

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, 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

E-AUCTION NOTICE								
IDBI Bank Ltd. : 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 June 23, 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	Date of Possession	Reserve Price EMD Incremental Bidding	Last Date & Time of deposit of EMD & Bid Document	Details of account in which EMD is to be deposited through RTGS/NEFT & IFSC Code
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, Vasundhara, Ghaziabad, U.P.-201010	PHYSICAL	11.03.2024	Rs. 33,00,000/- Rs. 3,50,000/- Rs. 10,000/-	22.06.2026 till 11:59 PM	Account Number- 01034915010026 Name: IDBI Bank Ltd. IFSC Code - IBKL0000010
Date & Time of Inspection of Property : 15.06.2026 2.30 pm to 4.00 pm 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.bankauctions.com (3) The sale would be on e-auction platform at website https://www.bankauctions.com through E-auction service provider Banknet, https://banknet.com, https://psballance.com. 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. (4) 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. (5) 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 15/30 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: 06.06.2026, Place: New Delhi Sd./- Authorised Officer, IDBI Bank Ltd.								

ई-नीलामी सूचना								
आईडीबीआई बैंक लि. : रिटेल रिकवरी, 8वीं मंजिल, प्लेट बी, ब्लॉक 2, एनबीसीसी ऑफिस कार्यालय, ईस्ट किडवाई नगर, नई दिल्ली-110023 011-69297163								
वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन 2002 के तहत 23, जून, 2026 को सुबह 11.00 – दोपहर 12:00 तक आयोजित की जाने वाली अचल परिसंपत्तियों की बिक्री हेतु नीलामी बिक्री सूचना								
एतद्वारा सर्वसाधारण व विशेष रूप से ऋणी(यों) व गारंटर(ओं) को सूचित किया जाता है कि नीचे वर्णित अचल संपत्ति / प्रतिभूति परिसंपत्तियां प्रतिभूति ऋणदाता (आईडीबीआई बैंक लि.) को गिरवी / प्रभारित हैं। चूंकि वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन 2002 की धारा 13(2) के तहत, प्राधिकृत अधिकारी ने प्रत्येक ऋणी के विरुद्ध नीचे दिए गए विवरण के अनुसार ऋणियों / गारंटर्स / गिरवीकर्ताओं (यहां के बाद ऋणियों के रूप में संदर्भित) से राशि की वसूली के लिए मांग सूचना जारी की थी। इसके अतिरिक्त वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन 2002 में वर्णित शर्तियों के अनुपालन में, सूचित प्राधिकृत अधिकारी ने नीचे वर्णित प्रतिभूति परिसंपत्तियों का भौतिक कब्जा ले लिया है। जबकि प्रतिभूति परिसंपत्तियों की बिक्री भावी ब्याज, लागत और उसपर बैंक द्वारा व्यय शुल्कों, दुरुकामद कोई प्रशुल्क, यदि कोई है को सार्वसाधारण से व्ययिगताय या विधिवत प्राधिकृत एजेंट के द्वारा बोली आमंत्रित है। प्रतिभूति ऋणों की वसूली के लिए सार्वजनिक ई-नीलामी के द्वारा की जाएगी।								
क्र. सं.	ऋणी / सह-ऋणी / गारंटर का नाम	मांग सूचना की तिथि व उसमें वर्णित बकाया राशि	प्रतिभूति परिसंपत्तियों का विवरण	कब्जा स्थिति	कब्जा तिथि	आवृत्ति मूल्य ईएमडी वृद्धि बोली	ईएमडी व बोली दस्तावेज जमा करने की अंतिम तिथि व समय	खाते का विवरण जिसमें ईएमडी RTGS/ NEFT द्वारा जमा की जानी है व IFSC कोड
