The Authorized Officer (AO)

of

IDBI BANK LIMITED
(CIN: L65190MH2004GOI148838)

Bhagyoday Plaza, Bank More Dhanbad
Jharkhand – 826001

Tender/ Bid Document

For

Sale of Secured Assets of

Shri Naveen Gourav Shakyansham (Borrower cum Mortgagor) &
Shri Rajendra Singh (Co-Borrower)

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.**
I	Public Notice for Sale published in the newspapers	**3-4**
II	Introduction	**5**
III	Brief Description – Immovable	**6**
IV	Terms & Conditions	**7-16**
V	Brief details of Bid/Offer document	**17**
VI	Form of Profile of the Bidder - Individual	**18**
VII	Form of Profile of the Bidder – Company / Firm /Party	**19-20**
VIII	Form of Appendix to the Bid/Offer (declaration by the Bidder)	**21-23**

IMPORTANT DATES & INFORMATION

Minimum Bid Incremental Amount	Rs.10000/- (Rupees Ten Thousand Only)
Sale of Bid / Tender Document date	28.10.2026 to 20.11.2026 (10.00 AM to 4:00 PM from 28.10.2026 to 19.11.2026 & on 20.11.2026 from 10.00 AM tol 11.00 AM)
Date of Inspection	04.11.2026 (11:00 AM to 1:00 PM)
Last date of submission of Bids along with EMD	20.11.2026 (Till 11:00 AM)
Date of E-auction	20.11.2026 (11:00 AM 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 28-10-2026 affixed on 28-10-2026 and the Public sale Notice was published in the following newspapers on 28-10-2026

i) **Prabhat Khabar Daily Dated 28-10-2026 Dhanbad edition**

ii) **Times of India Daily Dated 28-10-2026 Dhanbad edition**

IDBI BANK

CIN-L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड

क्षेत्रीय कार्यालय : एन. रोड, कल्याण कुटीर,
सेंट मैरी चर्च के सामने, बिष्टुपुर, जमशेदपुर – 831001

[परिशिष्ट IV-A]
[नियम 9 (1) का परंतुक देखें]

अचल संपत्तियों की बिक्री के लिए बिक्री सूचना

अचल संपत्तियों की बिक्री के लिए सार्वजनिक सूचना

प्रतिभूति हित (पर्वतन) नियम 2002 के नियम 9 (1) के साथ पठित वित्तीय आस्तियों का प्रतिभूतिकरण और पुनर्गठित तथा प्रतिभूति हित का प्रवर्तन अधिनियम, 2002 के अधीन अचल संपत्तियों की बिक्री हेतु ई-नीलामी बिक्रय सूचना।

एतद्द्वारा आम जनता और खास तौर पर कर्जदारों को यह नोटिस दिया जाता है कि नीचे बताई गई अचल संपत्तियां जो प्रतिभूत लेनदार के पास बंधक / प्रभारित की गई और जिनका प्रतिकात्मक कब्जा आईडीबीआई बैंक लिमिटेड के प्राधिकृत अधिकारी, प्रतिभूत लेनदार ने लिया है, उन संपत्तियों को कर्जदार **(1) श्री नवीन गौरव शक्यांशम, पुत्र श्री राजेन्द्र सिंह (ऋणी एवं बंधककर्ता)** (2) श्री राजेन्द्र सिंह (सह-ऋणी) से आईडीबीआई बैंक लिमिटेड द्वारा प्रतिभूति लेनदार का बकाया रकम की वसूली के लिए दिनांक **20.11.2026** को **''जहां है जैसा है'', ''जो है जैसा है'', ''जो कुछ भी है'' और ''बिना किसी दायित्व''** के आधार पर बेचा जाएगा। आरक्षित मूल्य और बयाना जमा राशि इस प्रकार होगी।

