

**The Authorised Officer (AO)**

**Of**

**IDBI Bank Ltd.**

**TENDER DOCUMENT**

**For**

**Sale of Assets (Immovable-Residential Flat) of  
Shri K Iswar Rao and Smt K Padma Rao,**

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

**and**

**The Security Interest (Enforcement) Rules, 2002**

**Date: 13.02.2025**

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I. Public Notice for Sale published in the newspapers

 <b>IDBI BANK</b> CIN:L65190MH2004GOI148838	<b>IDBI BANK LTD.</b> Regional Office- 1st Floor Civil Lines, Dev Tower, Sant Kabir Chowk, Near Holy Heart School, Raipur (C.G.)	<b>Sale Notice</b> <b>E-Auction-28/02/2025</b> <b>Time-12 PM. To 2 P.M.</b> <b>Bid Submission Date: 27/02/2025</b>			
<b>PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY</b>					
<b>Under Provisions of Rule 9(1) of Security Interest (Enforcement) Rules- 2002</b> <b>E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.</b> Notice is hereby given to the public in general and in particular to Borrower(s), Guarantor(s) and Mortgagor(s) that, the below described immovable properties mortgaged/charged to the "Secured Creditor, the physical possession of which has been taken by the Authorised Officer of IDBI Bank Ltd., Secured Creditor, will be sold through public E-auction on "As is where is", "As is what is", and "Whatever there is" basis on <b>28/02/2025</b> for recovery of dues to IDBI Bank Ltd., the Secured Creditor. The reserve price, earnest money deposit, description of immovable property to be sold, details of outstanding due from the borrowers/guarantors/mortgagors are furnished below.					
Description of Immovable Property					
S. No.	Name of Borrower	Outstanding amount as per Demand Notice	Reserve Price	EMD	Description of Property
1.	<b>Borrower:- Smt. Chanchal Nair, Co-Borrower:- Shri Anil Nair</b>	<b>Rs. 69,51,134/-</b> + Further Interest & Other Charges	<b>Rs. 37,50,000/-</b> <b>Incremental Bid: 10,000/-</b>	<b>Rs. 3,75,000/-</b>	All that piece and parcel of <b>Residential Flat</b> situated at Flat No- 503, 5th Floor, Block 30, Khasra No. 187/1-2, 188/1282, 1108, 1109 (Part), P.H. No. 110/40, <b>Super Built up area-1404 sqft</b> , Ashoka Ratan, <b>Shankar Nagar</b> , Raipur, Chhattishgarh-492001.
2.	<b>Borrower :- Shri K Iswar Rao, Co-Borrower:- Smt. K Padma Rao</b>	<b>Rs.15,83,642.78/-</b> + Further Interest & Other Charges	<b>Rs. 16,20,000/-</b> <b>Incremental Bid: 10,000/-</b>	<b>Rs. 1,62,000/-</b>	All that piece and parcel of <b>Residential House</b> located at Khasra No. 204/2, Khata No. 3563, PH No. 108/39, RNM- Raipur-1, Ward No. 5, Banjari Mata Ward, Mouza- <b>Bhanpuri</b> , Tahsil & Dist- Raipur (C.G.), <b>admeasuring 850 sqft.</b>
The above properties are free from any encumbrance known to the secured creditor. For detailed terms and conditions of the sale, please refer to the link provided in <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a> and IDBI Bank's website i.e, <a href="http://www.idbibank.in">www.idbibank.in</a> . The interested parties may <b>contact Shri Ishan Patnaik/ Contact No. 9937387241, Smt. Richa Agrawal /Contact No. 7509492311, Shri Shubhranshu Shekhar Sahoo / Contact No. 9560523180 and Shri Dilip Kumar Keshari / Contact No. 8777324516.</b> For E-auction support, please contact Shri Mithalesh Kumar Contact No- 70800804466, 0124-4302000, email- <a href="mailto:mithalesh.kumar@c1india.com">mithalesh.kumar@c1india.com</a> , and <a href="mailto:delhi@c1india.com">delhi@c1india.com</a>					
<b>Place : Raipur Date: 13/02/2025</b>			<b>Sd/- Authorised Officer, IDBI Bank Limited</b>		

**IDBI BANK**

JN:L65190MH2004GOI148838

**आईडीबीआई बैंक लिमिटेड**

क्षेत्रीय कार्यालय- प्रथम तल, देव टावर, संत कबीर चौक, होली हार्ट्स स्कूल के पास सिविल लाइन्स, रायपुर (छ.ग.)

