**IDBI Bank Ltd**
**Registered Office: IDBI Tower, World Trade Center Complex,**
**Cuffe Parade, Mumbai-400 005**
**[CIN: L65190MH2004GOI148838]**

**The Authorised Officer (AO)**
**Of IDBI BANK LIMITED**

**Retail Recovery Department, 2nd Floor,**
**Regional Office, Rajkot**
**The Emporia, 2nd floor, Above Sales India Office**
**Kalawad Road, Rajkot, Pincode: 360005, Gujarat**

# BID/TENDER/OFFER DOCUMENT

**For Sale of Secured Asset/s of the below mentioned Borrower(s)/Mortgagor(s)**

| S.no | Name of Borrower / Mortgagor |
|---|---|
| 1 | Mr Anirudhsinh K Jadav, Mrs.Kantaben K Jadav, Mr. Kanabhai R Jadav |
| 2 | Mr Hareshgar Bhikhugar Meghnathi, Mrs Heenaben Hareshgar Meghnathi |
| 3 | Mr Hiren Hiteshbhai Bapodara, Mr Vipul Hiteshbhai Bapodara |
| 4 | Mr. Jogin Pravinchandra Pancholi, Mrs. Komal Jogin Pancholi |

**Sale Under the provisions of**
**The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act)**
**And**
**The Security Interest (Enforcement) Rules, 2002 (SARFAESI Rules)**

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IDBI BANK

CIN:L65190MH2004GOI148838

**IDBI Bank Ltd.**
**Retail Recovery Department,**
**2nd Floor, The Emporio A G Chowk, Kalawad Road, Rajkot-360005, Gujarat**
**Tel.No: 022 – 6127 9350 / 6127 9377 / 6127 9342**

**PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES**
**APPENDIX IV-A (See proviso to Rule 8(6))**

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to Borrower(s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of IDBI Bank Ltd., Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" AND " WITHOUT RECOURSE" basis **on** 12/08/2026 for recovery of due to IDBI Bank Ltd., Secured Creditor from Borrower(s)/Guarantor(s).The reserve price and earnest money deposit will be as under:

| Sr. No. | Borrower / Mortgagor & Loan account no | Brief Description of Property | Physical Possession date | Reserve Price (Price in Rs) | EMD (Price in Rs) | Loan Outstanding |
|---|---|---|---|---|---|---|
| 1 | Mr Anirudhsinh K Jadav, Mrs.Kantaben K Jadav, Mr. Kanabhai R Jadav | No B-10, Pramukhraj Residency, Constructed on NA land admeasuring about 41-07 Sq.Mt of Sub plot No 63 to 72/10 of Plot No 63 to 72 lying and situates at Revenue Survey NO 1 paiki 1 of village Kothariya of Rajkot City, Gujarat | 31/05/2026 | 22,60,000 | 2,26,000/- | As on 11/06/2026 Rs 21.94 lakh (plus further interest from 11/06/2026) |
| 2 | Mr Hareshgar Bhikhugar Meghnathi, Mrs Heenaben Hareshgar Meghnathi | Flat No. 404, 4th Floor, Wing-A, Balaji Residency, Nr. Shree Rajshakti Hall,Bh. Parin Furniture, Off. Gondal Highway, At. Vavdi, Tal. & Dist. Rajkot - 360004 | 07/06/2026 | 12,10,000/- | 1,21,000/- | As on 14/06/2026 Rs 4.01 lakh (plus further interest from 14/06/2026) |
| 3 | Mr Hiren Hiteshbhai Bapodara, Mr Vipul Hiteshbhai Bapodara | Plot No. 14/P Part No. B, " Matru Krupa ", Bokhira, ,Gayatri Residency Nr. Ramdevpir Mandir Jubeli, Off. Porbandar Adityana Road, Nr. | 06/05/2026 | 18,10,000/- | 1,81,000/- | As on 06/06/2026 Rs 12.01 lakh (plus further interest from |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | Vivekanand Vinay Mandir, Area Ramdev Park,Bokhira,City Porbandar - 360579, Gujarat | | | | 06/06/2026 |
| 4 | Mr. Jogin Pravinchandra Pancholi, Mrs. Komal Jogin Pancholi | Flat No. 302, Third Floor, Shiv Apartment 1,Nr.Nandbhavab Apartment,Off. Porbandar Road, Nr. Nand Upvan, Area Chhaya,City Porbandar360575,Dist Gujarat | 04/01/2026 | 13,79,000/- | 1,37,900/- | As on 03/06/2026 Rs 18.25 lakh (plus further interest from 03/06/2026 |

| **Detail of Schedule** | |
|---|---|
| Sale of Bid/ Tender Document | From 23/07/2026 to 11/08/2026 (Till 04:00 PM) |
| Date of Inspection | 10/08/2026 (10:00 AM to 4.00 PM) |
| Last Date of Submission of Bid along with EMD | 11/08/2026 (Till 4:00 PM) |
| Date and Time of e-auction | 12/08/2026 (11.00 A.M to 1.00 P.M (with unlimited extension of 5 min) |

For detailed terms and conditions of the sale, please refer to the link provided in **www.baanknet.com** and IDBI Bank's website i.e. **www.idbibank.in**

For any clarification, the interested parties may contact, Shri Kamesh Baberwal, (AGM)- (M)- 9723501977 (e-mail)- kamesh.baberwal@idbi.co.in or Shri Avinash Adhangale: 9892202324) email id-avinash.adhangale@idbi.co.in or Shri. Umesh Singhania, DGM- (M) 9967701574 (e-mail) – umesh.singhania@idbi.co.in . For e-auction support, you may contact PSB Alliance Pvt Limited, Mob: - M. No- 8291220220/ e-mail-support.baanknet@psballiance.com.