क्र. सं.	ऋणी / बंधककर्ता	अचल संपत्ति का संक्षिप्त विवरण	आरक्षित मूल्य ईएमडी बोली वृद्धि राशि	भौतिक कब्जा की तिथि बकाया लोन (राशि रूपये में)
1.	(1) श्री नवीन गौरव शक्यांशम पुत्र श्री राजेन्द्र सिंह (ऋणी एवं बंधककर्ता) (2) श्री राजेन्द्र सिंह (सह-ऋणी) ऋणी खाता संख्या 196867510000152, 196867510000161	अचल सम्पत्ति जिसका सभी अंश एवं भाग जिसका रजिस्टर्ड सेल डीड संख्या 2112 दिनांक 22.05.2018 है जो जिला उप रजिस्ट्री कार्यालय धनबाद में रजिस्टर्ड है जिसका फ्लैट संख्या 104, सुपर बिल्ट अप एरिया 910 वर्गफीट जो ''सिता टावर'' नाम से लोकप्रीय है बहुमंजिला ईमारत / कॉम्पलेक्स, ब्लॉक-ए के पहले तल्ले पर स्थित है एवं भू-तल पर कार पार्किंग की जगह के साथ है जो कुल जमीन का अविभाजित आनुपातीय हिस्सा है। उक्त भवन 40 डिसिमल के क्षेत्रफल में निर्मित है जिसका मौजा-लेकडीह, थाना-चिरकुंडा, मौजा संख्या 254, खाता संख्या 143, प्लॉट संख्या 400 है। **उक्त फ्लैट का चौहद्दी निम्न प्रकार है: उत्तर** – सामान्य रास्ता अथवा फ्लैट संख्या 102, **दक्षिण** – शारदा टावर, **पूरब** – फ्लैट संख्या 103, **पश्चिम** – खुला आकाश. **साथ में सभी एकल ढांचा एवं निर्माण दोनों वर्तमान एवं भविष्य के लिए.**	रु. 14,00,000/- रु. 1,40,000/- रु. 10,000/-	18.02.2026 रु. 15,55,508/- (रूपये पन्द्रह लाख पचपन हजार पाँच सौ आठ मात्र) 28.09.2026 तक (साथ में ब्याज 09.03.2021 तक) साथ में 10.03.2021 से ब्याज एवं खर्चे जो ऋण की वसूली के लिए ब्याज आईडीबीआई बैंक लिमिटेड को देय होगा
2.	बोली / टेंडर दस्तावेजों की बिक्री		28.10.2026 से 20.11.2026 तक (सुबह 10:00 बजे से शाम 04:00 बजे तक) 28.10.2026 से 19.11.2026 तक और 20.11.2026 को सुबह 11:00 बजे तक	
3.	निरीक्षण की तारीख		04.11.2026 (11:00 बजे से 1:00 बजे तक)	
4.	ईएमडी के साथ बोली जमा करने की आखिरी तारीख		20.11.2026, शुक्रवार (सुबह 11:00 बजे तक)	
5.	ई-नीलामी की तारीख और समय		20.11.2026, शुक्रवार (सुबह 11:00 बजे से दोपहर 1:00 बजे तक) 5 मिनट के अनलिमिटेड एक्सटेंशन के साथ	
6.	ज्ञात भार (यदि कोई हो)		बैंक को इसकी जानकारी नहीं है (हालांकि, बोली लगाने वाले की यह जिम्मेवारी होगी कि वह बोली जमा करने से पहले संपत्ति का भौतिक सत्यापन करें और संपत्ति के विनिर्देशों से संतुष्ट हो जाएं)	

