# The Authorised Officer (AO)

**of**

# IDBI BANK LIMITED

(CIN: L65190MH2004GOI148838)

**Retail Recovery Department, 8th floor, Plate B, Block-2, NBCC Office Complex, Kidwai Nagar (East), New Delhi-110 023**

**Tender/ / Bid Document**

**For**

**Sale of Secured Assets of**

**Mr Lokesh Garg & Mr Atul Garg**

**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**

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## IMPORTANT DATES & INFORMATION

| | |
|---|---|
| Minimum Bid Incremental Amount | Rs.1,00,000/- (Rupees One lakh Only) |
| Sale of Bid / Tender Document date | November 20, 2026 |
| Date of Inspection | December 5, 2026 (from 3.00 p.m. to 5.00 p.m.) |
| Last date of submission of Bids along with EMD | December 23, 2026 |
| Date of E-auction | December 24, 2026 |

# I. PUBLIC NOTICE FOR SALE PUBLISHED IN THE NEWSPAPERS

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

The Notice of Sale was affixed on November 20, 2026 and the Public sale Notice was published in the following newspapers on November 20, 2026

**i) Financial express**

ii) **Jansatta**

IDBI BANK

## E-AUCTION NOTICE

**IDBI Bank Ltd. Retail Recovery, 8th floor, Plate B, Block 2, NBCC Office Complex, Kidwai Nagar (East), New Delhi-110023 Ph. 011- 69297170, 9771112070**

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 to be held on 24.12.2026 from 11:00 AM - 12:00 NOON**

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below mentioned immoveable properties/ secured assets are mortgaged/charged to the secured creditor (IDBI Bank Ltd.). Whereas under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, the Authorised Officers have issued Demand Notice for recovery of sums from the borrowers./guarantors/mortgagors(herein referred to as borrowers) as per details given below against each borrower. Further, in exercise of powers contained in the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, the respective Authorised Officers have taken physical/symbolic possession of the under mentioned secured assets. Whereas sale of secured assets is to be made through Public E-Auction for recovery of the secured debts due to IDBI BANK Ltd. from the Borrowers as per the demand notice plus future interest, costs and charges incurred by the bank theron, less recoveries if any, thereafter. The general Public is invited to bid either personally or through duly authorised agent.

**SCHEDULE OF SALE OF SECURED ASSETS**

| Sr. No. | Name of Borrower / Co-Borrower / Guarantor | Date of Demand Notice and O/s Amount mentioned therein | Description of Secured Assets | Status of Possession | Date of Possession | Reserve Price EMD Incremental Bidding | Last Date & Time of deposit of EMD & Bid Document | Details of account in which EMD is to be deposited through RTGS/NEFT & IFSC Code | Name & Contact of Authorised Officer / Nodal Officer |
|---|---|---|---|---|---|---|---|---|---|
| 1. | Lokesh Garg, Atul Garg, Shalu Garg, Ash Mohammad, M/s ATC Designers | 23.12.2025 and Rs.4,56,83,054/- (Home Loans of Rs.1,50,94,298/- as on 09.12.2025 and CC limit of Rs.3,05,88,756/- as on 28.10.2025) plus further interest and charges thereon | Entire Ground Floor (without roof rights) Plot No-B-249, B-Block, Sector-12, Ramprastha, Ghaziabad, Uttar Pradesh-201010 (admeasuring 179.94 sq mtrs) | Symbolic | 16.05.2026 | Rs. 2,01,00,000/- Rs. 20,10,000/- Rs.1,00,000/- | 23.12.2026 till 04:00 PM | Account Number-11034915010026 Name: IDBI Bank Ltd. IFSC CODE-IBKL0000110 | Nodal Officer Sandip Kumar; 011- 69297170, 9771112070; Authorized Officer - Sh. Bharat Bhushan Premi 011-69297259 |