Notice under Rule **8(6)** of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 to the Borrower(s)/ Guarantor(s)/Mortgagor(s) of the Loan.

**SD/-**
**Authorised Officer**
**IDBI Bank Ltd**

**Place : Rajkot**
**Date : 23/07/2026**

IDBI BANK

CIN: L65190MH2004GOI148838

**ઈ-હરાજી મારફત સ્થાવર મિલકતના વેચાણ માટે જાહેર નોટીસ**
**સરફેસી એક્ટ, ૨૦૦૨ હેઠળ, પરિશિષ્ટ-૪એ (જુઓ નિયમ ૮(૬) ની જોગવાઈઓ)**

[illegible]

IDBI BANK

**Registered Office:** IDBI Tower, World Trade Center Complex, Cuffe Parade, Mumbai, Pin – 400 005
**CIN: L65190MH2004GOI148838**

## PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY THROUGH E-AUCTION UNDER SARFAESI ACT 2002 APPENDIX IV-A [SEE PROVISO TO RULE 8 (6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rule, 2002. Notice is hereby given to the public in general and in particular to the Borrowers, Co- Borrowers, Mortgagors and Guarantors that the below described immovable property mortgaged / charged to IDBI Bank Ltd., the Physical/Symbolic Possession of which has been taken by the Authorised Officer of IDBI Bank Ltd., Secured Creditor, will be sold on **"As is where is"**, **"As is what is"**, **"Whatever there is"**, and "Without Recourse Basis" on **12/08/2026** for recovery of respective amount(s), at respective reserve price(s) and EMD(s), as mentioned below

**Property no. 1**

**Name of the borrower:** Mr. Hareshgar Bhikhugar Meghnathi, Mrs Heenaben Hareshgar Meghnathi.
**Mortgagors:** Mr. Hareshgar Bhikhugar Meghnathi
**Description of Property:** All Pieces and Parcels of Immovable Flat No A-404, 4th Floor, A-Wing, admeasuring 371.54 Sq.ft, Balaji Residency, Rev. Sur No 16 paiki, Plot No 11 & 12, Opp. Kothariya Solvant, B/h Parin Furniture, Opp. Sundaram School, Off. Rajkot - Gondal Highway, Vavdi, Dist. Rajkot – 360004, Gujarat.
**Demand Notice Date:** 21/12/2024
**Demand Amount:** Rs.4,88,128.56 /-(Four Lakh Eighty-Eight Thousand One hundred Twenty-Eight & paisa Fifty Six Only ) as on 09/10/2024

| Reserve Price | EMD | Date of Inspection | Last Date of Submission of Bids along with EMD | Date &Time of E-auction | Bid Increase Amount |
|---|---|---|---|---|---|
| 12,10,000/- | 1,21,000/- | 10/08/2026 | 11/08/2026 (Till 4:00 PM) | 12/08/2026 (11.00 A.M to 1.00 PM | By Rs.25,000/- (Rupees Twenty Five thousand Only) |

**Property no. 2**

**Name of the borrower:** Mr Hiren Hiteshbhai Bapodara & Vipul Hiteshbhai Bapodara
**Mortgagors:** Mr Hiren Hiteshbhai Bapodara & Vipul Hiteshbhai Bapodara
**Description of Property:** All Pieces and Parcels of Immovable Property at MatruKrupa, Block No 5, Plot No 14 paiki/Part No B, Admeasuring about 41.04 Sq.Mtrs and Super Built-up area as 83.75 Sq.Mtrs, Gayatri Residency, Revenue Survey No 24, Ramdev Park, B/h Kasturba School, OFF Bhanvad Road, At - Bokhira, Porbandar – 360579, Gujarat
**Demand Notice Date:** 08/10/2024
**Demand Amount:** Rs.10,01,878 (Ten Lakh One Thousand Eight hundred Seventy-Eight Only) as on 10/07/2024

| Reserve Price | EMD | Date of Inspection | Last Date of Submission of Bids along with EMD | Date &Time of E-auction | Bid Increase Amount |
|---|---|---|---|---|---|
| 18,10,000/- | 1,81,000/- | 10/08/2026 | 11/08/2026 (Till 4:00 PM) | 12/08/2026 (11.00 A.M to 1.00 PM | By Rs.25,000/- (Rupees Twenty Five thousand Only) |