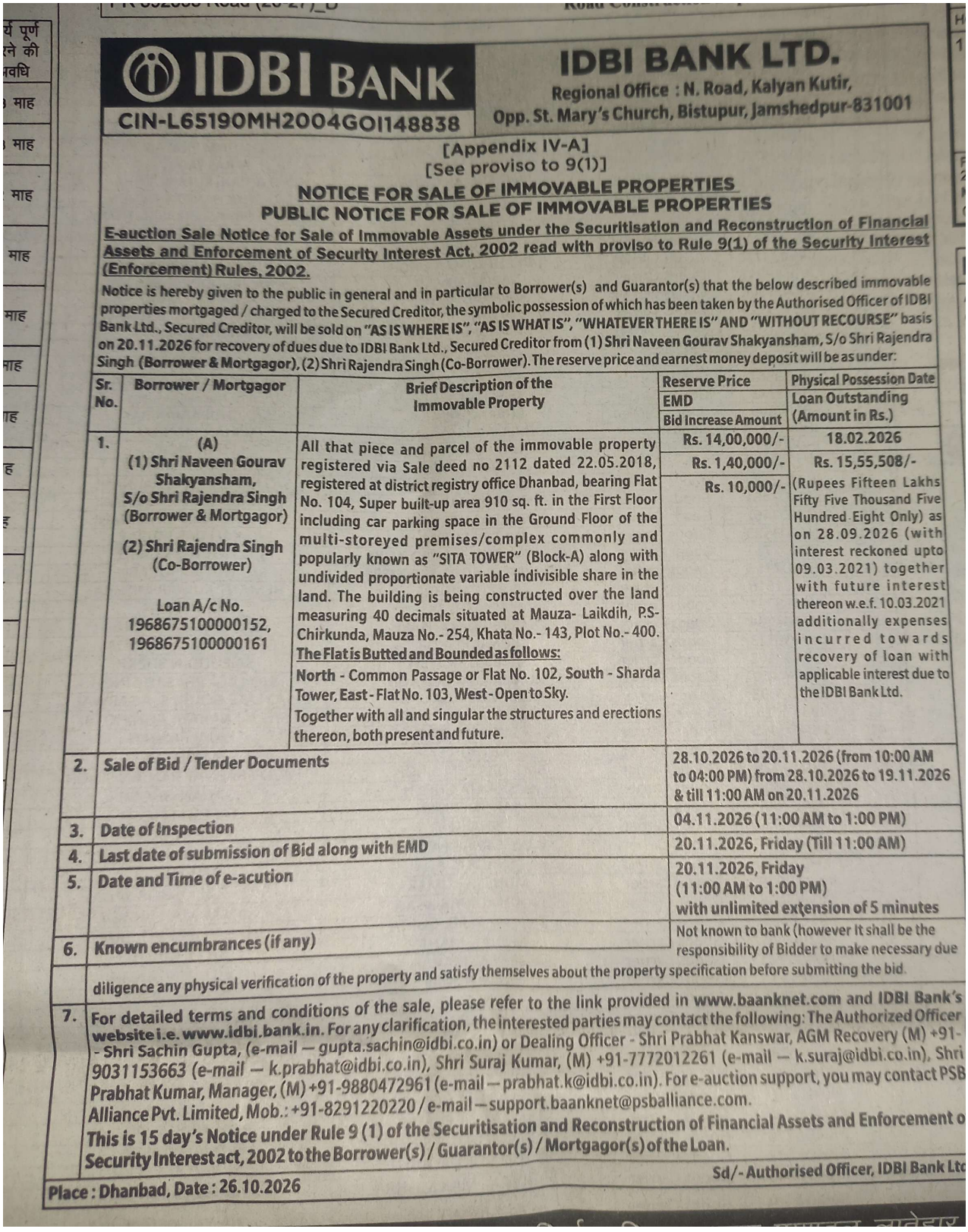
7. बिक्री के विस्तृत नियमों और शर्तों के लिए कृपया **www.baanknet.com** और आईडीबीआई बैंक की वेबसाइट यानी **www.idbi.bank.in** पर दिए गए लिंक को देखें। किसी भी स्पष्टीकरण के लिए, इच्छुक पार्टियाँ सम्पर्क करें: प्राधिकृत अधिकारी – श्री सचिन गुप्ता (ई-मेल – gupta.sachin@idbi.co.in) या संबंधित अधिकारी – श्री प्रभात कंसवार, एजीएम रिकवरी (एम) +91-9031153663 (ई-मेल – k.prabhat@idbi.co.in), श्री सुरज कुमार, (एम) +91-7772012261 (ई-मेल – k.suraj@idbi.co.in), श्री प्रभात कुमार, प्रबंधक (एम) +91-9880472961 (ई-मेल – prabhat.k@idbi.co.in)से सम्पर्क कर सकते हैं। ई-नीलामी सहायता के लिए, आप पीएसबी एलायंस प्राइवेट लिमिटेड के मोबाइल: +91-8291220220 / ई-मेल: support.baanknet@psballiance.com से संपर्क कर सकते हैं।

यह वित्तीय आस्तियों के प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के नियम 9 (1) के अंतर्गत ऋण के कर्जदार / जमानतदार / बंधककर्ता (ओं) को 15 दिनों का नोटिस है।

नोट: विवाद की स्थिति में अंग्रेजी पाठ्य मान्य होगा।

ह0/- प्राधिकृत अधिकारी
आईडीबीआई बैंक लि.

स्थान : धनबाद
दिनांक : 26.10.2026



IDBI BANK

CIN-L65190MH2004GOI148838

IDBI BANK LTD.

