The Authorised Officer (AO)

of

IDBI BANK LIMITED

(CIN: L65190MH2004GOI148838)

IDBI BANK LIMITED
Retail Recovery Department, Zonal Office, Patna
3rd Floor, Sai Corporate Park, Rukanpura, Bailey Road, Patna, Bihar - 800014
Tel. No. : 0612 – 3520115/ 3520117/ 3520184

Tender/ / Bid Document

For

Sale of Secured Assets of

Smt. Baby Rani
(Borrower cum Mortgagor – Baby Rani)

Sale Under the provisions of

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

Read with

The Security Interest (Enforcement) Rules, 2002

CONTENTS		
Sr. No	**Particulars**	**Page No.**

IMPORTANT DATES & INFORMATION

Minimum Bid Incremental Amount	Rs.10000 (Rupees Ten Thousand Only)
Sale of Bid / Tender Document date	05.09.2026 to 22.09.2026 (Till 11.00 A.M)
Date of Inspection	18.09.2026 (11.00 A.M to 1.00 P.M)
Last date of submission of Bids along with EMD	23.09.2026 (till 11:00AM)
Date of E-auction	23.09.2026 (11:00AM to 1:00 PM With unlimited extension of 5 Minutes)

I. PUBLIC NOTICE FOR SALE PUBLISHED IN THE NEWSPAPERS

Notice of Sale served/ published/ affixed as per Appendix II-A/ Appendix IV-A of Security Interest (Enforcement) Rules, 2002.

The Notice of Sale was served on 31.08.2026 affixed on 31.08.2026 and the Public sale Notice was published in the following newspapers on 03.09.2026

i) Hindustan (Hindi)
ii) The Times of India (upcountry Bihar, English)

IDBI BANK

IDBI Bank Ltd.

CIN:L65190MH2004GOI148838

3rd Floor, Sai Corporate Park, Rukanpura, Bailey Road, Patna, Bihar -800014

APPENDIX IV-A

(See proviso to Rule 8(6)

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 9 (1) 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 **23.09.2026** for recovery of **Rs. 8,84,483.02/- as on 22-08-2025 (with interest reckoned upto 04.03.2025) plus interest thereon w.e.f. 05.03.2025** additionally expenses incurred towards recovery of loan with applicable interest due to the IDBI Bank Ltd., Secured Creditor from (1) Baby Rani W/o Hero Hussain (Borrower cum Mortgagor) & (2) Md. Hero Hussain S/o Aalim Miya (Guarantor).The reserve price and earnest money deposit will be as under:

Sr. No.	Borrower/Mortgagor/ Guarantor	Brief Description of the immovable property	Reserve Price / EMD / Bid increase amount	Possession Date / Loan Outstanding (Amount in Rs.)
1.	**(1) Baby Rani** W/o Hero Hussain (Borrower cum Mortgagor) **(2) Md. Hero Hussain** S/o Aalim Miya (Guarantor) MSME Loan a/c-124867110013916	All the part and parcel of immovable property admeasuring 12 Dhur, comprised in deed no -2812 Registered on 24-01-2022 at District Registry Office Bettiah situated at Mauza & Halka - Tuniya Bishunpur, Anchal-Chanpatiya, P.S- Manuapul, Tauzi no.951, Thana no.-138, SRO- Bettiah, Khata no.- 316, Khesra no.-1935, Jamabandi no.121, Dist-West Champaran, Bihar. **Which is bounded as follows: On the East by :** Premlata Devi & Mansha Devi; **On the West by :** 12' Wide Rasta; **On the South by :** Madhu Devi; **On the North by :** Niz Lekhakari. Together with all and singular the structures and erection threon both present and future.	Rs. 12,32,000/- Rs. 1,24,000/- Bid increase amount Rs.10,000/-	30-07-2025 Rs. 8,84,483.02/- as on 22-08-2025 plus interest thereon w.e.f. 05.03.2025. Additionally expenses incurred towards recovery of loan with applicable interest will also be recovered.