**Property no. 3**

**Name of the borrower:** Mr Jogin Pravinchandra Pancholi, Mrs Komal Jogin Pancholi
**Mortgagors:** Mr Jogin Pravinchandra Pancholi, Mrs Komal Jogin Pancholi
**Description of Property:** All Pieces and Parcels of Immovable "Flat No 302, Third Floor, Plot No 16 paiki Shiv -1, Behind NandupavanAppartment, Near N.K.Mehta Hospital, National Highway Service Road, Chhaya, Porbandar"
**Demand Notice Date:** 12-08-2024
**Demand Amount:** Rs. 12,18,029/- ( Rs Twelve Lakh Eighteen Thousand Twenty Nine Only) as on 10/07/2024

| Reserve Price | EMD | Date of Inspection | Last Date of Submission of Bids along with EMD | Date &Time of E-auction | Bid Increase Amount |
|---|---|---|---|---|---|
| 13,79,000 | 1,37,900 | 10/08/2026 | 11/08/2026 (Till 4:00 PM) | 12/08/2026 (11.00 A.M to 1.00 PM | By Rs.25,000/- (Rupees Twenty Five thousand Only) |

**Property no. 4**

**Name of the borrower:** Mr. Anirudhsinh K Jadav, Mrs. Kantaben K Jadav, Mr. Kanabhai R Jadav
**Mortgagors:** Mrs. Kantaben K Jadav
**Description of Property:** All Pieces and Parcels of Immovable Residential Tenement bearing No B-10, Pramukhraj Residency, Constructed on NA land admeasuring about 41-07 Sq.Mt of Sub plot No 63 to 72/10 of Plot No 63 to 72 lying and situates at Revenue Survey NO 1 paiki 1 of village Kothariya of Rajkot City, Gujarat
**Demand Notice Date:** 28/08/2025
**Demand Amount:** Rs. 19,06,658/-(Rupees Nineteen Lakh Six Thousand Six hundred Fifty-Eight only) as on 10/05/2025

| Reserve Price | EMD | Date of Inspection | Last Date of Submission of Bids along with EMD | Date &Time of E-auction | Bid Increase Amount |
|---|---|---|---|---|---|
| 22,60,000/- | 2,26,000/- | 10/08/2026 | 10/08/2026 (Till 4:00 PM) | 12/08/2026 (11.00 A.M to 1.00 PM | By Rs.25,000/- (Rupees Twenty Five thousand Only) |

**Gist of the terms & conditions appearing in Bid Document:**

- Particulars specified in the schedule above have been stated to the best of the information. Authorized officer and /or Bank will not be answerable for any error, miss-statement or omission in this public notice.
- The E-auction shall be subject to detailed terms and conditions in the bid documents available on www.idbibank.in or https://baanknet.com . For detailed procedure, auction process, bid documents, kindly contact Shri Umesh Singhania (M) 9967701574 email id –umesh.singhania@idbi.co.in, Shri. Avinash D Adhangale (M) 9892202324, email id – avinash.adhangale@idbi.co.in, Shri. Kamesh Baberwal (M) 9723501977 email id-kamesh.baberwal@idbi.co.in or visit regional office (Retail Recovery) at: 2nd Floor, The Emporia Building, A.G. Chowk, Kalawad Road, Rajkot, Pin: 360005 on any working day between 11.00 am to 4.00 pm.
- For e-Auction support, please contact: PSB Alliance Pvt Ltd, Website: https://baanknet.com , Help Desk Number - M. No: 8291220220, E-mail: support.baanknet@psballiance.com
- **This publication is also "Thirty days "notice required under Rule 8 (6) of Security Interest (Enforcement) Rules, 2002.**
- 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/purchaser of the property. IDBI Bank Ltd. does not take any responsibility to provide information on the same.
- The sale will attract TDS as applicable under Section 194 (1A) Income Tax Act, on culmination of sale depending on total sale price.
- The GST, if any, attracted on sale of immovable property, the same will be borne by the successful bidder/purchaser.
- The successful bidder/purchaser will be required to deposit 25% of Sale Price (inclusive of EMD) at the time of confirmation of sale. The Balance amount of the sale price is to be paid within 15 days from the date of issue of letter of acceptance by IDBI Bank Ltd. or such extended period as may be agreed in writing by Authorized Officer (AO) but not beyond 3 months.
- The AO may permit inter-se bidding among the qualified bidders. The AO reserves the right to accept or reject all/any bids without assigning any reason. In case all the bids are rejected, the AO reserves the right to sell the assets by any modes as prescribed in the Security Interest (Enforcement) Rules, 2002.
- Earnest Money Deposit (EMD) will not carry any interest.