**Date & Time of Inspection of Property : 05.12.2026, 03.00 pm to 5.00 pm**

**BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE:** The sale shall be subject to the terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002. (1) The sale of Secured Assets is on an "As is where is", "As is what is" and "Whatever there is"" for and on behalf of the Secured Creditors viz.: IDBI Bank Ltd. (2) The sale is strictly subject to the terms & conditions given in this advertisement and in the "Bid Document". Bid document can be obtained from any of our offices, on all working days or downloaded from IDBI's website i.e. www.idbibank.in and also at (3) The sale would be on e-auction platform at website https://www.baanknet.com through E-auction service provider Baanknet, Contact Support Team Of Baanknet on 8291220220 , https://baanknet.com, https://psballiance.com . The authorized officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/ cancel the auction at anytime without assigning any reason whatsoever and his decision in this regard shall be final. (5) The successful bidder will be required to deposit 25% of the sale price immediately on confirmation of the sale, inclusive of earnest money deposited. The balance amount of the sale price is to be paid within 15 days of the confirmation of the sale or such extended period as may be agreed to by the AO. In case of failure to deposit the balance amount within the prescribed period, the deposited amount shall be forfeited, including earnest money. (6) In case of default in depositing the 25% bid amount immediately or balance 75% of the bid amount within the prescribed period, the amount already deposited will be forfeited and secured assets will be resold. (7) All statutory dues/ attendant charges/other dues including registration charges, stamp duty, taxes extra shall be bome by the purchaser. For further details and complete Terms and Conditions, please visit www.idbibank.in and/or contact the Nodal officers/Authorized Officers mentioned above against each property.

**STATUTORY 15/30 DAYS SALE NOTICE UNDER RULE 8(6) OF SARFAESI ACT 2002**

**The borrower/guarantors have been given notice dated 20.11.2026 as required under proviso of Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.**

**Date: 19.11.2026, Place: New Delhi** **Sd./- Authorised Officer, IDBI Bank Ltd.**

IDBI BANK

## ई-नीलामी सूचना

**आईडीबीआई बैंक लिमिटेड, रिटेल रिकवरी, 8वीं मंजिल, प्लेट बी, ब्लॉक 2, एनबीसीसी कार्यालय परिसर, किदवई नगर (पूर्व), नई दिल्ली-110023, फोन नंबर: 011- 69297170, 9771112070**

**24.12.2026 को 11:00 बजे पूर्वा. से 12:00 बजे अप. तक आयोजित की जाने वाली वित्तीय आस्तियों के प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के अंतर्गत अचल आस्तियों की बिक्री के लिए नीलामी बिक्री सूचना**

आम जनता तथा विशेष रूप से कर्जदार(रों) और गारंटर(रों) को सूचित किया जाता है कि नीचे उल्लिखित अचल संपत्तियां/प्रतिभूत परिसंपत्तियां प्रतिभूति ऋणदाता (आईडीबीआई बैंक लिमिटेड) के पास बंधक/प्रभारित हैं। जबकि वित्तीय आस्तियों के प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 की धारा 13(2) के अंतर्गत, प्राधिकृत अधिकारियों ने कर्जदारों/गारंटरों/बंधककर्ताओं (यहां कर्जदारों के रूप में संदर्भित) से प्रत्येक कर्जदार के विरुद्ध नीचे दिए गए विवरण के अनुसार राशि की वसूली के लिए मांग सूचना जारी की है। इसके अलावा, वित्तीय आस्तियों के प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 में निहित शक्तियों का प्रयोग करते हुए, संबंधित प्राधिकृत अधिकारियों ने नीचे उल्लिखित प्रतिभूत परिसंपत्तियों का भौतिक/सांकेतिक कब्जा ले लिया है। जबकि प्रतिभूत परिसंपत्तियों की बिक्री सार्वजनिक ई-नीलामी के माध्यम से की जानी है, ताकि मांग सूचना के अनुसार कर्जदारों से आईडीबीआई बैंक लिमिटेड को देय बैंक द्वारा उस पर लगाए गए भावी ब्याज, लागत और शुल्क, उसके बाद की वसूली को घटाकर प्रतिभूत ऋणों की वसूली की जा सके। आम जनता को व्यक्तिगत रूप से या विधिवत अधिकृत एजेंट के माध्यम से बोली लगाने के लिए आमंत्रित किया जाता है।