**विक्रय सूचना**

ई-नीलामी- 28/02/2025

समय- दोपहर 12 बजे से 2 बजे तक  
बिड जमा करने की तिथि - 27/02/2025**अचल संपत्ति के विक्रय हेतु आम सूचना****प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 9(1) के प्रावधानों के अंतर्गत**

वित्तीय संपत्तियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूतिहित प्रवर्तन अधिनियम, 2002 के तहत अचल संपत्तियों की विक्री हेतु ई-नीलामी विक्रय सूचना, प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 9(1) के साथ पठित। एतद् द्वारा सर्वसाधारण को सामान्य रूप से देनदारों, जमानतदारों तथा बंधकर्ताओं को विशेष रूप से सूचित किया जाता है कि नीचे वर्णित अचल संपत्ति रक्षित लेनदार के पास गिरवी/बंधक रखी गई है, जिसका भौतिक कब्जा आईडीबीआई बैंक लिमिटेड, रक्षित लेनदार के प्राधिकृत अधिकारी द्वारा लिया जा चुका है, का विक्रय ई-नीलामी के माध्यम से बकाया राशि की वसूली के लिए दिनांक 28/02/2025 को 'जैसा है जहां है', 'जैसा है जो है' और 'जो कुछ भी है' के आधार पर किया जाएगा। आरक्षित मूल्य, धरोहर जमा राशि, विक्रय की जाने वाली अचल संपत्ति का विवरण, देनदारों/जमानतदारों/बंधकर्ताओं से बकाया का विवरण निम्नलिखित है :-

**अचल संपत्ति का विवरण**

क्र. सं.	देनदार का नाम	डिमांड नोटिस के अनुसार बकाया राशि	आरक्षित मूल्य	धरोहर जमा राशि	संपत्ति का विवरण
1.	उधारकर्ता- श्रीमती चंचल नायर, सह-उधारकर्ता- श्री अनिल नायर	₹. 69,51,134/- (+ अन्य ब्याज तथा शुल्क)	₹ 37,50,000/- वृद्धि बोली: 10,000/-	₹ 3,75,000/-	आवासीय फ्लैट - फ्लैट नं 503, 5वीं मंजिल, ब्लॉक 30, खसरा नं 187/1-2, 188/1282, 1108, 1109 का भाग, प.ह नं 110/40, अशोका रतन, शंकर नगर, रायपुर (छ.ग)- 492001 में सुपर निर्मित क्षेत्र- 1404 वर्गफुट पर स्थित संपत्ति का समस्त भाग तथा अंश।
2.	उधारकर्ता- श्री के ईश्वर राव, सह-उधारकर्ता- श्रीमती के पद्मा राव	₹. 15,83,642.78/- (+ अन्य ब्याज तथा शुल्क)	₹ 16,20,000/- वृद्धि बोली: 10,000/-	₹ 1,62,000/-	आवासीय मकान - खसरा नं 204/2, खाता नं 3563, प.ह नं 108/39, आरएनएम्-रायपुर-1, वार्ड नंबर-5, बंजारी माता वार्ड, मौजा-भनपुरी, तहसील एवं जिला-रायपुर (छ.ग) में क्षेत्रफल - 850 वर्गफुट पर स्थित संपत्ति का समस्त भाग तथा अंश।