**Date: 07/07/2026** **Sd/-, Authorized Officer**

## I. BRIEF DESCRIPTION OF SECURED ASSET

| **Property Description (1)** |
|---|
| No B-10, Pramukhraj Residency, Constructed on NA land admeasuring about 41-07 Sq.Mt of Sub plot No 63 to 72/10 of Plot No 63 to 72 lying and situates at Revenue Survey NO 1 paiki 1 of village Kothariya of Rajkot City, Gujarat |
| **Property Description (2)** |
| Flat No. 404, 4th Floor, Wing-A, Balaji Residency, Nr. Shree Rajshakti Hall,BH. Parin Furniture, Off. Gondal Highway, At. Vavdi, Tal. & Dist. Rajkot - 360004 |
| **Property Description (3)** |
| Plot No. 14/P Part No. B, " Matru Krupa ", Bokhira, ,Gayatri Residency Nr. Ramdevpir Mandir Jubeli, Off. Porbandar Adityana Road, Nr. Vivekanand Vinay Mandir, Area : Ramdev Park, , Bokhira, City : Porbandar - 360579, Tal : Porbandar, Dist. : Porbandar, State : Gujarat |
| **Property Description (4)** |
| Flat No. 302, Third Floor, , Shiv Apartment 1, , Nr. Nandbhavab Apartment, Off. Porbandar Road, Nr. Nand Upvan, Area : Chhaya, City : Porbandar - 360575,Dist. : Porbandar, State : Gujarat. |

## III. OUTSTANDING DUES OF THE SECURED LENDERS

| Sr No | Name of secured lenders | Total outstanding* (including interest/ others) |
|---|---|---|
| For Sr No 1 | IDBI Bank Limited | As on 11/06/2026 Rs 21.94 lakh |
| For Sr No 2 | IDBI Bank Limited | As on 14/06/2026 Rs 4.01 lakh |
| For Sr No 3 | IDBI Bank Limited | As on 06/06/2026 Rs 12.01 lakh |
| For Sr No 4 | IDBI Bank Limited | As on 03/06/2026 Rs 18.25 lakh |

## IV.TERMS AND CONDITIONS

| | |
|---|---|
| 1 | The Authorised Officer (AO) exercising the powers under the SARFAESI Act read with SARFAESI Rules is selling the assets/properties described above in the Tender Document (hereinafter referred to as the 'Secured Assets') and the same are being sold free from known charges and known encumbrances of the secured lender mentioned above in the Tender Document. |
| 2 | **Issue of Tender/ Offer / Bid Document**<br>The Tender Document along with Offer Form is available from **23/07/2026 to 11/08/2026** for secured assets on any working day till 4.00 pm and can be obtained from Shri Kamesh Baberwal, (AGM)- (M)- 9723501977 (e-mail)- kamesh.baberwal@idbi.co.in or Shri Avinash Adhangale: 9892202324) email id-avinash.adhangale@idbi.co.in or Shri. Umesh Singhania, DGM- (M) 9967701574 (e-mail) – umesh.singhania@idbi.co.in IDBI Bank, Retail Recovery Department, 2nd Floor, The Emporio A G Chowk, Kalawad Road, Rajkot-360005, Gujarat. The bid document can also be downloaded from IDBI website (www.idbibank.in) and e-Auction service provider www.baanknet.com |
| 3. | **Reserve Price and Earnest Money Deposit (EMD)** |

| **Details of Secured Assets -1** | **Reserve Price** | **Earnest Money Deposit** |
|---|---|---|
| No B-10, Pramukhraj Residency, Constructed on NA land admeasuring about 41-07 Sq.Mt of Sub plot No 63 to 72/10 of Plot No 63 to 72 lying and situates at Revenue Survey NO 1 paiki 1 of village Kothariya of Rajkot City, Gujarat | Rs 22,60,000/- (Rupee Twenty-Two Lakh Sixty Thousand Only ) | Rs 2,26,000/- (Rupee Two Lakh Twenty-Six Thousand only ) |
| | | |
| **Details for Sr No 2** | **Reserve Price** | **Earnest Money Deposit** |
| Flat No. 404, 4th Floor, Wing-A, Balaji Residency, Nr. Shree Rajshakti Hall,Bh. Parin Furniture, Off. Gondal Highway, At. Vavdi, Tal. & Dist. Rajkot - 360004 | Rs 12,10,000/- (Rupee Twelve Lakh Ten Thousand Only ) | Rs 1,21,000/- (Rupee One Lakh Twenty-One Thousand only ) |
| **Details for Sr No 3** | **Reserve Price** | **Earnest Money Deposit** |
| Plot No. 14/P Part No. B, " Matru Krupa ", Bokhira, , Nr. Ramdevpir Mandir Jubeli, Off. Porbandar Adityana Road, Gayatri Residency Nr. Vivekanand Vinay Mandir, Area : Ramdev Park, , Bokhira, City : Porbandar - 360579, Tal : Porbandar, Dist. : Porbandar, State : Gujarat | Rs 18,10,000/- (Rupee Eighteen Lakh Ten Thousand Only) | Rs 1,81,000/-( Rupee One Lakh Eighty-One Thousand Only) |
| **Details for Sr No 4** | **Reserve Price** | **Earnest Money Deposit** |
| Flat No. 302, Third Floor, , Shiv Apartment 1, , Nr. Nandbhavab Apartment, Off. Porbandar Road, Nr. Nand Upvan, Area : Chhaya, City : Porbandar - 360575,Dist. : Porbandar, State : Gujarat | Rs 13,79,000/- (Thirteen Lakh Seventy-Nine Thousand Only) | Rs 1,37,900/- (Rupee One Lakh Thirty-Seven Thousand Nine hundred Only) |
| | | |

