেষভাবে এবং সাধারণের প্রতি সাধারণভাবে সতর্কিত করা হচ্ছে তারা যেন কোনওভাবেই জামিনদার সম্পত্তির লেনদেন না করেন, কোনরূপ লেনদেন আইডিবিআই ব্যাংক লি.-এর সমুদয় বকেয়া, প্রযোজ্য সুদ, জরিমানা সুদ, চুক্তি, চার্জ আদায়দান সাপেক্ষ। ঋণগ্রহীতাগণ/আইনি উত্তরাধিকারিগণের অবগতির জন্য জ্ঞাত করা হচ্ছে উক্ত আইনের ১৩ ধারার উপধারা (৮) সংস্থান অধীনে নির্দিষ্ট সময়ের মধ্যে বকেয়া পরিশোধ সাপেক্ষে জামিনদার সম্পত্তি উদ্ধার করতে পারেন।					
ক্রম নং	১) ঋণগ্রহীতাগণ/ সহ-ঋণগ্রহীতাগণের নাম এবং অ্যাকাউন্ট নম্বর	১. দাবি নোটিশের তারিখ ২. স্বত্ব দখলের তারিখ ৩. দাবি নোটিশ অনুযায়ী বকেয়া দাবি	স্বাব সম্পত্তির বিস্তারিত		
১	১. ঋণগ্রহীতা/সহ ঋণগ্রহীতা : শ্রী রাকেশ আগরওয়াল, শ্রী রীতেশ আগরওয়াল, শ্রীমতি পুষ্পা আগরওয়াল, শ্রী বিকাশ আগরওয়াল, শ্রীমতি প্রিয়াঙ্কা আগরওয়াল এবং প্রয়াত লোকনাথ আগরওয়ালের আইনি উত্তরাধিকারীগণ। ২. ০৩৫৮৬৭৫১০০০০৬৬২০/ ০৩৫৮৬৭৫১০০০১০২৩৮/ ০৩৫৮৬৭৫১০০০১০২৪৭	১. ৩০.১২.২০২৩ ২. ১০.০১.২০২৫ ৩. ২,১০,৮২,৪৬৮.৬৬ টাকা (দুই কোটি দশ লাখ বিরাশি হাজার চারশ অট্টিব্রিট টাকা এবং ছেয়ট্রি পয়সা) ১০.০৭.২০২৩ অনুযায়ী পরবর্তী সুদ, বায় এবং অন্যান্য চার্জ সহ	জমির পরিমাণ ৬ (ছয়) ডেসিমেল অবস্থিত আরএস প্লট নং ২১১৬ সিএস প্লট নং ১৮৩৯, সিএস খতিয়ান নং ১৫৭, আরএস প্লট নং ২১১৬, আরএস খতিয়ান নং ১৬৬৪, জেএল নং ২০, মৌজা : সান্তা, থানা : হীরাপুর, জেলা : বর্ধমান। জমির পরিমাণ (১.৫) ডেসিমেল অবস্থিত আরএস প্লট নং ২১৫৮, সিএস প্লট নং ১৬৫, সিএস খতিয়ান নং ১৪৬, আরএস খতিয়ান নং ৩৯০, জেএল নং ২০, মৌজা : আসানসোল পৌর নিগম, হোন্ডিং নং ১৩৮ (৫৬/১) ওয়ার্ড নং ০৩, কাছারি রোড, কোর্ট মোড়, আসানসোল, পশ্চিমবঙ্গ, মেট্রো জমির পরিমাণ বিক্রয়কৃত ৭.৫ ডেসিমেল, সমপরিমাণ ৪ কাঠা ৯ ছটাক এবং তদস্থিত (জি-২) তলা বসবাসের ভবন পুষ্পম নিবাস নামে, আসানসোল পৌর নিগমের হোন্ডিং নং ১৩৮(৫৬/১), ওয়ার্ড নং ০৩, কাছারি রোড, কোর্ট মোড়, আসানসোল। উক্ত সম্পত্তির চৌহদ্দি : উত্তরে : লক্ষ্মীকান্ত রায়ের সম্পত্তি, দক্ষিণে : সড়ক, পূর্বে : অম্বালিকা টাওয়ার, পশ্চিমে : লর্ডস টাওয়ার।		
তারিখ : ১৪.০১.২০২৫, স্থান : কলকাতা			স্বা/- অনুমোদিত অফিসার, আইডিবিআই ব্যাংক লি.		