Regional Office : N. Road, Kalyan Kutir,
Opp. St. Mary's Church, Bistupur, Jamshedpur-831001

[Appendix IV-A]
[See proviso to 9(1)]

NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 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 20.11.2026 for recovery of dues due to IDBI Bank Ltd., Secured Creditor from (1) Shri Naveen Gourav Shakyansham, S/o Shri Rajendra Singh (Borrower & Mortgagor), (2) Shri Rajendra Singh (Co-Borrower). The reserve price and earnest money deposit will be as under:

Sr. No.	Borrower / Mortgagor	Brief Description of the Immovable Property	Reserve Price / EMD / Bid Increase Amount	Physical Possession Date / Loan Outstanding (Amount in Rs.)
1.	(A) (1) Shri Naveen Gourav Shakyansham, S/o Shri Rajendra Singh (Borrower & Mortgagor) (2) Shri Rajendra Singh (Co-Borrower) Loan A/c No. 1968675100000152, 1968675100000161	All that piece and parcel of the immovable property registered via Sale deed no 2112 dated 22.05.2018, registered at district registry office Dhanbad, bearing Flat No. 104, Super built-up area 910 sq. ft. in the First Floor including car parking space in the Ground Floor of the multi-storeyed premises/complex commonly and popularly known as "SITA TOWER" (Block-A) along with undivided proportionate variable indivisible share in the land. The building is being constructed over the land measuring 40 decimals situated at Mauza- Laikdih, P.S- Chirkunda, Mauza No.- 254, Khata No.- 143, Plot No.- 400. The Flat is Butted and Bounded as follows: North - Common Passage or Flat No. 102, South - Sharda Tower, East - Flat No. 103, West - Open to Sky. Together with all and singular the structures and erections thereon, both present and future.	Rs. 14,00,000/- Rs. 1,40,000/- Rs. 10,000/-	18.02.2026 Rs. 15,55,508/- (Rupees Fifteen Lakhs Fifty Five Thousand Five Hundred Eight Only) as on 28.09.2026 (with interest reckoned upto 09.03.2021) together with future interest thereon w.e.f. 10.03.2021 additionally expenses incurred towards recovery of loan with applicable interest due to the IDBI Bank Ltd.
2.	Sale of Bid / Tender Documents		28.10.2026 to 20.11.2026 (from 10:00 AM to 04:00 PM) from 28.10.2026 to 19.11.2026 & till 11:00 AM on 20.11.2026	
3.	Date of Inspection		04.11.2026 (11:00 AM to 1:00 PM)	
4.	Last date of submission of Bid along with EMD		20.11.2026, Friday (Till 11:00 AM)	
5.	Date and Time of e-acution		20.11.2026, Friday (11:00 AM 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.idbi.bank.in. For any clarification, the interested parties may contact the following: The Authorized Officer - Shri Sachin Gupta, (e-mail — gupta.sachin@idbi.co.in) or Dealing Officer - Shri Prabhat Kanswar, AGM Recovery (M) +91-9031153663 (e-mail — k.prabhat@idbi.co.in), Shri Suraj Kumar, (M) +91-7772012261 (e-mail — k.suraj@idbi.co.in), Shri Prabhat Kumar, Manager, (M) +91-9880472961 (e-mail — prabhat.k@idbi.co.in). For e-auction support, you may contact PSB Alliance Pvt. Limited, Mob.: +91-8291220220 / e-mail — support.baanknet@psballiance.com. This is 15 day's 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.			

Place : Dhanbad, Date : 26.10.2026

Sd/- Authorised Officer, IDBI Bank Ltd

The Public Sale Notice to be modified as per requirement however, the original contents as per Security Interest (Enforcement) Rules 2002 should not be changed.