| | |
|---|---|
| 4. | 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(s)/Mortgagor(s) with the secured lenders from time to time and the representations made by them. The AO or the secured lenders do not take or assume any responsibility for any shortfall of the movable/immovable assets or for procuring any permissions/licenses, etc. or for the dues of any authority/ and or any other dues/ charges including |

| | |
|---|---|
| | property tax/water tax/ service charges/transfer fees/electricity dues or any other taxes/encumbrances etc of any authority established by law. It is expressly made clear that the AO/secured lenders do not take or assume any responsibility for any dues, statutory or otherwise of **For Sr.no-1 Mr Anirudhsinh K Jadav, Mrs.Kantaben K Jadav, Mr. Kanabhai R Jadav\|For Sr.no-2 Mr Hareshgar Bhikhugar Meghnathi, Mrs Heenaben Hareshgar Meghnathi\| For Sr.no-3 Mr Hiren Hiteshbhai Bapodara, Mr Vipul Hiteshbhai Bapodara \| For Sr.no-4 Mr. Jogin Pravinchandra Pancholi, Mrs. Komal Jogin Pancholi** including such dues that may affect transfer of the assets in the name of the intending purchaser and such dues, if any, will have to be borne/ paid by the intending purchaser. |
| **5** | **Inspection of Asset:** - The interested bidders may inspect the asset at their own cost on the below mentioned dates in the presence of the representative of the AO available at the site to facilitate the inspection.<br>**11/08/2026 (10:00 AM to 4.00 PM)** |
| **6** | **Due Diligence by the Bidders**<br>The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, etc. whether the bidder actually verifies or not. |
| **7** | The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of movable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and abuttal of the assets/properties and that the bidder concurs or otherwise admits the identity of the assets/properties purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets/properties and their condition. |
| **8** | The Bidder shall not be entitled to receive re-imbursement of any expenses which may have been incurred in preparation of the Bid/Offer for submission and/or for carrying out due diligence, search of titles to the assets and matters incidental thereto or for any other purpose in connection with purchase of the asset under reference. |
| **9** | **Submission of Tender/Offer**<br>The Bidder shall complete in all respects the Offer form(s) annexed to the Tender Document, and furnish the information called for therein and **shall sign and date each of the documents** in the space provided therein for the purpose. **The Bidder shall initial each page of the Offer.** Offers received for sale and / or accepted are not transferable and any requests received by the AO for issuance of sale certificate, registration of the sale certificate or any other deed if required under the applicable laws in the name of any person/entity other than the Bidder shall not be entertained. In the event of any such request made by the Bidder for issuance of sale certificate, registration of the sale certificate or any other deed in the name of some person/entity other than him/her/it, the AO shall be at liberty to cancel the sale and forfeit the EMD or any amounts paid by the Bidder.<br>The Format for submission of Profile of the bidder are given in Chapter VI & VII respectively of this Tender Document.<br>**The format Chapter VI is for Individuals** and<br>**The format Chapter VII is Company / Proprietorship / Partnership firms**.<br>Bidders may fill in only the form relevant to them. |
| **10** | The Tender/Offer shall be signed by Bidder or by a person or persons duly authorized by the Bidder with the signature duly attested. |
| **11** | The Tender/Offer shall contain the full address, Telephone No., Fax No., e-mail-ID, if any, of the Bidder for serving notices required to be given to the Bidder in connection with the Offer. |
| **12** | The Tender/Offer form shall not be detached one from the other and no alteration or mutilation (other than filling in all the blank spaces) shall be made in any of the documents attached thereto. |
| **13** | **Last date for submission of Tender/Offer /Bid Document**<br>The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the **AO, DGM, IDBI Bank, Retail Recovery Department, IDBI Bank** |

**Ltd, Regional Office, Rajkot, The Emporia, 2nd floor, Above Sales India Office, Kalawad Road, Rajkot, Pincode: 360005, Gujarat** **not later than 4:00 PM on 11/08/2026.** In sealed cover by mentioning the details on envelope "Name of Borrower", Bidders to submit the EMD by way NEFT/RTGS in favour of **IDBI Bank Limited, as per Account details mentioned below.**

| Property Details | Account No. | IFSC Code | Branch Name |
|---|---|---|---|
| Sr. No. 1 | 11934915010026 | IBKL0000119 | Rajkot,Shiv-Darshan , Gujarat |
| Sr. No. 2 | 11934915010026 | IBKL0000119 | Rajkot,Shiv-Darshan , Gujarat |
| Sr. No. 3 | 160434915010026 | IBKL0001604 | Anjar , Gujarat |
| Sr. No. 4 | 42434915010026 | IBKL0000424 | Porbandar , Gujarat |

Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Bid Forms.