2.	Sale of Bid/Tender Documents	05.09.2026 to 22.09.2026 (Till 11.00 A.M)
3.	Date of Inspection	18.09.2026 (11.00 A.M to 1.00 P.M)
4.	Last date of submission of Bid along with EMD	22.09.2026 (till 11:00AM)
5.	Date and Time of e-auction	23.09.2026 (11:00AM to 1:00 PM With unlimited extension of 5 Minutes)
6.	Known encumbrances (if any)	Not known to bank (however it shall be the responsibility of Bidder to make necessary due diligence any physical verification of the property and satisfy themselves about the property specification before submitting the bid.
7.	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. Sanjay Kumar Mishra, DGM (M) 6394489389 (T) 0612- 3520117 (e-mail) – sanjay.m@idbi.co.in or Shri Raja Choudhary, AGM (M) 9029007611 (e-mail) choudhary.raja@idbi.co.in or Shri Pratik Kumar, Manager (M) 7694860388 (e-mail)- Pratik.kumar@idbi.co.in Shri.Chandra Prakash Gupta, Manager (M) 9572794848 (e-mail) cp.gupta@idbi.co.in. For e-auction support, you may contact PSB Alliance Pvt Limited, Mob: - M. No-8291220220/ e-mail-support.baanknet@psballiance.com. **This is 15 days' Notice under Rule 9(1) 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 : Patna
Date : 03.09.2026

IDBI BANK

आईडीबीआई बैंक लिमिटेड,क्षेत्रीय कार्यालय
CIN: L65190MH2004GOI148838
तीसरी मंजिल, साई कॉरपोरेट पार्क, रुकनपुरा बेली रोड, पटना, बिहार-800014

अचल संपत्तियों को बिक्री हेतु सार्वजनिक सूचना

[परिशिष्ट IV-A] [नियम 8(6) के प्रावधान को देखें

सिक्योरिटाइजेशन एंड रिकंस्ट्रक्शन अफ फाइनेंशियल एसेटस एंड एनफोर्समेंट अफ सिक्योरिटी इंटरेस्ट अधिनियम ,2002 तथा सुरक्षाहित (प्रर्वतन) नियम, 2002 के नियम 9(1) के प्रावधान के अंतर्गत अचल संपत्तियों की बिक्री हेतु ई-नीलामी बिक्री सूचना

एतदद्वारा आम जनता को तथा विशेष रूप से उधारकर्ता (ओं) एवं जमानतदार (ओं) को सूचित किया जाता है की नीचे वर्णित अचल संपत्तियों, जो सुरक्षित लेनदार आईडीबीआई बैंक लिमिटेड के पक्ष में बंधक/ प्रभारित है तथा जिनका भौतिक कब्जा आईडीबीआई बैंक लिमिटेड के अधिकृत अधिकारी द्वारा ले लिया गया है, को " जैसी स्थिति में है ", " जो है वही है", " जो कुछ भी है " एवं " विना पुनरावृत्ति (WITHOUT RECOURSE) " के आधार पर दिनांक 23.09.2026 को बिक्री हेतु रखा जाएगा, ताकि आईडीबीआई बैंक लिमिटेड (सुरक्षित लेनदार) के बकाया की वसुली की जा सके, जो उधारकर्ता 1. बेबी रानी, पत्नी- हीरो हुसैन(उधारकर्ता सह बधंककर्ता)2. मो. हीरो हुसैन पुत्र- आलिम मिंया(जमानतकर्ता), रिजर्व मूल्य एवं अर्नेस्ट मनी डिपॉजिट (EMD) का विवरण निम्नानुसार है:

क्रम सं.	उधारकर्ता / बधंककर्ता जमानतदार	अचल संपत्ति का संक्षिप्त विवरण	रिजर्व मूल्य / EMD (अर्नेस्ट मनी डिपॉजिट) / बोली वृद्धि राशि	कब्जा करने को तिथि / ऋण बकाया राशि
1	(1) बेबी रानी, पत्नी- हीरो हुसैन (उधारकर्ता सह बधंककर्ता) 2. मो. हीरो हुसैन पुत्र- आलिम मिंया(जमानतकर्ता), ऋण खाता: **MSME Loan A/c – 1248671100013916**	12 धुर क्षेत्रफल का समस्त अचल संपत्ति, विलेख संख्या-2812, पंजिकृत दिनांक-24.01.2022, जिला निबंधन कार्यालय बेतिया में पंजिकृत जो मौजा एवं हल्का- तुनिया विशुनपुर, अंचल- चनपटिया, थाना- मनुआपुल, तौजि संख्या-951, थाना संख्या-138, SRO- बेतिया , खाता संख्या-316, खेसरा संख्या-1935, जमाबंदी संख्या-121, जिला- पश्चिम चंपारण, बिहार में स्थित है । सीमाएं- पूर्व- प्रेमलता देवी एवं मंसा देवी , पश्चिम- 12 फीट चौड़ी सड़क, दक्षिण- मधु देवी, उत्तर- निज लेखाकरी। उपरोक्त भूमि पर वर्तमान एवं भविष्य में स्थित/ निर्मित समस्त संरचनायों सहित ।	₹ 12,32,000/- ₹1,24,000/- बोली वृद्धि राशि ₹10,000/-	30.07.2025 ₹ 8,84,483.02/- (दिनांक 22.08.2025 तक) तथा इस पर 05.03.2025 से आगे का ब्याज, इसके अतिरिक्त ऋण बसुली हेतु किए गए व्यय तथा उस पर लागु ब्याज भी वसुल किया जाएगा