III (a) INTRODUCTION

IDBI Bank Ltd (IDBI) having its Registered Office at IDBI Tower, Cuffe Parade, Mumbai 400005 through its office at IDBI Bank Ltd., Retail Recovery, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017, Phone: 033-66557725/613 issued a demand notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as “the SARFAESI Act”) dated 30th December 2023 calling upon Shri Mr. Rakesh Agarwal, Mr. Ritesh Agarwal, Mrs. Puspa Agarwal, Mr. Vikas Agarwal, Mrs. Priyanka Agarwal and Legal heirs of Late Mr. Loknath Agarwal (hereinafter referred to as the Borrowers & Co-Borrowers) to repay within 60 days from the date of the said notice outstanding dues, details of which is furnished below:

IDBI Bank Ltd:-

Nature of Assistance	Amount	Further interest w.e.f.
ML & TOP UP Loan	Rs 2,10,82,468.66 (Two Crore Ten Lakh Eighty Two Thousand Four Hundred Sixty Eight Rupees and Sixty Six Paise)as on dt.10.07.2023	10.07.2023

together with further interest from as mentioned above at the contractual rates upon the footing of compound interest until payment/ realization. Though the Borrower duly acknowledged receipt of the said notice, it failed to discharge the liability.

As the borrower and mortgagor has mortgaged the property to IDBI Bank Ltd as security, dues recoverable from the Borrower constitute and represent 100% value of the outstanding dues having charge on the assets as envisaged under Section 13 (9) of SARFAESI Act. The possession of immovable properties at Mouza- Santa , J.L. No. 20, P.S-Hirapur, Dist. Paschim Bardhaman (erstwhile part of Burdwan) within the limit of Asansol Municipality on **10th January, 2025**. The AO has also got the assets valued after taking possession as required under the SARFAESI Act.

The list of secured assets being put on sale is mentioned hereinafter.

III (b) BRIEF DESCRIPTION OF SECURED ASSETS

Land measuring 6 (six)decimal situated in the R.S Plot No-2116 C.S. Plot No-1839 within C.S.Khatian No 157, corresponding to R.S.Plot No.2116 (two thousand one hundred sixteen), within R.S.Khatian No.1664 (one thousand six hundred sixty four) and 1665 (one thousand Six hundred sixty five).,JL No.-20, MOUZA-Santa P.S.-Hirapur,

Dist-Burdwan.Measuring of land (1.5) Decimals situated in the R.S Plot No-2158, C.S. Plot No-165, C.S Khatian No-146, R.S. Khatian No.-390, J.L No-20 , Mouza-Asansol Municipality Corporation Holding No-138((56/1) Ward No.-03 , Kachari Road, Court More, Asansol in the State of West Bengal.Total area of land sold is 7.5 Decimals Equivelent to 4 Cattahas 9 Chhitaks along with one two (G+2) storied residential building upon the above land, under the name and style of PUSPAM NIVAS, bearing Asansol Municipal Corporation Holding No. 138(56/1) , Ward No.-03, Kacheri Road, Court More, Asansol.

The said property is butted and bounded by:-

On the North - Prop. Of Lakshmikant Roy,

On the South – Road,

On the East - Ambalika Tower,

On the West - Lords Tower.