**प्रतिभूत आस्तियों की बिक्री की अनुसूची**

| क्र. सं. | कर्जदार/(सह-कर्जदार)/ जमानती का नाम | मांग सूचना की तिथि तथा उसमें उल्लिखित बकाया राशि | प्रतिभूत आस्तियों का विवरण | कब्जे की स्थिति (भौतिक या सांकेतिक) | कब्जे की तिथि | आरक्षित मूल्य ईएमडी वर्धित बोली | ईएमडी तथा संविदा दस्तावेज जमा करने की अन्तिम तिथि एवं समय | उस खाते का विवरण जिसमें आरटीजीएस/एनईएफटी और आईएफएससी कोड के माध्यम से ईएमडी जमा किया जाना है | अधिकृत प्राधिकारी/ नोडल अधिकारी का नाम एवं सम्पर्क |
|---|---|---|---|---|---|---|---|---|---|
| 1. | लोकेश गर्ग, अतुल गर्ग, शालू गर्ग, आस मोहम्मद, मैसर्स एटीसी डिजाइनर्स | 23.12.2025 तथा रु. 4,56,83,054/- तिथि 09.12.2025 तक तथा सीसी लिमिटेड रु. 3,05,88,756/- तिथि 28.10.2025 तक तथा उस पर भावी ब्याज एवं प्रभार | पूरा भूतल छत के अधिकार के बिना, प्लॉट संख्या बी-249, ब्लॉक-बी, सेक्टर-12, रामप्रस्था, गाजियाबाद, उत्तर प्रदेश 201010 (क्षेत्रफल माप 179.94 वर्ग मीटर) | सांकेतिक | 16.05.2026 | रु. 2,01,00,000/- रु. 20,10,000/- रु. 1,00,000/- | 23.12.2026 को 4.00 बजे अप. तक | खाता संख्या-110349150100 26 नाम : आईडीबीआई बैंक लिमिटेड आईएफएससी कोड- IBKL0000110 | नोडल अधिकारी संदीप कुमार फोन नं. - 011- 69297170, 9771112070 अधिकृत प्राधिकारी श्री भारत भूषण प्रेमी 011-69297259 |

**संपत्ति के निरीक्षण की तिथि एवं समय: 05.12.2026, 03.00 बजे अप. से 5.00 बजे अप.**

**ई-नीलामी बिक्री के संक्षिप्त नियम एवं शर्तें** : यह बिक्री प्रतिभूति हित (प्रवर्तन) नियम 2002 में निर्धारित नियमों व शर्तों के अधीन होगी। (1) प्रतिभूत परिसंपत्तियों की बिक्री "जहां है जैसा है आधार", "जो भी यहीं है आधार", "जो भी वहाँ है आधार" और " आश्रय रहित आधार" पर प्रतिभूत लेनदारों अर्थात आईडीबीआई बैंक लिमिटेड की ओर से की जाएगी। (2) बिक्री इस विज्ञापन और 'बोली दस्तावेज' में दिए गए नियमों व शर्तों के अधीन है। बोली दस्तावेज हमारे किसी भी कार्यालय से सभी कार्य दिवसों में प्राप्त किया जा सकता है या आईडीबीआई की वेबसाइट यानी www.idibank.in और https://www.bankeauctions.com से डाउनलोड किया जा सकता है। (3) बिक्री ई-नीलामी प्लेटफॉर्म पर ई-नीलामी सेवा प्रदाता Baanknet, बैंकनेट की सपोर्ट टीम : संपर्क नं. 8291220220, https://baanknet.com, https://psballiance.com के माध्यम से होगी। (4) अधिकृत प्राधिकारी किसी भी बोलियों को स्वीकार करने या सभी बोलियों को अस्वीकार करने, यदि स्वीकार्य नहीं पाई जाती हैं या बिना कोई कारण बताए किसी भी समय नीलामी को स्थगित / रद्द करने का अधिकार सुरक्षित रखता है और इस संबंध में उसका निर्णय अंतिम होगा। (5) सफल बोलीदाता को बिक्री की पुष्टि होने पर तुरंत बिक्री मूल्य का 25% जमा करना होगा, जिसमें जमा की गई धरोहर राशि शामिल है। बिक्री मूल्य की शेष राशि बिक्री की पुष्टि के 15 दिनों के भीतर या एजी द्वारा सहमत ऐसी विस्तारित अवधि के भीतर भुगतान की जानी है। निर्धारित अवधि के भीतर शेष राशि जमा करने में विफल रहने की स्थिति में, जमा की गई राशि धरोहर राशि सहित जब्त कर ली जाएगी। (6) बोली राशि का 25% तत्काल जमा करने या निर्धारित अवधि के भीतर बोली राशि का शेष 75% जमा करने में चूक होने पर, पहले से जमा की गई राशि जब्त कर ली जाएगी और प्रतिभूत संपत्ति को फिर से बेचा जाएगा। (7) पंजीकरण शुल्क, स्टांप ड्यूटी, करों सहित सभी वैधानिक बकाया/सहायक शुल्क/अन्य बकाया खरीदार द्वारा वहन किए जाएंगे। अधिक जानकारी और पूर्ण नियम और शर्तों के लिए, कृपया www.idbibank.in पर जाएं और/या प्रत्येक संपत्ति के लिए ऊपर उल्लिखित नोडल अधिकारियों/अधिकृत अधिकारियों से संपर्क करें।