**14** Only those bidders will be permitted to participate in e-auction whose Tender/ Offer /Bid Document is complete in every respect and remittance by way of NEFT/RTGS proceeds is credited into the account indicated well before the cut-off time will be permitted to participate in the e -auction process. 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**

1. Participants who are not already registered with the e-auction provider M/S. PSB ALLIANCE PVT LIMITED, should register themselves by following the procedure mentioned at the website: www.baanknet.com

2. The participants /intending purchasers are necessarily required to submit following documents / papers for registration to M/S.PSB ALLIANCE PVT LIMITED.

a) SOI Form duly signed & filled up. Please download from provider www.baanknet.com

b) Self-attested copy of Pan Card

c) Self-Attested valid residential proof (Voter Id card, Aadhaar Card, Passport copy, Ration card, telephone bill, electric bill - any one)

d) Self-attested valid e mail id and mobile no.

The user id and password will be then sent directly to the registered participants / intending purchasers whose Bid Document is complete in every respect and remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time and the documents with further directions by the e- auction provider company, if any, for log in and participating in the auction through online process.

After receiving the user id / password, in case any bidders feel the need for training / e – auction support, such bidders may contact to PSB Alliance Pvt Ltd, Mob: - M. No- 8291220220 / e-mail- support.baanknet@psballiance.com ; logon at www.baanknet.com

**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. The Bank/ AO / e-auction service provider will not be responsible for any error occurred due to power failure / computer hardware or software error / network error etc. at the time of e-auction.**

**16** **Date and Time of e-Auction :** **12/08/2026 (11.00 A.M. to 1.00 P.M. with unlimited extension of 5 min)**

Bidder can start bidding on e-auction platform at website: www.baanknet.com, in the online auction. The first online bid that comes in the system during the online auction can be equal to the auction's reserve price or higher than the auction's reserve price by adding one or more increments of Rs.25,000/- (Rupees Twenty Five Thousand Only) or higher than the auction's reserve price by multiples of increment of Rs.25,000/-(Rupees Twenty Five Thousand Only). Any subsequent bid will have to be higher than previous bid by adding one increment of Rs.25,000/- (Rupees Twenty Five Thousand Only) or in multiples of the increments of Rs.25,000/- (Rupees Twenty Five Thousand Only)

After start of the online bidding process, a time period of 5(five) minutes shall be allowed to the

bidders beyond 1.00pm during the course of bidding process to increment their bid and if the bid is not incremented further within the said five 5(five) minutes, the auction process comes to an end and the highest bidder shall be declared as successful bidder. If the bid is incremented within the last five minutes of the given time of auction, the auction time will automatically further extended by additional 5(five) minutes to enable the other bidders to increment their bids and this process shall be continued till the auction process comes to an end on non-receipt of further increment(s) within the extended five minutes.

**17** AO reserves the right to retain the EMD of top three bidder's up to three months from the date of e - auction and **the amount of EMD will not carry any interest**. The Bids so retained will be valid for two months from the date of e-auction or till further extension of time as may be approved by the AO. The EMD of other bidders will be returned within 7 days from the date of e-auction without any interest.

**18** **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 i.e. on the same day or not later than next working day from the date of e-auction**,** by way of **NEFT/RTGS** in favour of **IDBI Bank Limited, as per accounts details mentioned below.**

| Property Details | Account No. | IFSC Code | Branch Name |
|---|---|---|---|
| Sr. No. 1 | 11934915010026 | IBKL0000119 | Rajkot,Shiv-Darshan , Gujarat |
| Sr. No. 2 | 11934915010026 | IBKL0000119 | Rajkot,Shiv-Darshan , Gujarat |
| Sr. No. 3 | 160434915010026 | IBKL0001604 | Anjar , Gujarat |
| Sr. No. 4 | 42434915010026 | IBKL0000424 | Porbandar , Gujarat |

The balance amount of the sale price shall have to be paid within **15** days from the date of confirmation of sale in his/her favor by way of **NEFT/RTGS** in favour of **IDBI Bank Limited, as per accounts details mentioned below.**

| Property Details | Account No. | IFSC Code | Branch Name |
|---|---|---|---|
| Sr. No. 1 | 11934915010026 | IBKL0000119 | Rajkot,Shiv-Darshan , Gujarat |
| Sr. No. 2 | 11934915010026 | IBKL0000119 | Rajkot,Shiv-Darshan , Gujarat |
| Sr. No. 3 | 160434915010026 | IBKL0001604 | Anjar , Gujarat |
| Sr. No. 4 | 42434915010026 | IBKL0000424 | Porbandar , Gujarat |

Such extended period as may be agreed upon in writing between the successful bidder and the AO, in any case not exceeding three months subject to proper justification.

**19** **As per Sec 194-I A of Income Tax Act, 1961, TDS will be applicable on the sale proceeds where the sale consideration is Rs.50.00 Lakhs and above. Payment of TDS should be made through Form 29QB incorporating Bank's Pan Number by the successful Bidder and submit certificate to AO**.