2.	बोली/टेंडर दस्तावेजो की बिक्री:	05.09.2026 से 22.09.2026 (प्रा 11:00 बजे तक)
3.	निरीक्षण की तिथि	18.09.2026 (प्रा 11:00 बजे से 1:00 बजे तक)
4.	EMD सहित बोली जमा करने का अंतिम तिथि	22.09.2026, (प्रा 11:00 बजे तक)
5.	ई-नीलामी की तिथि एवं समय:	23.09.2026, (प्रा 11:00 बजे से 1:00 बजे तक) हर बार 5 मिनिट का असीमित विस्तार
6.	ज्ञात भार/ दायित्व (यदि कोई हो)	बैंक को ज्ञात नहीं। तथापि बोलीदाता की यह जिम्मेदारी होगी कि वह संपत्ति का आवश्यक ड्यु डिलिजेंस एवं भौतिक सत्यापन स्वयं करे तथा बोली प्रस्तुत करने से पूर्व संपत्ति के विनिर्देशों से पुर्णत: संतुष्ट हो ।

7. बिक्री की विस्तृत नियम और शर्तो के लिए:
कृपया www.baanknet.com और IDBI बैंक की वेबसाइट www.idbibank.in पर दिए गए लिंक देखें। किसी भी स्पष्टीकरण के लिए, इच्छुक पक्ष श्री संजय कुमार मिश्रा, डीजीएम (मोबाइल) 6394489389 (टेलीफोन) 0612-3520117 (ईमेल) – sanjay.m@idbi.co.in या श्री राजा चौधरी, एजीएम (मोबाइल) 9029007611 (ईमेल) choudhary.raja@idbi.co.in या श्री प्रतीक कुमार, प्रबंधक (मोबाइल) 7694860388 (ईमेल)- Pratik.kumar@idbi.co.in श्री चंद्र प्रकाश गुप्ता, शाखा प्रबंधक (मोबाइल) 9572794848 (ई-मेल) cp.gupta@idbi.co.in से संपर्क कर सकते हैं। ई-नीलामी संबंधी सहायता के लिए, आप संपर्क कर सकते हैं: पीएसबी एलायंस प्राइवेट लिमिटेड, मोबाइल: 8291220220/ईमेल: support.baanknet@psballiance.com
यह प्रतिभूतिकरण एवं वित्तीय परिसंपत्तियों का पुनर्निर्माण एवं सुरक्षा हित प्रवर्तन अधिनियम, 2002 के नियम 9(1) के अंतर्गत ऋणधारक/गारंटर/बंधक को 15 दिन की सूचना है।

स्थान: पटना
दिनाकं: 03.09.2026

नोट: विवाद की स्थिति में अंग्रेजी पाठ्य मान्य होगा

हस्ताक्षर/-
अधिकृत अधिकारी
आईडीबीआई बैंक लिमिटेड

II. INTRODUCTION

IDBI Bank Ltd. (IDBI) is a company within the meaning of the Companies Act, 2013 and also “banking company” within the meaning of Banking Regulation Act, 1949 having its Registered Office at IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400005 & also having its one of the offices at Bettiah (hereinafter referred to as “Secured Creditor” or “IDBI Bank”) issued a Demand notice dated 29-04-2025 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”)* calling upon Borrower/ Mortgagor Smt. Baby Rani(Borrower cum Mortgagor – Baby Rani **having immovable property situate at Tuniya Bishunpur, Anchal-Chanpatiya, P.S- Manuapul,Dist-West Champaran, Bihar ,** to repay the amount mentioned in the said Demand notice being**,** Loan A/c No. 1248671100013916 aggregating Rs. 8,84,483.02/- as on 22.08.2025 plus further interest and charges thereon 05.02.2025 at the contractual rates upon the footing of compound interest until payment/ realization The said statutory demand notice was served to Borrower & Mortgagor on 29.04.2025 & the service of statutory demand notice under Rule 3 has been completed on 08.05.2025.As the demanded amount was not paid even after the statutory period of 60 days, IDBI Bank took symbolic possession of Secured Assets under section 13 (4) of SARFAESI Act on 30.07.2025, by affixing the notice at the Secured Assets as well as served on the borrower/ mortgagor and also published the possession notice in two newspapers viz., Hindustan (Hindi) & The Times of India (upcountry Bihar, English), in compliance with Rule 8 of Security Interest (Enforcement) Rules, 2002 (“Rules”). The secured assets being put on sale is mentioned at Serial No. III (hereinafter referred to as “the Secured Assets”) on the terms and conditions mentioned in this Bid Document.