उपरोक्त संपत्तियाँ रक्षित ऋणदाता को ज्ञात किसी भी प्रभार से मुक्त हैं।

विक्रय के विस्तृत नियम एवं शर्तों की जानकारी हेतु कृपया <https://www.bankeauctions.com> तथा आईडीबीआई बैंक की वेबसाइट यथा, [www.idbibank.in](http://www.idbibank.in) पर उपलब्ध लिंक का संदर्भ लें। किसी भी प्रकार के स्पष्टीकरण हेतु इच्छुक व्यक्ति संपर्क करें: श्री ईशान पटनायक / संपर्क नंबर 9937387241, श्रीमती ऋचा अग्रवाल / संपर्क नंबर 7509492311, श्री शुभ्राशु शेखर साहू / संपर्क: 9560523180 एवं श्री दिलीप कुमार केशरी / संपर्क: 8777324516, ई-नीलामी सहायता के लिए कृपया श्री मिथलेश कुमार 70800804466, 0124-4302000, ईमेल: [mithalesh.kumar@c1india.com](mailto:mithalesh.kumar@c1india.com), [delhi@c1india.com](mailto:delhi@c1india.com) से संपर्क करें।

स्थान : रायपुर, दिनांक : 13/02/2025

हस्ता/- प्राधिकृत अधिकारी, आईडीबीआई बैंक लिमिटेड

**Terms and conditions of Sale:**

- The sale of Secured Assets is on “as is where is basis”, “as is what is basis”, “whatever there is basis” and “no recourse basis” for and on behalf of the Secured Creditors viz.: IDBI Bank Ltd.
- The aforesaid property shall not be sold below the reserve price mentioned above.
- The sale shall take place on the expiry of thirty days from the date of publication of this notice.
- The Earnest Money Deposit – (EMD) has to be deposited in Favour of **IDBI Bank Ltd, Account No. 129434915010026,, IFSC Code- IBKL0001294, Branch- Pachpedi Naka, Raipur, CG.**
- The Earnest Money Deposit – (EMD) will not carry interest. AO may retain EMD of top three bidders upto 3 months from the date of opening of the bids.

6. The AO may permit inter-se bidding among the top three bidders.
7. The successful bidder will be required to deposit 25% of the sale price (less the amount of EMD deposited) at the time of confirmation of sale. 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.
8. AO reserves the right to accept or reject any or all bids without assigning any reason(s). In case all the bids are rejected, the AO reserves the right to sell the assets by any of the modes as prescribed in the SARFAESI Act.
9. The Secured Assets mentioned in the Bid Document are based on the charges/mortgages created by the Borrower in favour of Secured Creditors, the details whereof are given in the bid document. Interested parties are requested to verify the details of the Secured Assets and inspect the records relating to mortgaged assets available with AO on request.
10. Secured creditors do not take responsibility for any errors/omissions/discrepancy/ shortfall etc in the secured Assets or for procuring any permissions etc or for the dues of any authority established by law.
11. The Secured Assets are being sold free from charges and encumbrances of Secured Creditors only.
12. The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, expenses, tax liabilities, if any etc for transfer of secured asset.
13. The sale is strictly subject to terms and conditions given in the advertisement and in the “**Bid Documents**”. Bid Documents can be obtained from any of our offices, on all working days or downloaded from IDBI’s website i.e. **www.idbibank.in** also at <https://www.bankeauctions.com>
14. The sale would be on e-auction platform at web <https://www.bankeauctions.com> through e-auction provider **C1 India** , For details, help, procedure and online training in e-auction, prospective bidders may contact the e-auction service provider , Mithalesh Kumar, help line No-7080804466/0124-4302000,emailid: mithalesh.kumar@c1india.com,delhi@c1india.com
15. Interested parties may contact **IDBI Bank Ltd, Recovery Department, Civil Line, Dev tower, 1<sup>st</sup> floor, Kabir Chowk, near Holy Heart School, Raipur, CG, Shri Shubhranshu Sekhar Sahoo, M-9560523180, email id-shubhranshu.sahoo@idbi.co.in , Shri Dilip Kumar Keshari, M-8777324516, email id - dilip.keshari@idbi.co.in, Smt. Richa Agrawal, M-7509492311, email id-richa.agrawal@idbi.co.in and Shri. Ishan Patnaik, M-9937387241, email-ishan.patnaik@idbi.co.in.**
16. **Statutory 30 days Sale Notice under Rule 8(6) of the SARFAESI Acts 2002 has already been issued on 10<sup>th</sup> January 2025.**