**20** In case the successful bidder fails to participate in the e-auction after payment of EMD and/or fails to deposit 25% of the sale price within permitted time, the AO shall forfeit the EMD and if the successful bidder backs out or does not pay balance 75% of the sale within permitted time after paying 25% of the sale price, then AO shall forfeit the 25% of the sale consideration so deposited including the EMD.

**21** The defaulting successful bidder shall forfeit all claims to the assets or to any part of the sum for which it may be subsequently sold.

**22** On confirmation of sale and if all the terms of payment have been complied with, the AO exercising the power of sale shall issue Certificate of Sale for the immovable property in favour of the purchaser as per the format provided in the SARFAESI Rules.

**23** The successful Bidder shall, after making full payment of sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at his sole and absolute discretion, arrange to take possession of the Secured Assets immediately thereafter. It is explicitly stated that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and

| | |
|---|---|
| | safe-keeping of the Secured Assets. In case the successful bidder fails to take possession of the secured assets as stated above, the AO reserves the right to revoke the sale confirmed in his/her favour, forfeit the entire amount paid by the successful bidder and go for re-bidding or sell the secured assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty. In such an event, the original successful bidder shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold. |
| **24** | The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of assets in his/her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured lenders and it shall be solely the obligation of the Bidder, at his/her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges etc. outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his/ her/ their name. IDBI Bank does not take any responsibility to provide information on the same. |
| **25** | The submission of the Bid/Offer means and implies that the Bidder/ Offerer has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/Offer laid down herein. |
| **26** | The time hereinabove fixed for the observance and performance by the bidder of any of the obligations to be observed by him/her under these conditions is and shall be deemed to be of the essence. |
| **27** | **General Terms and Conditions**<br>The AO shall be at liberty to amend/modify/delete/drop any of the above conditions as may be deemed necessary in the light of the facts and circumstances. |
| **28** | The entire procedure of e–auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the AO and the intending bidders shall have no right whatsoever to object to the same. |
| **29** | The AO reserves the right and liberty to accept/reject any or all the Bids/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 sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same. |
| **30** | In the event the said sale in favour of the bidder is not confirmed by AO, otherwise than on account of the wilful default of the bidder or if the sale is set aside by an order of the Court/Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be paid his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/her. |
| **31** | Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons. |
| **32** | **Jurisdiction**<br>All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Rajkot for property Sr. No. 1, & 2 alone shall have jurisdiction to entertain /adjudicate such disputes. |
| **33** | **Tenderer (s) must ensure the following while submitting the tender:**<br>A. That the tender should be filled in the format of the tender bids enclosed at Annexure-VI/VII.<br>**B.** Copy of the Pan Card of the person/s bidding and if it is a company / firm then copy of the pan card of company/firm.<br>**C.** Copy of certificate of incorporation of the company/firm.<br>**D.** Board Resolution of the company /firm authorizing the person /partner to file the bid for the secured assets and copy of the identity proof of the said person/partner. |

| | |
|---|---|
| | **E.** That every page of the tender document is duly signed by the tenderer before submitting the tender document.<br>**F.** That all alteration, erasures and over writing, if any, in the schedule or rate (s) are duly authenticated by the tenderer's signature. |
| **34.** | The interested bidders shall submit their Bid along with EMD & KYC documents (PAN card / Address proof). On receipt of the EMD, the bidders shall receive user id / password on their valid email id (mandatory for e-auction) from the e-auction service provider M/s. PSB Alliance Pvt Limited. |
| **35** | Parties may get the Bid Document, which contains detailed terms and conditions of sale, bid forms etc. from any of our office, on all working days or downloaded from IDBI Bank's website. |
| **36** | AO/Secured lenders do not take responsibility for any errors/omissions/discrepancy/ shortfall etc in the secured assets or for procuring any permissions etc or for the dues of any authority established by law. |
| **37.** | AO reserves the right to accept or reject any or all bids without assigning any reason(s). In case all the bids are rejected, the AO reserves the right to sell the assets by any of the modes as prescribed in the SARFAESI Act. |
| **38.** | The Secured Assets mentioned in the Bid Document are based on the charges/mortgages created by the Borrower in favour of Secured Creditors, the details whereof are given in the bid document. Interested parties are requested to verify the details of the Secured Assets and inspect the records relating to mortgaged assets available with AO on request. |
| **39.** | The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, expenses, tax liabilities, if any etc for transfer of secured asset. |

## V. BRIEF DETAILS OF TENDER/OFFER DOCUMENT

### TENDER/OFFER FORM FOR PURCHASE OF SECURED ASSETS

| | | | |
|---|---|---|---|
| **1** | **Issue of Bid/Offer Document** | **:** | The Tender/Offer Document for Sr.No1 can be obtained from Shri Kamesh Baberwal, (AGM)- (M)- 9723501977 (e-mail)- kamesh.baberwal@idbi.co.in, or Shri Avinash Adhangale: 9892202324) email id-avinash.adhangale@idbi.co.in IDBI Bank Ltd,Regional Office, Rajkot,The Emporia, 2nd floor, Above Sales India Office Kalawad Road, Rajkot, Pincode : 360005,Gujarat, from **23/07/2026 to 11/08/2026** on any working day between 11.00 am to 4.00 pm.<br>The Tender/Offer Document can also be downloaded from IDBI website (**www.idbibank.in**) **and** **www.baanknet.com** |
| **2** | **Cost of the Tender/Offer Document** | **:** | Nil |
| **3** | **Last Date and time for submission of Tender Document together with EMD** | **:** | **11/08/2026 (Till 4:00 PM)** |
| **4** | **Place, Date and time of E-Auction** | **:** | **Place : e-auction platform at website:**<br>www.baanknet.com<br>**12/08/2026 (11.00 A.M to 1.00 P.M)**<br>**with unlimited extension of 5 min each, if required** |