III. BRIEF DESCRIPTION OF SECURED ASSETS

(A) Description of Immovable Property

1. All the part and parcel of immovable property admeasuring 12 Dhur, comprised in deed no.- 2812 Registered on 24-01-2022 at District Registry Office Bettiah situated at Mauza & Halka - Tuniya Bishunpur, Anchal-Chanpatiya, P.S- Manuapul, Tauzi no.951, Thana no.-138, SRO- Bettiah, Khata no.- 316, Khesra no.-1935, Jamabandi no.121, Dist-West Champaran, Bihar Which is bounded as follows: On the East by : Premlata Devi & Mansha Devi On the West by : 12’ Wide Rasta On the South by : Madhu Devi On the North by : Niz Lekhakari Together with all and singular the structures and erection threon both present and future.

(B) Description of Movable Assets: NIL

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IV. TERMS AND CONDITIONS

<table>
<tr><td>1</td><td>The Authorized Officer (AO) exercising the powers under the SARFAESI Act read with Rules is selling the assets/properties mentioned at Serial No. III of the Tender / Bid Document.</td></tr>
<tr><td>2</td><td><u>Issue of Tender / Bid Document</u>

The Tender / Bid Document along with Offer Form is being distributed from 05.09.2026 to 22.09.2026 (Till 11.00 A.M) on any working day and can be obtained from any of our of Bettiah Branch, Officer Shri Chandra Prakash Gupta, Branch Head and contact no. 9572794848 having address at IDBI Bank Ltd., Supriya Cinema Complex, Supriya Cinema Road,West Chapran,Bettiah,Pin Code:845438 on payment of non refundable fee of Rs.100/- to be paid through RTGS/NEFT/DD/PO in favour of IDBI Bank Limited .The Tender/ Bid Document can also be downloaded from IDBI website www.idbi.bank.in & https:// www.baanknet.com of the service provider]
Those bidders preferring to download the Bid Document shall have to furnish the non refundable fee of Rs.100/- as mentioned above, at the time of submission of the bid along with EMD
All payments to IDBI Bank Ltd. by bidders in connection with this auction shall be made by way of RTGS/NEFT/DD/PO in favour of IDBI Bank Limited, – Account No. 124834915010026, IFSC Code: IBKL0001248 , Branch : Bettiah, Bihar</td></tr>
<tr><td>3</td><td><u>Reserve Price and Earnest Money Deposit (EMD)</u>
<table>
<tr><th>Details</th><th>Reserve Price</th><th>Earnest Money Deposit</th></tr>
<tr><td>All the part and parcel of immovable property admeasuring 12 Dhur, comprised in deed no -2812 Registered on 24-01-2022 at District</td><td>12,32,000/-</td><td>1,24,000/-</td></tr>
</table></td></tr>
</table>

	Registry Office Bettiah situated at Mauza & Halka - Tuniya Bishunpur, Anchal-Chanpatiya, P.S- Manuapul, Tauzi no.951, Thana no.-138, SRO-Bettiah, Khata no.- 316, Khesra no.-1935, Jamabandi no.121, District-West Champaran, Bihar Which is bounded as follows: On the East by : Premlata Devi & Mansha Devi On the West by : 12’ Wide Rasta On the South by : Madhu Devi On the North by : Niz Lekhakari Together with all and singular the structures and erection threon both present and future		
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 mortgage created by the Borrower / Mortgagor with the Secured Creditor. All statutory liabilities / taxes / maintenance fee / electricity / water charges/ property taxes 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. The AO or the Secured Creditor do not take or assume any responsibility for any shortfall of the movable/immovable assets or for procuring any permission, etc. or for the dues of any authority established by law. It is expressly made clear that the AO / Secured Creditor do not take or assume any responsibility for any dues, statutory or otherwise by [Name of the Borrower/ Guarantor/ Mortgagor] 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 solely by the purchaser. **Statutory liabilities of the Borrower / Mortgagor and encumbrances on the immovable properties known to the AO are Nil/if any to be furnished here]. However, the prospective bidders are advised to satisfy themselves**		