IV. OUTSTANDING DUES OF THE SECURED LENDERS

Nature of Assistance	Amount	Further interest w.e.f.
ML & TOP UP Loan	Rs 2,10,82,468.66 (Two Crore Ten Lakh Eighty Two Thousand Four Hundred Sixty Eight Rupees and Sixty Six Paisa)as on dt.10.07.2023	10.07.2023

V. TERMS AND CONDITIONS

1	The Authorized 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 assets/properties mentioned at item No. III (b) of the Tender Document (hereinafter referred to as the 'Secured Assets') and the same are being sold free from charges and encumbrances of the secured lenders mentioned at item No. III (b) of the Tender Document.
2	Auction/ bidding shall only be through “online electronic mode” through the website of the service provider : https://baanknet.com/ Address:- PSB Alliance Pvt. Ltd.

	“Unit 1, 3rd Floor, VIOS Tower, Anik Nagar, Wadala East, Mumbai-400037” Help desk number of e-auctioneer:- M. No- 8291220220 E-mail- support.baanknet@psballiance.com
3	<u>Issue of Tender/ Offer / Bid Document</u> The Tender Document along with offer Form is on sale from May 26, 2026 to Jun 11, 2026 on any working day between 11.00 a.m. to 4.00 p.m. and can be obtained from 1. Shri Uday Kumar Tiwari & Shri Vikas Kumar, Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017 2. Shri Manish Ranaker Guria, AGM, Retail Recovery Mobile –7004286360 and Smt. Swapnasudha Sahoo, Manager, Retail Recovery, Regional Office, IDBI Bank Ltd, City Centre, Durgapur, Mobile-8093032805 IDBI BANK Ltd, Durgapur Regional Office,UCP-016, Ambedkar Sarani, Urvashi Phase-Bengal Ambuja, City Centre,Durgapur,Pin-713216, West Bengal, 3. Smt. Shreyasi Dharchowdhury, AGM, BH, IDBI Bank Asansol Branch, Mobile –8596934034, Shree Apartment, Opp. Sarat Mancha, Burnpur Road, Asansol, Dist- Paschim Barddhaman, PIN: 713304, West Bengal. on any working day (except Sunday, 2nd and 4th Saturdays & Holidays) between 11:00 a.m. and 4:00 p.m. on payment of non-refundable fees of Rs. 118 (Rs.100/- Fees Plus Rs.18/ GST) by a crossed A/c Payee Demand Draft/ Pay order drawn in favor of “IDBI Bank Ltd- A/c “Rakesh Agarwal, Vikas Agarwal and Others A/c No-25634915010026” payable at Asansol issued by any Nationalized Bank / Scheduled Commercial Bank” The bid document can also be downloaded from IDBI website www.idbibank.in (Till <u>June 11, 2026</u>). Those bidders preferring to download the Bid Document shall have to furnish the non-refundable fee of Rs.118/- as mentioned above, at the time of submission of the bid along with EMD.
4	<u>Reserve Price</u> The Reserve price for the sale of the Secured Assets is as under: • LOT – II – Rs.2,60,00,000/-/- (Rupees Two Crore Sixty Lakh Only) <u>Earnest Money Deposit (EMD)</u> The EMD has been fixed at