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 400 005 & also having its one of the offices at Nirsa ,Dhanbad 828205 (hereinafter referred to as "Secured Creditor" or "IDBI Bank") issued a Demand notice dated 13/07/2021 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 Shri Naveen Gourav Shakyansham **(**Borrower/ Mortgagor)**having immovable property , All that piece and parcel of the immovable property registered via Sale deed no 2112 dated 22.05.2018, registered at district registry office Dhanbad, bearing Flat No. 104, Super built-up area 910 sq. ft. in the First Floor including car parking space in the Ground Floor of the multi-storeyed premises/complex commonly and popularly known as "SITA TOWER" (Block-A) along with undivided proportionate variable indivisible share in the land. The building is being constructed over the land measuring 40 decimals situated at Mauza- Laikdih, P.S- Chirkunda, Mauza No.- 254, Khata No.- 143, Plot No.- 400,** to repay the amount mentioned in the said Demand notice being**,** Loan A/c No. 1968675100000152 & 1968675100000161 aggregating **Rs.** 15,51,968/-(Rupees Fifteen Lakh Fifty one Thousand Nine Hundred Sixty Eight **only)** as on 10.03.2021 plus further interest and charges thereon at the contractual rates upon the footing of compound interest until payment/ realization. The said statutory demand notice was served on Borrowers & Mortgagor on 13.07.2021 & the service of statutory demand notice under Rule 3 has been completed on 19.07.2021. 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 05.10.2021 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., Prabhat Khabar & Times of india , in compliance with Rule 8 of Security Interest (Enforcement) Rules, 2002 ("Rules"). The physical possession of secured assets were handed over to the Authorized Officer of IDBI Bank on 18.02.2026. The Authorized Officer (AO) has also got the assets valued after taking possession as required under the SARFAESI Act.

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

All that piece and parcel of the immovable property registered via Sale deed no 2112 dated 22.05.2018, registered at district registry office Dhanbad, bearing Flat No. 104, Super built-up area 910 sq. ft. in the First Floor including car parking space in the Ground Floor of the multi-storeyed premises/complex commonly and popularly known as "SITA TOWER" (Block-A) along with undivided proportionate variable indivisible share in the land. The building is being constructed over the land measuring 40 decimals situated at Mauza- Laikdih, P.S- Chirkunda, Mauza No.- 254, Khata No.- 143, Plot No.- 400.

and which is bounded as follows:

On the North by:Common Passage or FlatNo.102
On the South by: Sharda Tower
On the East by: Flat No. 103
On the West by: Open to Sky
Together with all and singular the structures and erections thereon ,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 A 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 28.10.2026 to 19.11.2026 on any working day between 10.00 AM to 4.00 PM & from 10:00 AM to 11:00 AM on 20.11.2026 and can be obtained from any of our office/ Branch or from Name of the Officer Shri Suraj Kumar , (Mob: 7772012261) Email id : k.suraj@idbi.co.in, having address at IDBI Bank Ltd., 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 & support.baanknet@psballiance.com.
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. 196834915010026, IFSC Code:IBKL0001968 , Branch :Nirsa</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 that piece and parcel of the immovable property registered via Sale deed no 2112 dated 22.05.2018, registered at district registry office Dhanbad, bearing Flat No. 104, Super built-up area 910 sq. ft. in the First Floor including car parking space in the Ground Floor of the multi-storeyed premises/complex commonly and popularly known as “SITA TOWER” (Block-A) along with undivided proportionate variable indivisible share in the land. The building is being constructed over the land measuring 40 decimals situated at Mauza- Laikdih, P.S- Chirkunda, Mauza No.- 254, Khata No.- 143, Plot No.- 400.

and which is bounded as follows:</td><td>14,00,000/- (Rupees Fourteen Lakh Only)</td><td>1,40,000/- (Rupees One Lakh Forty Thousand Only)</td></tr>
</table></td></tr>
</table>

	On the North by:Common Passage or FlatNo.102 On the South by: Sharda Tower On the East by: Flat No. 103 On the West by: Open to Sky Together with all and singular the structures and erections thereon ,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 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. However, the prospective bidders are advised to satisfy themselves regarding encumbrances and other liabilities if any, over the Secured Assets**.		
4(A)	**Inspection of asset:** The interested bidders may inspect the Secured Asset at their own cost and expense on **04.11.2026** between **11.00 AM to 1.00 PM** in the presence of the representative of the AO available at the site to facilitate the inspection.		
5	**Due Diligence by the Bidders** The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, etc. whether the bidder actually inspects or visits or verifies or not.		