* * *

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

***For purchase of secured assets / property (Name of Borrower)-_____,***
***Property Address.***

_____

_____

***(To be filled and submitted by the Bidder/ Offerer individually for each property)***

| | | | |
|---|---|---|---|
| **1** | ***a)*** Full Name of the Bidder/Offerer *(in Block letters)* | : | |
| | ***b)*** Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc. | : | |
| | ***c)*** Mobile Nos. | | |
| | ***d)*** E-mail ID | | |
| **2** | Brief particulars of business (if any) | : | |
| **3** | Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd. | : | |
| **4** | Name and particulars of the Company/Firm/Person in whose name the Secured Assets/ property are to be purchased | : | |
| **5.** | Details of Earnest Money Deposit (EMD) | | |
| | NEFT/RTGS UTR NO. | : | |
| | Amount remitted | : | |
| | Date | : | |
| **6.** | Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer | : | |
| **7.** | Bank account details(In case of refund of EMD amount) | | Account Name:<br>Account Number:<br>IFSC Code:<br>Bank Name & Branch: |

* Each and every information and documents to be submitted is mandatory.

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

Signature of the duly authorised official of the Bidder/Offerer
Name and Designation of the Authorised Signatory

Place :

Date :

## VII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

***For purchase of secured assets / property of (Name of Borrower) -_____,***

***Property Address.***

_____

_____

***(To be filled and submitted by the Bidder/Offerer individually for each property)***

| | | |
|---|---|---|
| 1. | ***a)*** Name of the Company/ Firm/ Party *(in Block letters)* | |
| | ***b)*** Complete Registered Address | |
| | ***c)*** Complete Correspondence Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc. | |
| 2. | Date of Incorporation | |
| 3. | Constitution (Private/Public/Joint) | |
| 4. | Name of Chairman | |
| 5. | Name of Managing Director / Partners | |
| 6. | Board of Directors | a) |
| | | b) |
| | | c) |
| | | d) |
| | | e) |
| | | f) |
| 7. | Income tax PAN No. (attested copy of PAN card of the company to be attached) | |
| 8. | Date of Last Income Tax Return (Enclose copy of last 3 years' Income Tax clearance certificate) | |
| 9 | ***a)*** Full Name of the Authorised Person to carry out e- auction on behalf of the company/firm /party ***(in Block letters)*** **(Original Authorised letter to be attached to carry out the e-auction process)** | : |
| | ***b)*** Complete Postal Address of the Authorise person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc. | : |
| | ***c)*** Mobile Nos. | |
| | ***d)*** E-mail ID | |
| 10 | Designation of the Authorize Person | : |
| 11 | Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd. | : |
| 12. | Details of Earnest Money Deposit (EMD) | |

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

* Each and every information and documents to be submitted is mandatory.

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

Signature:

Name of the Authorised Person :

Designation :

Company Seal

All authorizations should be annexed to this form.

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## VIII. FORM OF APPENDIX TO THE BID/OFFER (DECLARATION BY THE BIDDER)

**(ON STAMP PAPER OF Rs. 300/-)**
**FORM OF BID/OFFER**
***(Note: This Appendix forms part of the Bid/Offer)***

To,

Authorised Officer,
IDBI Bank LTD,
Retail Recovery Department,
Mittal Court, 2nd Floor,
"B" Wing, Nariman Point,
Mumbai-400 021

**Sale of Secured Assets/Property of –**

**Immovable properties situated at -**

| |
|---|
| |

**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 sole and absolute discretion, I/we shall arrange to take possession of the secured assets immediately thereafter. I/We understand that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the secured assets. We further understand that in the event I/We fail to take possession of the Secured Assets as stated above, the AO reserves the right to revoke the sale confirmed in my/our favour and forfeit

the entire amount paid by me/us and I/we shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.

**5** I/We clearly understand and accept that the Authorised Officer or the secured lenders do not take or assume any responsibility for any dues, statutory or otherwise, of (Name of 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/offer is accepted.

**6** I/We understand that you are not bound to accept the highest or any Bid/Offer you may receive. Further, I/we will not raise any objection in case the Authorised Officer goes for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty.

**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 remitted Rs._____ (Rupees _____ __ only) towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of NEFT/RTGS amount in favour of IDBI Bank Limited, Account No. _____, IFSC Code:_____, Branch :_____.

**9** We understand that the EMD will not carry any interest.

**10** 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 : ..... .....

***