	• LOT – II - Rs.26,00,000/- (Rupees Twenty Six Lakh Only)
5	The amount of EMD paid by the interested bidders shall carry no interest.
6	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 properties is based on the mortgages created by the Borrower with the secured lenders from time to time and the representations made by them. The AO does not take or assume any responsibility for any shortfall of the 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 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 the AO / Bank do not take any responsibility to provide information on the same. The AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, 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.
7	<u>Inspection of assets</u> The interested parties may inspect the assets at their own cost between 11.00 A.M. to 1.00 P.M. on the assigned date (June 5th, 2026) in the presence of a representative of the AO available at the site to facilitate the inspection.
8	<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, pending litigations (if any) etc. whether the bidder actually inspects or visits or verifies or not.
9	To the best of knowledge and information of Bank /Authorized Officer the stated properties/assets is under physical possession of bank. However, prospective bidders may peruse the copies of title deeds available with Bank with prior appointment and also carry out their own enquiries to satisfy themselves regarding the above properties/assets.
10	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.
11	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.
12	<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. The Format for submission of Profile of the bidder are given in Chapter VII & VIII respectively of this Tender Documents. The format Chapter VII is for Individuals and The format Chapter VIII is Company / Proprietorship / Partnership firms. Bidders may fill in only the form relevant to them.
13	The interested bidders shall submit their Bid along with EMD & KYC documents (PAN card & Address proof) to the Authorised Officer at IDBI Bank Ltd. After scrutinizing if the bid documents are complete in all respect, the eligible bidders have to create user id / password for registering in the e-auction through service provider PSB Alliance Pvt. Ltd. M. No- 8291220220.
14	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder. The Authorized person's signature should be duly attested by the Bidder.
15	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.
16	Bidders are also required to submit declaration executed on general stamp paper of Rs.100/- along with the Bid form as per the format given at Chapter VII.
17	The Tender/Offer form, declaration etc. shall not be detached from the Bid Documents i.e., 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 i.e., entire set of Bid Document along with duly filled relevant forms be submitted to AO.
18	<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 any one of the below mentioned.

	(i) Authorised Officer- Shri Uday Kumar Tiwari, Deputy General Manager, Retail Recovery, IDBI Bank Ltd., Zonal Office Building, 2nd Floor, 44, Shakespeare Sarani, Kolkata-700017, West Bengal. (ii) Shri Manish Ratnaker Guria, AGM RRO, Smt. Swapnasudha Sahoo, Manager RRO, Durgapur Regional Office, UCP-016, Ambedkar Sarani, Urvashi Phase-Bengal Ambuja, City Centre, Durgapur, Pin-713216, West Bengal . (iii) Smt. Shreyasi Dharchowdhury, AGM, BH, IDBI Bank Asansol Branch, Shree Apartment, Opp. Sarat Mancha, Burnpur Road, Asansol, Dist- Paschim Bardhaman, PIN: 713304, West Bengal. Not later than 4:00 pm on 11th June, 2026, in a sealed cover containing a crossed A/c Payee Demand Draft/Pay Order of Rs.26,00,000/- (Rupees Twenty Six Lakh Thousand Only) for LOT – II The DD / PO should be drawn in favour of “IDBI Bank Ltd- A/c IDBI Bank Ltd. A/c No. 25634915010026” payable at Asansol issued by Nationalized Bank/ Scheduled Bank as Earnest Money Deposit (EMD), which shall be superscripted “EMD for Rakesh Agarwal, Vikas Agarwal & others” and the other sealed cover containing the Bid Document superscripted “Bid Document – Rakesh Agarwal, Vikas Agarwal & others”. <u>Remittance of EMD by way of RTGS</u> Bidders who prefer to submit the EMD by way RTGS, may remit the EMD amount in favour of IDBI Bank Limited, Account No. 35834915010026, IFSC Code: IBKL0000358, Branch :Asansol Branch. Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Bid Forms. Bidders who have downloaded the Bid Document from IDBI website www.idbibank.in or from the website of the e-auction service provider: https://baanknet.com/ must pay Rs.118/- (Rupees one hundred Eighteen only) towards the cost of the same, by way of DD/ PO or by way of RTGS. Please remit Rs118/- through separate RTGS.
19	Only those bidders will be permitted to participate in the e-Auction whose Tender/ Offer /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. 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 document, 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 / Cost of Tender Document submitted by them, will be intimated by e-mail and through mobile.
20	<u>Registration with E-Auction Service Provider</u>