**सरफेसी अधिनियम 2002 के नियम 8(6) के तहत वैधानिक 15/30 दिन की बिक्री सूचना**

कर्जदार/गारंटर को सूचित किया जाता है कि वे ई-नीलामी की तिथि से पहले उपर्युक्त राशि, वर्तमान ब्याज और सहायक व्ययों सहित अदा करें, अन्यथा संपत्ति की नीलामी/बिक्री कर दी जाएगी और बकाया राशि, यदि कोई हो, ब्याज और लागतों सहित वसूल की जाएगी।

**तिथि : 19.11.2026, स्थान : नई दिल्ली** ह./- अधिकृत प्राधिकारी, आईडीबीआई बैंक लि.

## 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 Retail Recovery Department, 8th floor, Plate B, Block-2, NBCC Office Complex, Kidwai Nagar (East), New Delhi-110 023 (hereinafter referred to as "Secured Creditor" or "IDBI Bank") issued a Demand notice dated December 23, 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 Mr Lokesh Garg (Borrower/Mortgagor), Mr Atul Garg (Borrower/Mortgagor), Ms Shalu Garg (Borrower), M/s ATC Designers (Borrower), Mr Ash Mohammad (Partner & Guarantor) **having immovable property situate at** Entire Ground Floor (without roof rights), Plot No B-249, Block B, Sector-12, Ramprastha, Ghaziabad, Uttar Pradesh-201 010 (admeasuring 179.94 square meters) **,** to repay the amount mentioned in the said Demand notice being**,** Loan A/c No. 0110675100008631 (HL-BT), 0110675100008686 (HL Top up), 0110675100009584 (HL Top up), 0110675100008655 (LIP) and 0110651100001281 (CC limit) aggregating Rs.4,56,83,054/- [Home Loans of Rs.1,50,94,298/- as on 09.12.2025 and CC limit of Rs.3,05,88,756/- as on 28.10.2025] 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 Borrower / Mortgagor on February 4,2026 (OR) the service of statutory demand notice under Rule 3 has been completed on February 4,2026. 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 May 16, 2026, 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., Financial Express & Jansatta on May 17,

2026, in compliance with Rule 8 of Security Interest (Enforcement) Rules, 2002 ("Rules"). Thereafter, IDBI Bank filed application before District Magistrate (Ghaziabad) under Section 14 of SARFAESI Act for physical possession of secured assets, which was allowed on August 29, 2026. Pursuant to the said Order, the physical possession of secured assets is to be handed over to the Authorized Officer of IDBI Bank on November 30, 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 property consisting of Entire Ground Floor (without roof rights) Plot No B-249, admeasuring 179.94 square meters, situate at Block B, Sector-12, Ramprastha, District Ghaziabad, in the State of Uttar Pradesh – 201 010 and which is bounded as follows:

| | |
|---|---|
| On the East by | : Plot No B 250 |
| On the West by | : Plot No B 248 |
| On the South by | : 12 feet wide service lane |
| On the North by | : 40 feet wide road |

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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><br><br>The Tender / Bid Document along with Offer Form is being distributed from November 20, 2026 on any working day between 10.00 am and 4.00 pm and can be obtained from any of our office/ Branch or from Mr Sandip Kumar, AGM (Tel 011-69297170) having address at IDBI Bank Ltd, Retail Recovery Department, 8th floor, Plate B, Block-2, NBCC Office Complex, Kidwai Nagar (East), New Delhi-110 023. The Tender/ Bid Document can also be downloaded from IDBI website www.idbi.bank.in & https://www.baanknet.com [website of the service provider]<br><br>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. 11034915010026 - RR-RECEIPT PENDING FOR APPROPRIATION ACCOUNT, IFSC Code: IBKL0000110 , Branch : Saket New Delhi</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 property consisting of Entire Ground Floor (without roof rights) Plot No B-249, admeasuring 179.94 square meters, situate at Block B, Sector-12, Ramprastha, District Ghaziabad, in the State of Uttar Pradesh – 201 010</td><td>2,01,00,000/-</td><td>20,10,000/-</td></tr>
</table></td></tr>
<tr><td>4</td><td>The sale of Secured Assets is on “As is where is”, “As is what is & whatever</td></tr>
</table>