1.	कविता झा	22.09.2021 व रु. 1,06,26,619/- 10.03.2021 तक 11.03.2021 से उसपर ब्याज व कानूनी शुल्क	प्लैट नंबर 2026 एमसीआई, आवासीय सर्विस सुइट, दूसरी मंजिल, प्लेट नं. 1, सेक्टर-5, वसुंधरा, गाजियाबाद, उ.प्र. 201010	भौतिक	11.03.2024	Rs. 33,00,000/- Rs. 3,50,000/- Rs. 10,000/-	22.06.2026 till 11:59 PM	खाता संख्या- 01034915010026 नाम : आईडीबीआई बैंक लि. IFSC Code - IBKL0000010
संपत्ति की जांच की तिथि व समय : 15.06.2026 को दोपहर 2.30 से शाम 4.00 तक ई-नीलामी की संक्षिप्त नियम व शर्तें : बिक्री प्रतिभूति हित (प्रवर्तन) नियमावली, 2002 में निर्धारित नियम व शर्तों का विषय होगी। (1) प्रतिभूति परिसंपत्तियों की बिक्री प्रतिभूति ऋणदाता अर्थात् आईडीबीआई बैंक लि. के लिए व उसकी ओर से "जहां है जैसी है", "जो है जैसी है", "जहां कहीं भी है" और "नो रिकोर्स" के आधार पर बेची जा रही है। (2) बिक्री कड़े तौर पर इस विज्ञापन और "बोली दस्तावेज" में दी गई नियम व शर्तों का विषय होगी। बोली दस्तावेज हमारे किसी भी कार्यालय से सभी का दिवसों पर प्राप्त किए जा सकते हैं या आईडीबीआई की वेबसाइट i.e. www.idbibank.in and also at https://www.bankauctions.com से डाउनलोड किए जा सकते हैं। (3) बिक्री ई-नीलामी सेवा प्रदाता Bsnknet, https://bsnket.com, https://psballance.com के माध्यम से वेबसाइट https://www.bankauctions.com पर ई-नीलामी सत्रकाल में की जाएगी। प्राधिकृत अधिकारी को किसी बोली को स्वीकार या स्वीकार नहीं पाई जाती है तो सभी को अस्वीकार करने, दिया कारण बताए, चाहे कुछ भी हो किसी भी समय पर नीलामी को आगे बढ़ाने / रद्द करने का का पूर्ण अधिकार है और इस संबंध में उसका निर्णय अंतिम होगा। (4) सफल बोलीदाता को जमा की गई धरोहर राशि के सहित बिक्री के सुनिश्चितीकरण पर तुरंत बिक्री मूल्य का 25 प्रतिशत जमा करना होगा। बिक्री मूल्य की शेष का भुगतान राशि बिक्री के सुनिश्चितीकरण के 15 दिनों में या एओ के सहमति पर ऐसी विवरातिरत अवधि के भीतर करना होगा। निधारित अवधि के भीतर शेष राशि जमा करने में असफल होने पर, पहले से जमा राशि को जब्त कर लिया जाएगा और प्रतिभूति परिसंपत्ति को दोबारा बेचा जाएगा। (5) सभी वैधानिक दाय / शुल्क / पंजीकरण शुल्क, स्टाम्प ड्यूटी, कर सहित अन्य देय खरीददार को अतिरिक्त वहन करने होंगे। विस्तृत विवरण और पूर्ण नियम व शर्तें हेतु, कृपया www.idbibank.in देखें / या प्रत्येक संपत्ति के लिए उक्त वर्णित नोडल अधिकारी / प्राधिकृत अधिकारी से संपर्क करें। सर्फेसी अधिनियम, 2002 के नियम 8(6) के तहत 15/30 दिनों की वैधानिक बिक्री सूचना ऋणियों / गारंटर्स को प्रतिभूति हित (प्रवर्तन) नियमावली, 2002 के नियम 8(6) के प्रावधानों के तहत आवश्यकता अनुसार 11.02.2026 को सूचित किया जाता है।								
दिनांक : 06.06.2026, स्थान : नई दिल्ली हस्ता./- प्राधिकृत अधिकारी, आईडीबीआई बैंक लि.								

The above notice was published as below:

S. No.	Newspapers	Edition	Date on which Published
1	Business Standard (English)	Delhi/NCR	08.06.2026
2	Business Standard (Hindi)	Delhi/NCR	08.06.2026

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 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	<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”, “As is what is & whatever there is” and ‘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 22.06.2026 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: 23.06.2026 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.1,0000/- (Rupees Ten 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 (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	:	
	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 :