	a. IDBI has appointed PSB Alliance Private Limited (BAANKNET Platform), (https://baanknet.com & https://psballiance.com) as e-Auction Support Provider (e-ASP) for said sale. b. Contact Details- Ms. Swani-9990605075 & Dharmesh Asher Sr. Manager- 91-9892219848 E-mail- support.baanknet@psballiance.com are authorized representative of e-ASP. c. After securitization of bids and confirmation of the receipt of EMD as advised, AO would forward names and other details of valid bidders to the e-ASP for initiating further process related to auction. d. Valid bidders are required to be in touch with the e-ASP and submit following documents to e-ASP:- 1. Details of EMD i.e. details of RTGS sent to AO. 2. Self attested copy of PAN Card 3. Self attested valid Residential Proof (any one of the-Voter-id, Passport, Driving License, Aadhar Card, Utility bill, MNREGA Card, NPR certificate) 4. Valid e-mail id and contact details (with alternate mobile/ land line phone numbers) e. Participants who are not already registered with the e-auction provider PSB Alliance Private Limited (BAANKNET Platform) M. No- 8291220220, should register themselves by following the procedure mentioned at the website: https://baanknet.com & https://psballiance.com. f. 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 whose RTGS for EMD is found to be in order. The documents with further directions by the e- ASP company, if any, for log in and participating in the auction through online process. After receiving the user id / password, in case any bidders feel the need for training / e – auction support, such bidders may Contact Details-Ms. Swani - 9990605075 & Dharmesh Asher Sr. Manager- 91-9892219848 and Email id :- support.baanknet@psballiance.com, Toll free number :- +91 82912 20220. The bidders may be participating in e – auction for bidding from their place of choice and internet connectivity shall have to be ensured by bidder himself. 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.		
21	<table border="1" data-bbox="248 1665 1474 1743"> <tr> <td data-bbox="248 1665 795 1743">Date and Time of e-Auction</td><td data-bbox="795 1665 1474 1743">12th Jun 2026 Between 11:00 a.m. to 1:00 p.m.</td></tr> </table> The auction would be held with unlimited extensions of 05 minutes each, if required, on e-Auction platform. 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.	Date and Time of e-Auction	12th Jun 2026 Between 11:00 a.m. to 1:00 p.m.
Date and Time of e-Auction	12th Jun 2026 Between 11:00 a.m. to 1:00 p.m.		

	Interested bidders, who have been found to be eligible and submitted their refundable & non-interest bearing EMD, not below Reserve price, before the last date mentioned shall be eligible for participating in the e- bidding process. Online Auction shall be held primarily for a period of two hours on e-auction platform at website: https://baanknet.com, https://psballiance.com ,_subject to the condition that if a bidder places a bid in the last 5 minutes of closing of the E-auction and if that bid gets accepted, then the auction's duration shall get extended automatically by the system for another 5 minutes, for the entire auction (i.e. for all the items in the auction), from the time that bid comes in. Please note that the auto-extension will take place only if a bid comes in those last 5 minutes and if that bid is valid bid in terms of e-auction notice published and this Tender document. If such valid bid is not received in the said last 5 minutes, the auto-extension will not take place and the E-auction shall get closed automatically without any further extension and the last highest bid received would be treated as the successful bid and auction would be treated as concluded subject to acceptance and approval of the Bid by the Authorised Officer. Necessary communication in this regard shall be sent in writing by the Authorised Officer to the successful Bidder. It is suggested that the bidders do not wait till the last minutes to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure etc. Increase in Bid Amount : It may be noted that increase in bid amount, if any, during the e-Auction period shall be in multiples of Rs.50,000/- (Rupees Fifty Thousand Only) Increase in bid amount below the aforesaid amounts will be rejected. First bid should be of at least equal to Reserve Price or increment(s) over the Reserve Price in multiples as above.
22	AO reserves the right to retain the EMD of top three bidders upto three months from the date of e-Auction and the amount of such EMD will not carry any interest. The Bids so retained will be valid for three months from the date of e-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 e-Auction.
23	Payment of Sale Price The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the AO and the purchaser shall immediately i.e. on the same day or not later than next working day will be required to deposit 25% of the sale price (less the amount of EMD) on acceptance of his/her bid by way of RTGS in favor of IDBI Bank Limited, Account No. 35834915010026, IFSC Code: IBKL0000358, Branch: Asansol , Paschim Barddhaman -713304.