**Place: Raipur, Date: 13.02.2025**

*Sd/-*  
**Authorised Officer,**  
**IDBI Bank Limited**

The above notice was published in **The Times of India (English) and The Dainik Bhaskar (Hindi) on 13.02.2025.**

II. Introduction, Brief Description of secured assets and outstanding dues

### **1. INTRODUCTION**

IDBI Bank Ltd (IDBI) having its Head Office at **IDBI Tower, Cuffe Parade, Mumbai 400005** issued a notice dated **22/09/2023**, under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (*hereinafter referred to as "the SARFAESI Act"*) calling **the borrowers Shri K Iswar Rao and Smt. K Padma Rao**, having their address at **S/o-K Appana, Besides House No-F00487, Street No-C37, Area-BNP, Kh no 204/2, PH- 108/39, Banajri Mata Mandir, Ward 05, Rameshwar Nagar, Bhanpuri, Raipur-493221** (hereinafter referred to as the Borrower) to repay within 60 days from the date of the said notice, the amount mentioned in the said notice being **Rs. 15,83,642.78/- (Rupees Fifteen Lakhs Eighty Three Thousand Six Hundred Forty Two and Seventy Eight Paise Only)** as on **31.07.2023** together with further interest from **10.07.2023** at the contractual rates upon the footing of compound interest until payment/ realization. Though the Borrower duly acknowledged receipt of the said notice, it failed to discharge the liability.

As the mortgagor has mortgaged the property to IDBI Bank Ltd as Primary security, dues recoverable from the Borrower constitute and represent 100% value of the outstanding dues

having charge on the assets as envisaged under Section 13(9) of SARFAESI Act. The possession of immovable properties was taken on **28.11.2023**. The AO has also got the assets valued after taking possession as required under the SARFAESI Act.

The list of secured assets being put on sale is mentioned hereinafter.

## 2. BRIEF DESCRIPTION OF SECURED ASSETS

Property Description.	Reserve Price (Rs.)	Earnest Money Deposit (EMD) (Rs)
All that part and parcel of the property consisting of <b>Plot Khasra No. 204/2, Khata no-3563, PH No-108/39, R.N.M-Raipur-1, Ward No-05, Banjari Mata Ward, Mouja-Bhanpuri, Tahsil &amp; Dist-Raipur admeasuring 0.0070 hectare/850 sq ft within the Registration Sub-District Raipur and District-Raipur, Chhattisgarh.</b>	Rs.16,20,000/-	Rs.1,62,000/-

3. Outstanding dues of the secured lenders as on 10.07.2023 is **Rs. 15,83,642.78/- (Rupees Fifteen Lakhs Eighty Three Thousand Six Hundred Forty Two and Seventy Eight Paise Only)**