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| | ***there is"*** *and* ***"without recourse"*** basis.<br><br>The description of the immovable properties is based on the mortgage created by the Borrower / Mortgagor with the Secured Creditor.<br><br>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.<br><br>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 Mr Lokesh Garg (Borrower/Mortgagor), Mr Atul Garg (Borrower/Mortgagor), Ms Shalu Garg (Borrower), M/s ATC Designers (Borrower), Mr Ash Mohammad (Partner & Guarantor) 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.<br><br>**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:**<br>The interested bidders may inspect the Secured Asset at their own cost and expense on **December 5, 2026 between 3.00 p.m. to 5.00 p.m**. in the presence of the representative of the AO available at the site to facilitate the inspection. |
| **5** | **Due Diligence by the Bidders**<br>The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets.<br>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. |

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| | 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.<br>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.<br>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 |

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| | 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>**<br>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.<br>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** | **<u>Last date for submission of Tender/ Bid Document</u>**<br>The interested parties may submit Tender/ Offer / Bid Document duly filled and |

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| | signed along with the required documents to Mr Bharat Bhushan Premi, DGM, IDBI Bank, Retail Recovery Department, 8th floor, Plate B, Block-2, NBCC Office Complex, Kidwai Nagar (East), New Delhi-110 023 on any working day but not later than **4.00 pm on December 23, 2026** in sealed cover containing the Bid Document super scribed "Bid Document – Lokesh Garg & others and Name and phone number of Bidder to be mentioned on left hand side.<br><br>**Remittance of EMD by way of RTGS /NEFT/DD/PO**<br>Bidders to remit the EMD by way of RTGS/NEFT/DD/PO in Favor of IDBI BANK LTD **Account No. 11034915010026 - RR-RECEIPT PENDING FOR APPROPRIATION ACCOUNT, IFSC Code: IBKL0000110, Branch Saket New Delhi not later than 4.00 pm on December 23, 2026. Such bidders must indicate RTGS/NEFT UTR/DD/PO No., Amount remitted and date in the appropriate space in the Bid Forms.**<br>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/DD/PO. 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/NEFT/DD/PO 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.<br>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 [https://www.baanknet.com]. |
| **14** | **Registration with E-Auction Service Provider** |

1. IDBI Bank Ltd. has appointed M/s PSB Alliance Pvt Ltd 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 Ltd should register themselves by following the procedure mentioned at the website: **https://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 Ltd [Auction Service Provider] for initiating further process related to auction.
4. Mr Sajid Ansari, Email- support.baanknet@psballiance.com , Tel 8291 220220 is/are the authorized representatives of M/s PSB Alliance Pvt Ltd**.**
5. The participants /intending purchasers are necessarily required to submit following documents / papers for registration to M/s PSB Alliance Pvt Ltd. The E-Auction Form should be duly signed & filled up. The E-Auction Form may be downloaded from **https://www.baanknet.com** (website of service provider)
    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, M/s PSB Alliance Pvt Ltd 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. 11034915010026 - RR-RECEIPT**

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| | **PENDING FOR APPROPRIATION ACCOUNT, IFSC Code: IBKL0000110, Branch : Saket New Delhi** 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<br>After receiving the user id / password, in case any bidders feel the need for training / e – auction support, such bidders may contact Mr Sajid Ansari, Email- support.baanknet@psballiance.com, Tel 8291220220 the authorized representatives of M/s PSB Alliance Pvt Ltd **[Service Provider]**.<br><br>**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: December 24, 2026**<br><br>**The e-auction would be held from 11.00 am to 12.00 pm**<br>The auction would be held with unlimited extensions of 5 minutes each, beyond **12.00 p.m.**, if required**,** on e-auction platform at website: **https://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.<br>**Increase in Bid Amount:**<br>It may be noted that increase in bid amount, if any, during the e-auction period shall be made as under. |