	The balance amount of the sale price shall have to be paid on or before 15th day of confirmation of sale by way of RTGS in favor of IDBI Bank Limited, Account No. 35834915010026, IFSC Code: IBKL0000358, Branch: Asansol , Paschim Barddhaman -713304. or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer in any case not beyond three months.
24	In case the successful bidder fails to deposit 25% of the sale price within stipulated period, 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.
25	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.
26	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the amount paid by such bidder would be forfeited and also the AO reserves the right to re-sell the assets to the second/third highest bidder or re-auction the property in the above manner, who shall also be treated as the successful bidder mentioned in clauses 12 to 17 above and further in terms of this Bid Document.
27	On confirmation of sale and if the terms of payment have been complied with and the successful bidder pays entire sale consideration, the AO exercising the power of sale shall issue "Certificate of Sale" for the immovable property in favor of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
28	The Successful Bidder shall, after making full payment of sale price within 15 days of sale or such extended period as may be granted by the AO at his/her 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/ IDBI Bank Ltd or its any official 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 favor, 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.
29	After issuance of Certificate of Sale by AO, the Successful Bidder (purchaser) is required to get the same registered with the competent authority (if required) within four months or as per norms guidelines of government authorities issued from time to time at his cost. The purchaser will be required to bear all the necessary expenses like stamp duty, registration, conveyance 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.
30	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.
31	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.
32	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.
33	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.
34	The AO reserves the right and liberty to accept/reject any or all the Bids/Offers and also reserves the right to cancel the entire sale process/ e-Auction 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 her 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.
35	In the event the said sale in favor of the bidder not being confirmed by AO, otherwise than on account of the willful default of the bidder or if the sale is set aside by an order of the Court/Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be 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.
36	Offers received for sale and / or accepted are not transferable.
37	Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him only.
38	All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
39	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.

40	Jurisdiction All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Guwahati alone shall have jurisdiction to entertain /adjudicate such disputes.
41	On payment of Sale consideration, the successful bidder to the Bank will be subject to TDS under section 194-1A of the Income Tax Act 1961 and TDS is to be deducted by the successful bidder only at the time of deposit of remaining 75% of the Bid amount. Any dispute regarding the matter would be under jurisdiction of courts in Asansol, Paschim Bardhaman only.
42	Particulars 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.
43	Tenderer (s) must ensure the following while submitting the tender: - That the tender should be filled in the format of the tender bid enclosed at Chapter No-VI/VII as applicable. - 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. - Copy of the certificate of incorporation of the company/firm. - Board Resolution of the company/firm authorizing the person/partner to file bid for the asset and copy of the identity proof of the said person/partner. - That every page of the tender document is duly signed by the tenderer before submitting the tender and documents submitted shall be duly attested. - That all alteration, erasures and over writing, if any, in the documents/schedule or rate(s) are duly authenticated by the tenderer's signature.

VI. BID FORM FOR INDIVIDUAL

For purchase of Secured assets of RAKESH AGARWAL, VIKAS AGARWAL, RITESH AGARWAL, PUSPA AGARWAL, PRIYANKA AGARWAL AND LEGAL HEIRES OF LATE LOKNATH AGARWAL (Borrower & Co-Borrower) located in Mouza-Santa, Asansol Municipality, Asansol, Paschim Burddhaman in the state of West Bengal

Property Description: Land measuring 6 (six) decimal situated in the R.S Plot No-2116 C.S. Plot No-1839 within C.S.Khatian No 157, corresponding to R.S.Plot No.2116 (two thousand one hundred sixteen), within R.S.Khatian No.1664 (one thousand six hundred sixty four) and 1665 (one thousand Six hundred sixty five).,JL No.-20, MOUZA-Santa P.S.-Hirapur, Dist-Burdwan.Measuring of land (1.5) Decimals situated in the R.S Plot No-2158, C.S. Plot No-165, C.S Khatian No-146, R.S. Khatian No.-390, J.L No-20 , Mouza-Asansol Municipality Corporation Holding No-138((56/1) Ward No.-03 , Kachari Road, Court More, Asansol in the State of West Bengal.Total area of land sold is 7.5 Decimals Equivelent to 4 Cattahas 9 Chhitaks along with one two (G+2) storied residential building upon the above land, under the name and style of PUSPAM NIVAS, bearing Asansol Municipal Corporation Holding No. 138(56/1) , Ward No.-03, Kacheri Road, Court More, Asansol.