	regarding encumbrances and other liabilities if any, over the Secured Assets. (OR) The Bank has [received following claims or known encumbrances] in respect of the Secured Assets : Nil
4(A)	**<u>Inspection of asset:</u>** The interested bidders may inspect the Secured Asset at their own cost and expense on 18.09.2026(11.00 A.M to 1.00 P.M in the presence of the representative of the AO available at the site to facilitate the inspection.
5	**<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. The bidders shall keep the information gathered during the due diligence process including information available as per Bank's records/ interaction with Secured Creditor's officials, confidential and not to disclose the said information etc. to any person / entity and shall not use the said information etc., for any purpose other than making an offer/ bid, pursuant to the Bid Document / Auction Notice.
6	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 immovable property / premises and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/ herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements boundaries and abuttals of the assets/ properties and that the bidder concurs or otherwise admits the identity of the assets/ properties purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets/properties and their condition. It shall be further presumed that by submitting an offer, the bidder (s) has made his/ their own

	independent assessment due diligence, legal and otherwise of the Secured Assets and their condition. Any offer made shall be deemed to have been submitted after complete satisfaction of title (including encumbrances, mortgage / charge of the Secured Creditor) and / or all claims there against and after due & proper inspection of the Secured Assets. The Bidder shall take note that if at all any movable assets like household goods, furniture, fixtures, or any other items which are not charged to the Secured Creditor are lying in the premises, they shall not form a part of the sale and the Bidder shall not claim any right of whatsoever nature on the same in any eventuality and the AO shall not entertain any request from the Bidder claiming any kind of right on such uncharged assets.
7	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.
8	**Submission of Tender/ Bid Document /Offer** The Bidder shall complete in all respects the Offer form(s) annexed to the Tender/ Bid 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 the Offer.** Offers received for sale and/ or accepted are not transferable and any requests received by the AO for issuance of sale certificate or any other deed in the name of any person/ entity other than the Bidder shall not be entertained and shall be rejected. The Formats for submission of Profile of the bidder are given in Chapter VI & VII of this Tender/ Offer / Bid Document for Individual and Company / Firm /Party respectively. The format, Chapter VI is for Individuals and the format, Chapter VII is for Company / Proprietorship / Partnership firms. Bidders may fill in only the form relevant to them. The Bidder shall furnish to the satisfaction of the IDBI Bank, particulars for the purpose of KYC, source of funds and such other information as the AO may require in the context of the

	Offer. Any falsehood, inaccuracy or incompleteness in any respect by a Bidder, shall lead to disqualification of such Bidder.
9	The Tender / Bid Document shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested by the Bidder.
10	The Tender / Bid Document 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.
11	The Tender/ Bid Document 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.
12	**Last date for submission of Tender/ Bid Document** The interested parties may submit Tender/ Offer / Bid Document duly filled and signed along with the required documents to Shri. Sanjay Kumar Mishra, DGM of the authorized officer IDBI Bank, Shri. Sanjay Kumar Mishra, DGM on any working day but not later than 23.09.2026 (till 11:00 AM) in sealed cover containing the Bid Document super scribed "Bid Document – Smt. Baby Rani(Borrower cum Mortgagor – Baby Rani) and Name and phone number of Bidder to be mentioned on left hand side. **Remittance of EMD by way of RTGS** Bidders to remit the EMD by way of RTGS/NEFT/DD/PO in Favor of IDBI BANK LTD **Account No. 124834915010026, IFSC Code: IBKL0001248 Bettiah Branch not later than 23.09.2026 (till 11.00 A.M). Such bidders must indicate RTGS/NEFT UTR/DD/PO No., Amount remitted and date in the appropriate space in the Bid Forms.** The EMD of successful Bidder shall be retained towards part sale consideration and EMD amount of unsuccessful bidders shall be returned or transferred back by RTGS/NEFT. The EMD shall not bear any interest.
13	The bidder/ representative of whose Tender/ Bid document is complete in every respect and remittance by way of RTGS proceeds is **credited** into the account indicated above well before the cut-off time, will be permitted to participate in the e -auction process. The 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/ Bid document, if found incomplete in any respect, shall be liable for outright rejection. Bidders, whose forms are found to be in order along with the EMD submitted by them, will be informed by e-mail and through mobile number provided. Conditional Offers and contingent offers shall be treated as invalid. Auction / Bidding shall only be through "online Auction Mode" through the website of Service Provider M/S.PSB ALLIANCE PVT LIMITED.
14	**<u>Registration with E-Auction Service Provider</u>** **1.** IDBI Bank Ltd. has appointed M/S. PSB ALLIANCE PVT LIMITED,as e-Auction Support Provider (e-ASP) for said sale. 2. 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 3. After scrutiny of bids and confirmation of the receipt of EMD as advised, AO would forward names and other details of valid bidders to the M/S. PSB ALLIANCE PVT LIMITED for initiating further process related to auction. 4. PSB Alliance Pvt Ltd,Mob: No- 8291220220 / e-mail- support.baanknet@psballiance.com ; logon at www.baanknet.com a. The participants /intending purchasers are necessarily required to submit following documents / papers for registration to PSB Alliance Pvt Ltd, Mobile No- 8291220220 / e-mail- support.baanknet@psballiance.com ; logon at www.baanknet.com. The E-Auction Form should be duly signed & filled up. The E-Auction Form may be downloaded from www.baanknet.com. Self-attested copy of PAN Card b. Self-Attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - any one) c. Valid e mail id and mobile no.