	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	**<u>Submission of Tender/ Bid Document /Offer</u>** 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. Sachin Gupta authorized officer IDBI Bank, Bhagyoday Plaza , Bank More Dhanbad, Jharkhand – 826001 on any working day but not later than **11:00 am on 20-11-2026** on E-Auction Service Provider portal i.e www. baanknet.com. **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. 196834915010026, IFSC Code: IBKL0001968, Branch Nirsa, Dhanbad Jharkhand not later than 11: 00 AM. on dated 20.11.2026. 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 www.baanknet.com
14	**Registration with E-Auction Service Provider** IDBI Bank Ltd. has appointed PSB Alliance Pvt. Limited, Mob: -+918291220220/ e-mail-support.baanknet@psballiance.com. **1.** 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 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 PSB Alliance Pvt. Limited for initiating further process related to auction. 4. Mob: -+918291220220/ e-mail-support.baanknet@psballiance.com is the authorized representatives of PSB Alliance Pvt. Limited**.** 5. The participants /intending purchasers are necessarily required to submit following documents / papers for registration to PSB Alliance Pvt. Limited. The E-Auction Form should be duly signed & filled up. The E-Auction Form may be downloaded from www.baanknet.com a. 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, 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. 196834915010026, IFSC Code: IBKL0001968, Branch : Nirsa ,Dhanbad Jharkhand** 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 PSB Alliance Pvt. Limited., Mob No- +918291220220/ e-mail- support.baanknet@psballiance.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: 20.11.2026** **The e-auction would be held from 11.00 AM to 1:00 PM** 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. 10000/-** **Increase in bid amount below Rs.10000/- 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	**Payment of Sale Price** The successful bidder would be informed in writing/e-mail 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. 196834915010026, IFSC Code: IBKL0001968, Branch: Nirsa**. 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.196834915010026, IFSC Code: IBKL0001968, Branch: Nirsa** 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 AM to 1:00 PM.
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 Jharkhand 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
Shri. Naveen Gourav Shakyansham (Borrower & Mortgagor)
Shri. Rajendra Singh (Co-Borrower)

Property Description: All that piece and parcel of the immovable property registered via Sale deed no 2112 dated 22.05.2018, registered at district registry office Dhanbad, bearing Flat No. 104, Super built-up area 910 sq. ft. in the First Floor including car parking space in the Ground Floor of the multi-storeyed premises/complex commonly and popularly known as "SITA TOWER" (Block-A) along with undivided proportionate variable indivisible share in the land. The building is being constructed over the land measuring 40 decimals situated at Mauza- Laikdih, P.S- Chirkunda, Mauza No.- 254, Khata No.- 143, Plot No.- 400.

and which is bounded as follows:

On the North by:Common Passage or FlatNo.102
On the South by: Sharda Tower
On the East by: Flat No. 103
On the West by: Open to Sky
Together with all and singular the structures and erections thereon ,both present and future.

1	**Issue of Bid/ Offer Document**	**:**	The Tender/ Bid Document can be obtained from IDBI Bank, Nirsa The Tender/ Bid document can also be downloaded from IDBI website www.idbi.bank.in
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**	**:**	**Date: 20.11.2026** **Time:11:00 AM**
4	**Place, Date and time of E-Auction**	**:**	Place : e-auction platform at website: www.baanknet.com **Date :20.11.2026** **Time : 11:00 am to 1:00 pm with unlimited extension of 5 minutes, if required.**

VI.

FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER- INDIVIDUAL

For purchase of secured assets / property of Shri. Naveen Gourav Shakyansham (Borrower/Mortgagor), Shri. Rajendra Singh (Co-Borrower)

(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

Shri. Naveen Gourav Shakyansham (Borrower/Mortgagor), Shri. Rajendra Singh (Co-Borrower)

(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,
Authorized Officer,

Sir,

Sale of Secured Assets / Property of

Shri. Naveen Gourav Shakyansham (Borrower/Mortgagor), Shri. Rajendra Singh (Co-Borrower)

All that piece and parcel of the immovable property registered via Sale deed no 2112 dated 22.05.2018, registered at district registry office Dhanbad, bearing Flat No. 104, Super built-up area 910 sq. ft. in the First Floor including car parking space in the Ground Floor of the multi-storeyed premises/complex commonly and popularly known as "SITA TOWER" (Block-A) along with undivided proportionate variable indivisible share in the land. The building is being constructed over the land measuring 40 decimals situated at Mauza- Laikdih, P.S- Chirkunda, Mauza No.- 254, Khata No.- 143, Plot No.- 400.

and which is bounded as follows:

On the North by:Common Passage or FlatNo.102
On the South by: Sharda Tower
On the East by: Flat No. 103
On the West by: Open to Sky
Together with all and singular the structures and erections thereon ,both present and future.

1 Having 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.

2 I/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. 196834915010026, IFSC Code: IBKL0001968, Branch: Nirsa 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 [●]

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

WITNESS:

Signature :

Name & Address...