The said property is butted and bounded by:-

On the North - Prop. Of Lakshmikant Roy,

On the South - Road,

On the East - Ambalika Tower,

On the West - Lords Tower.

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	RTGS remitted through i.e. Name of the Bank	:	

	RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	
In case of refund of EMD, it would be refunded to the account from where it was remitted.			
6	Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer	:	

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

Place :

Signature of the duly authorized
official of the Bidder/Offerer

Date :

Name and Designation of the Authorized Signatory

VII. BID FORM FOR COMPANY/ PARTNERSHIP/ PROPRIETORSHIP FIRM

For purchase of Secured assets of RAKESH AGARWAL,VIKAS AGARWAL, RITESH AGARWAL, PUSPA AGARWAL, PRIYANKA AGARWAL AND LEGAL HEIRES OF LATE LOKNATH AGARWAL (Borrower & Co-Borrower) located in Mouza-Santa, Asansol Municipality, Asansol, Paschim Burddhaman in the state of West Bengal

Property Description: Land measuring 6 (six)decimal situated in the R.S Plot No-2116 C.S. Plot No-1839 within C.S.Khatian No 157, corresponding to R.S.Plot No.2116 (two thousand one hundred sixteen), within R.S.Khatian No.1664 (one thousand six hundred sixty four) and 1665 (one thousand Six hundred sixty five).,JL No.-20, MOUZA-Santa P.S.-Hirapur, Dist-Burdwan.Measuring of land (1.5) Decimals situated in the R.S Plot No-2158, C.S. Plot No-165, C.S Khatian No-146, R.S. Khatian No.-390, J.L No-20 , Mouza-Asansol Municipality Corporation Holding No-138((56/1) Ward No.-03 , Kachari Road, Court More, Asansol in the State of West Bengal.Total area of land sold is 7.5 Decimals Equivelent to 4 Cattahas 9 Chhitaks along with one two (G+2) storied residential building upon the above land, under the name and style of PUSPAM NIVAS, bearing Asansol Municipal Corporation Holding No. 138(56/1) , Ward No.-03, Kacheri Road, Court More, Asansol.The said property is butted and bounded by:-On the North - Prop. Of Lakshmikant Roy, On the South – Road,On the East - Ambalika Tower,On the West - Lords Tower.

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 Authorized Person to carry out e- auction on behalf of the company/firm /party (in Block letters) (Original Authorized letter to be attached to carry out the e-Auction process)	:	
	b) Complete Postal Address of the Authorize person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.	:	
	d) E-mail ID	:	
10	Designation of the Authorized Person	:	
11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd.	:	
13	RTGS remitted through i.e. Name of the Bank	:	
	RTGS UTR No.	:	
	Amount Remitted	:	
	Date	:	
In case of refund of EMD, it would be refunded to the account from where it was remitted.			
14	Income Tax Permanent Account Number(s) (PAN) of the Authorized 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 Authorized Officer or secured lenders responsible for the same and shall not have any claim whatsoever against either of them.

Signature:

Name of the Authorized Person:

Designation:

Company Seal

All authorizations should be annexed to this form.