	6. After completion of the registration process, M/S. PSB ALLIANCE PVT LIMITED would submit list of the bidders to AO/IDBI Bank Ltd. 7. Thereafter, AO would intimate the bidders accordingly. The user id and password will be then sent directly to the registered participants/ intending purchasers whose Bid Documents are complete in every respect **and** whose EMD is received by way of RTGS/NEFT/DD/PO only, in favour of IDBI Bank Limited, **Account No. 124834915010026, IFSC Code: IBKL0001248,Branch : Bettiah Bihar** before the cut-off time and date 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 or any other technical glitch / issues, etc. at the time of e-auction.**
15	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, technical glitches or issues etc) on the part of the Service Provider, in such cases. In order to ward of such contingent situation, bidders are requested to make all the necessary/ alternative arrangements such as backup power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.
16	**The e- auction day:** **The e-auction would be held from 23.09.2026 (11:00AM to 1:00 PM with unlimited extension of 5 Minutes)** The auction would be held with unlimited extensions of 5 minutes each, beyond 1:00 pm, if required**,** on e-auction platform at website: www.baanknet.com, in case no further valid bids are received during the extended period, the last highest bid received would be treated as the successful bid and auction would be treated as closed/terminated. **Increase in Bid Amount:**

	It may be noted that increase in bid amount, if any, during the e-auction period shall be made as under. **In multiples of Rs. 10,000/-** **Increase in bid amount below Rs.10,000/- will be rejected.** First bid should be of at least one increment over the Reserve Price or in multiples as above.
17	In case of default in payment at any stage by the successful bidder/ auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid will be forfeited in favour of Secured Creditor and the Authorised Officer (AO) reserves the right to resell the property or to conduct the auction again. The EMD of unsuccessful bidders will be returned within 7 days from the date of e-auction and the amount of EMD will not carry any interest.
18	**<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 (which is inclusive of EMD) on the same day of sale or not later than the next working day by way of **RTGS/NEFT/DD/PO** in favor of IDBI Bank Limited, **Account No. 124834915010026, IFSC Code: IBKL0001248, Branch: Bettiah, Bihar**.The balance 75% amount of the bid amount shall have to be paid on or before 15th day of confirmation of sale by way of **RTGS/NEFT/DD/PO** in favor of IDBI Bank Limited, **Account No. 124834915010026, IFSC Code: IBKL0001248, Branch: Bettiah, Bihar** or such extended period as may be agreed upon in writing between the purchaser and the secured creditor, in any case not exceeding three months.
19	In case the successful bidder fails to deposit 25% of the sale price as aforesaid, the AO shall forfeit the EMD in favour of Secured Creditor and if the successful bidder backs out after paying 25% of the sale price, then AO shall forfeit the amount received of the sale consideration so deposited including the EMD in favour of Secured Creditor and the Secured Assets will be resold.
20	In case of default in payment of the remaining 75% of the bid amount or part thereof within the prescribed period, the 25% amount deposited and/or the amount so deposited thereafter will be forfeited in favour of Secured Creditor