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| | **In multiples of <u>Rs.1,00,000/-</u>**<br>**Increase in bid amount below Rs.1,00,000/- will be rejected.**<br>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>**<br>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. 11034915010026 - RR-RECEIPT PENDING FOR APPROPRIATION ACCOUNT, IFSC Code: IBKL0000110, Branch Saket New Delhi**. 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. 11034915010026 - RR-RECEIPT PENDING FOR APPROPRIATION ACCOUNT, IFSC Code: IBKL0000110, Branch Saket New Delhi** 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 |

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| | 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.<br>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. |

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| | 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.<br>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.<br>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 a.m. to 12 a.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. |

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| **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 Delhi 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

**[Mr Lokesh Garg & others]**

| | | | |
|---|---|---|---|
| **Property Description**<br>All that piece and parcel of property consisting of Entire Ground Floor (without roof rights) Plot No B-249, admeasuring 179.94 square meters, situate at Block B, Sector-12, Ramprastha, District Ghaziabad, in the State of Uttar Pradesh – 201 010 owned by Mr Lokesh Garg & Mr Atul Garg. | | | |
| **1** | **Issue of Bid/ Offer Document** | **:** | The Tender/ Bid Document can be obtained from Mr. Bharat Bhushan Premi, DGM, IDBI Bank, 8th floor, Plate B, Block-2, NBCC Office Complex, Kidwai Nagar (East), New Delhi-110 023 from November 20, 2026 **to** December 23, 2026 on any working day between 10.00 am and 4.00 pm. The Tender/ Bid document can also be downloaded from IDBI website **www.idbibank.in** and **https://www.baanknet.com** |
| **2** | **Cost of the Tender/ Bid Document** | **:** | NIL |
| **3** | **Last Date and time for submission of Tender/ Bid Document together with EMD** | **:** | **Date:** December 23, 2026<br>**Time:** 10.00 a.m. to 4.00 p.m. |
| **4** | **Place, Date and time of E-Auction** | **:** | Place: e-auction platform at website:<br>**https://www.baanknet.com**<br>**Date : December 24, 2026**<br>**Time : 11.00 am to 12.00 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**

**[Mr Lokesh Garg & others]**

***(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/NEFT UTR NO. | : | |
| | Amount remitted | : | |
| | RTGS/NEFT Date | | |
| | DD/PO No- | | |
| | Date of DD/PO | | |

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| **6** | ***Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer*** | : | |
| **7** | ***Documents to be submitted:***<br>***a) Address proof***<br>***b) Identification proof***<br>***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
**[Mr Lokesh Garg & others]**

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

| | | | |
|---|---|---|---|
| 1. | ***a)*** Name of the Company/ Firm/ Party<br>*(in Block letters)* | | |
| | ***b)*** Complete Registered Address | | |
| | ***c)*** Complete Correspondence Address with PIN Code, Telephone Nos.;<br>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.<br>(attested copy of PAN card of the company/firm to be attached) | | |
| 8. | Date of Last Income Tax Return<br>(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)<br>(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. | | |

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| | ***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/NEFT UTR/DD/PO NO. | : | |
| | Amount remitted | : | |
| | RTGS/NEFT/DD/PO Date | | |
| 13 | Documents to be submitted towards:<br>a) Constitution of the firm<br>b) Identification Proof of Authorized person<br>c) Address proof of Authorized person<br>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 AS PER STATE STAMP ACT)

## FORM OF BID/OFFER

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

**To,**

IDBI Bank,
Authorized Officer,
IDBI Bank, 8th Floor Plate B,
NBCC Building East Kidwai Nagar
New Delhi 110023

Sir,

**Sale of Secured Assets / Property of**
**[Mr Lokesh Garg & others]**

**[**All that piece and parcel of property consisting of Entire Ground Floor (without roof rights) Plot No B-249, admeasuring 179.94 square meters, situate at Block B, Sector-12, Ramprastha, District Ghaziabad, in the State of Uttar Pradesh – 201 010 owned by Mr Lokesh Garg & Mr Atul Garg**].**

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. 11034915010026- RR-RECEIPT PENDING FOR APPROPRIATION ACCOUNT, IFSC Code: IBKL0000110, Branch: Saket New Delhi 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...