VIII. DECLARATION BY THE BIDDER
(ON GENERAL STAMP PAPER OF Rs.100/-)

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

To,
The Authorized Officer,
IDBI Bank Ltd., Zonal Office Building,
2nd Floor, 44, Shakespeare Sarani,
Kolkata-700017, West Bengal

Dear Sir,

For purchase of Secured assets of RAKESH AGARWAL, VIKAS AGARWAL, RITESH AGARWAL, PUSPA AGARWAL PRIYANKA AGARWAL AND LEGAL HEIRES OF LATE LOKNATH AGARWAL (Borrower & Co-Borrower) located in Mouza-Santa, Asansol Municipality, Asansol, Paschim Burdhaman in the state of West Bengal

Land measuring 6 (six) decimal situated in the R.S Plot No-2116 C.S. Plot No-1839 within C.S.Khatian No 157, corresponding to R.S.Plot No.2116 (two thousand one hundred sixteen), within R.S.Khatian No.1664 (one thousand six hundred sixty four) and 1665 (one thousand Six hundred sixty five).,JL No.-20, MOUZA-Santa P.S.-Hirapur, Dist-Burdwan.Measuring of land (1.5) Decimals situated in the R.S Plot No-2158, C.S. Plot No-165, C.S Khatian No-146, R.S. Khatian No.-390, J.L No-20 , Mouza-Asansol Municipality Corporation Holding No-138((56/1) Ward No.-03 , Kachari Road, Court More, Asansol in the State of West Bengal.Total area of land sold is 7.5 Decimals Equivelent to 4 Cattahas 9 Chhitaks along with one two (G+2) storied residential building upon the above land, under the name and style of PUSPAM NIVAS, bearing Asansol Municipal Corporation Holding No. 138(56/1) , Ward No.-03, Kacheri Road, Court More, Asansol.

The said property is butted and bounded by:-

On the North - Prop. Of Lakshmikant Roy,

On the South - Road,

On the East - Ambalika Tower,

On the West - Lords Tower.

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.
3. 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.

4. 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/her sole and absolute discretion, I/we shall arrange to take possession of the secured assets immediately after payment of entire sale consideration. 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 favor and forfeit the entire amount paid by me/us and I/we shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.
5. I/We clearly understand and accept that the Authorized Officer or the secured lenders do not take or assume any responsibility for any dues, statutory or otherwise, of the owners and/or **RAKESH AGARWAL,VIKAS AGARWAL, RITESH AGARWAL, PUSPA AGARWAL, PRIYANKA AGARWAL AND LEGAL HEIRES OF LATE LOKNATH AGARWAL(Borrower & Co-Borrower)** including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by me/us in case my/our Bid is accepted.
6. I/We understand that you are not bound to accept the highest or any Bid, as you may consider deem fit. Further, I/we will not raise any objection in case the Authorized Officer goes for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty.
7. I/We understand that time is the essence for completing the acquisition formalities of the Secured Assets/property and I/we agree and undertake to abide by it.
8. I/We have paid _____ towards Earnest Money Deposit (EMD) in the name of "IDBI Bank Ltd." by way of RTGS.
9. We understand that the EMD will not carry any interest.
10. We understand that the Bid should be unconditional and Bid having conditions contrary to the terms and conditions of the Bid Document can be summarily rejected.

Place:

Dated: _____ day of 2026

Signature in the capacity of

duly authorized to sign Bid for and on behalf of

.....

(Name and address of the Bidder)
(IN BLOCK CAPITALS)

WITNESS :

Signature :

Name & Address :

Occupation :

IX. Disclaimer

The information contained in this Bid Document or information provided subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of “IDBI Bank Ltd”, is provided to the bidder(s) on the terms and conditions set out in this Bid Documents and all other terms and conditions subject to which such information is provided.

This Bid Document is not an agreement and is not an offer or invitation by IDBI Bank Ltd to any parties other than the applicants who are qualified to submit the bids. The purpose of this Bid Document is to provide the Bidder(s) with information to assist the formulation of their proposals/offer. This Bid Document does not claim to contain all the information each Bidder may require. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this Bid Document. IDBI Bank Ltd makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this Bid Document. IDBI Bank Ltd may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this Bid Document.

IDBI Bank Ltd reserves the right to reject any or all the expression of interest / proposals/offer received in response to this Bid Document at any stage without assigning any reason whatsoever. The decision of IDBI Bank Ltd shall be final, conclusive and binding on all the parties/Bidders.