	and Secured Assets will be resold. The defaulting successful bidder shall forfeit all claims to the Secured Assets or to any part of the sum for which it may be subsequently sold.
21	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to resell the assets and forfeit the amount paid in favour of Secured Creditor.
22	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/ immovable property in favor of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002. The said Certificate of Sale shall be issued in the name of the successful purchaser who has made the bid and not in the name of any other person.
23	The successful Bidder after making full payment of sale price shall immediately and simultaneously take possession of the Secured Assets. The AO shall not be in any manner responsible for security, safe-keeping and possession of the Secured Assets. In case the successful bidder fails to take possession as stated above, the AO reserves the right to revoke the sale confirmed in his/ her favor and forfeit the entire amount paid by the bidder. Further, such bidder shall have no claims on the Secured Assets or to any amount /s for which Secured Assets may be subsequently sold. It is explicitly stated that once the sale certificate is issued by the AO, the AO shall not be held responsible for security, safe- keeping and possession of the Secured Assets. From the date of issuance of Sale Certificate of Secured Assets, all the risk, costs, responsibilities, including any loss or damage to the Secured Assets through, fire or any other natural calamities or due to any theft, burglary or robbery or from any other cause whatsoever, shall be that of the successful Bidder and neither IDBI Bank nor the AO shall be liable for such loss or damage.
24	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of Secured Assets in his/ her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the Secured Creditor 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/ property taxes 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. Only Sale Certificate will be issued to the successful purchaser, as envisaged under SARFAESI Rules. It shall be responsibility of Successful Bidder to remit TDS as applicable under Section 194-I-A, if the aggregate of sums credited or paid for sale consideration is Rs.50 lakh or more, TDS shall be filed online and TDS Certificate shall be issued. The Successful Bidder has to produce the proof of having deposit the income tax into Government account.
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. In the event of IDBI Bank's office remaining closed on the day of the Bid for any unforeseen reason, the Bids shall take place on the next working day of IDBI Bank between 11:00 A.M to 1:00 P.M.
27	The information in respect of the Secured Assets has been stated to the best of the knowledge of the AO from the records available with IDBI Bank, who, however, shall not be responsible for any error, misstatement or omission in the said particulars.
28	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.
29	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.

30	Notwithstanding anything to the contrary contained in this document, the AO reserves the right and liberty to accept/reject any or all the Bids/Offers and also reserves the right to postpone the auction at any time or cancel the entire sale process without assigning any reasons and his decision in this regard shall be final. 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.
31	In the event, the said sale in favour of the bidder is 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.
32	**Jurisdiction**: All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Bihar alone shall have jurisdiction to entertain /adjudicate such disputes.

V. BRIEF DETAILS OF TENDER/ BID DOCUMENT

TENDER/ OFFER / BID DOCUMENT FORM FOR PURCHASE OF SECURED ASSETS/PROPERTY OF

[Name of the borrower & Mortgagor – Smt. Baby Rani]

Property Description All the part and parcel of immovable property admeasuring 12 Dhur, comprised in deed no -2812 Registered on 24-01-2022 at District Registry Office Bettiah situated at Mauza & Halka - Tuniya Bishunpur, Anchal-Chanpatiya, P.S- Manuapul, Tauzi no.951, Thana no.-138, SRO-Bettiah, Khata no.- 316, Khesra no.-1935, Jamabandi no.121, District-West Champaran, Bihar Which is bounded as follows: On the East by : Premlata Devi & Mansha Devi On the West by : 12' Wide Rasta On the South by : Madhu Devi On the North by : Niz Lekhakari Together with all and singular the structures and erection threon both present and future			
1	**Issue of Bid/ Offer Document**	**:**	The Tender/ Bid Document can be obtained from 05.09.2026 to 22.09.2026 (Till 11:00 A.M) [Name of the Shri. Sanjay Kumar Mishra, DGM IDBI Bank Ltd. Retail Recovery Department, Zonal Office, Patna,3rd Floor, Sai Corporate Park, Rukanpura, Bailey Road, Patna, Bihar -800014 from 05.09.2026 to 22.09.2026 (Till 11:00 A.M). The Tender/ Bid document can also be downloaded from IDBI website www.idbi.bank.in and https: **www.baanknet.com**
2	**Cost of the Tender/ Bid Document**	**:**	Non refundable fee of Rs.100/-
3	**Last Date and time for submission of Tender/ Bid Document together with EMD**	**:**	**23.09.2026 (till 11:00 A.M)**
4	**Place, Date and time of E-Auction**	**:**	**Place : e-auction platform at website:** www.baanknet.com **Date: 23.09.2026 (11:00 a.m. to 1:00 p.m) 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 of
[Name of the borrower/ mortgagor]

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

1	***a)*** Full Name of the Bidder / Offered *(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 Person in whose name the Secured Assets/property are to be purchased	:	
5	Details of Earnest Money Deposit (EMD) paid:	:	
	Bidders to submit the EMD by way of RTGS/NEFT/DD/PO, must indicate RTGS/NEFT UTR/DD/PO No., Amount remitted and date of remittance		
	RTGS UTR NO.	:	
	Amount remitted	:	
	RTGS/NEFT Date		
	DD/PO No-		
	Date of DD/PO		
6	***Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer***	:	
7	***Documents to be submitted:*** ***a) Address proof*** ***b) Identification proof*** ***c) Proof towards payment of EMD***		

* 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 / bid document 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 and / or IDBI Bank Limited 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 :

VII.

FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase of secured assets / property of

[Name of the borrower/mortgagor]

(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 Limited Companies/ Public Limited Companies/ Partnership Firm/ Proprietory Firm)		
4.	Name of Chairman		
5.	Name of Managing Director / Partners		
6.	Board of Directors	a)	
		b)	
7.	Income tax PAN No. (attested copy of PAN card of the company/firm 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 Authorised person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.		
	d) E-mail ID		
10	Designation of the Authorised Person	:	

11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd.	:	
12	Details of Earnest Money Deposit (EMD)	:	
	Deposit the EMD by way RTGS/NEFT/DD/PO, must indicate RTGS/NEFT UTR/DD/PO No., Amount remitted and date.		
	RTGS UTRDD/PO NO.	:	
	Amount remitted	:	
	RTGS/NEFT/DD/PO Date		
13	Documents to be submitted towards: a) Constitution of the firm b) Identification Proof of Authorized person c) Address proof of Authorized person d) In case of Companies, Board Resolution for participating in auction, submission of Bid and purchase of property		

* 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/bid document 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 and / or IDBI Bank Limited 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.

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 Tender/Bid/Offer)

To,
IDBI Bank,
Retail Recovery Department, Zonal Office, Patna
3rd Floor, Sai Corporate Park, Rukanpura, Bailey Road, Patna, Bihar -800014
Tel. No. : 0612 – 3520115/ 3520117/ 3520184
Sir,

Sale of Secured Assets / Property of

Smt.Baby Rani(Borrower cum Mortgagor – Baby Rani)

All the part and parcel of immovable property admeasuring 12 Dhur, comprised in deed no.- 2812 Registered on 24-01-2022 at District Registry Office Bettiah situated at Mauza & Halka - Tuniya Bishunpur, Anchal-Chanpatiya, P.S- Manuapul, Tauzi no.951, Thana no.-138, SRO- Bettiah, Khata no.- 316, Khesra no.-1935, Jamabandi no.121, Dist-West Champaran, Bihar
Which is bounded as follows:
On the East by : Premlata Devi & Mansha Devi
On the West by : 12' Wide Rasta
On the South by : Madhu Devi
On the North by : Niz Lekhakari

1Having fully read examined and understood the terms and conditions of the Tender/ Bid 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/ Bid Document.

2I/We understand that if my/our Tender/Bid/Offer is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Tender/ Bid document 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) or any other amount paid by us thereafter shall be forfeited.

I/We understand that the information gathered during the due diligence process including information available as per Bank's records / interaction with Secured Creditor's officials is confidential and I / we shall not disclose the said information etc. to any person /entity and shall not use the said information for any purpose other than making an Offer, pursuant to the Bid Document/ Auction Notice.

3 I/We further understand that if my/our Bid/Offer is accepted, should I/we fail to deposit 25% of the sale price (which is inclusive of EMD) or the balance

amount of 75% of the sale consideration after having paid 25% of the sale consideration by the stipulated date, the EMD amount or the said amount of 25% of the sale consideration (including Earnest Money Deposit) as the case may be 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 Tender/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 take possession of the secured assets immediately and simultaneously on payment of entire sale price. I/We understand that once full payment of sale price made by us and Sale Certificate is issued by AO in my/our favour, the AO shall not be held responsible for security, safe-keeping and possession 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 further understand that, 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/ immovable property, as the case may be, in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002 and the said Certificate of Sale shall be issued in my / our name/s being the persons having made the bid and not in the name of any other person.

6 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 [Name of the borrower/mortgagor] 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.

7 I/We understand that you are not bound to accept the highest or any Tender/Bid/Offer you may receive. 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.

8 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.

9 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 Tender/Offer/Bid Document.

10 I/We also remit the amount towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of RTGS/NEFT/DD/PO in favour of IDBI Bank Limited

Account No. 124834915010026, IFSC Code: IBKL0001248, Branch :Bettiah, Bihar with UTR No/DD/PO No

11 We understand that the EMD will not carry any interest.

12 We understand that the terms and conditions of the Tender/Bid/Offer are unconditional and my /our Bid/Offer having conditions contrary to the terms and conditions of the Tender/ Offer / Bid Document /Offer document shall be summarily rejected.

Place : [●]

Dated : [●] day of [●]202[●]

Signature ....………………………. in the capacity of................................

Duly authorized to sign Bid/Offer for and on behalf of Idbi Bank Ltd.

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

WITNESS:

Signature :

Name & Address...