## III. TERMS AND CONDITIONS

1	The Authorised Officer (AO) exercising the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the SARFAESI Act") is selling the assets/properties mentioned at item No. 2 of the Tender Document (hereinafter referred to as the 'Secured Assets') and the same are being sold free from charges and encumbrances of the secured lenders mentioned at item No.III of the Tender Document.
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2	<p><b>Issue of Tender/ Offer / Bid Document</b>  The Bid Document along with Offer Form is available free of cost from <b>February 13, 2025</b> to <b>February 27, 2025</b> and can be obtained from <b>IDBI Bank Ltd. Pachpedi Naka Branch, Raipur CG</b> on any working day between <b>11.00 am and 4.00 pm</b>.  The bid document can also be downloaded from IDBI's website (<a href="http://www.idbibank.in">www.idbibank.in</a>) <b>And</b> e-Auction service providers website i.e. <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a>. Interested parties can participate in the e-Auction for only the property.</p>								
3	<p><b>Reserve Price :</b></p> <table border="1" data-bbox="220 488 1417 853"> <thead> <tr> <th data-bbox="220 488 927 600"><b>Property Description. (Details are provided under Brief Description of secured assets page 7 of this bid document)</b></th> <th data-bbox="932 488 1177 600"><b>Reserve Price(Rs.)</b></th> <th data-bbox="1182 488 1417 600"><b>Earnest Money Deposit (Rs.)</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="220 600 927 853">All that part and parcel of the property consisting of Plot Khasra No. 204/2, Khata no-3563, PH No-108/39, R.N.M-Raipur-1, Ward No-05, Banjari Mata Ward, Mouja- Bhanpuri, Tahsil &amp; Dist-Raipur admeasuring 0.0070 hectare/850 sq ft within the Registration Sub-District Raipur and District-Raipur, Chhattisgarh.</td> <td data-bbox="932 600 1177 853">Rs 16,20,000/-</td> <td data-bbox="1182 600 1417 853">Rs 1,62,000/-</td> </tr> </tbody> </table>			<b>Property Description. (Details are provided under Brief Description of secured assets page 7 of this bid document)</b>	<b>Reserve Price(Rs.)</b>	<b>Earnest Money Deposit (Rs.)</b>	All that part and parcel of the property consisting of Plot Khasra No. 204/2, Khata no-3563, PH No-108/39, R.N.M-Raipur-1, Ward No-05, Banjari Mata Ward, Mouja- Bhanpuri, Tahsil & Dist-Raipur admeasuring 0.0070 hectare/850 sq ft within the Registration Sub-District Raipur and District-Raipur, Chhattisgarh.	Rs 16,20,000/-	Rs 1,62,000/-
<b>Property Description. (Details are provided under Brief Description of secured assets page 7 of this bid document)</b>	<b>Reserve Price(Rs.)</b>	<b>Earnest Money Deposit (Rs.)</b>							
All that part and parcel of the property consisting of Plot Khasra No. 204/2, Khata no-3563, PH No-108/39, R.N.M-Raipur-1, Ward No-05, Banjari Mata Ward, Mouja- Bhanpuri, Tahsil & Dist-Raipur admeasuring 0.0070 hectare/850 sq ft within the Registration Sub-District Raipur and District-Raipur, Chhattisgarh.	Rs 16,20,000/-	Rs 1,62,000/-							
4	<p>The sale of Secured Assets is on <b>“As is where is”, “As is what is &amp; whatever there is” and “without recourse”</b> basis. The description of the immovable properties is based on the mortgages created by the Borrower/Mortgagor with the secured lenders from time to time and the representations made by them. The AO does not take or assume any responsibility for any shortfall of the immovable assets or for procuring any permission, etc. or for the dues of any authority established by law. All statutory liabilities / taxes / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. It is expressly made clear that the AO / Bank do not take any responsibility to provide information on the same. The AO / Bank does 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 by the purchaser.</p>								
5	<p><b>Inspection of assets</b>  The interested parties may inspect the assets at their own cost between 02:00 p.m. and 5:00 p.m. from <b>February 13 to February 27, 2025</b> in the presence of representative of the AO available at the site to facilitate the inspection.</p>								
6	<p><b>Due Diligence by the Bidders</b>  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.</p>								
7	<p>The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of movable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and abuttal of the assets/properties and that the bidder concurs or otherwise admits the identity of the assets/properties purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets/properties and their condition.</p>								
8	<p>The Bidder shall not be entitled to receive re-imbusement of any expenses which may have been incurred in preparation of the Bid/Offer for submission and/or for carrying out due</p>								



	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.
<b>9</b>	<p><b>Submission of Tender/Offer</b></p> <p>The Bidder shall complete in all respects the Offer form(s) annexed to the Tender Document, and furnish the information called for therein and <b>shall put sign and date in each of the documents</b> in the space provided therein for the purpose. <b>The Bidder shall put initial in each page of the Offer.</b> Offers received for sale and / or accepted are not transferable. The Format for submission of Profile of the bidder is given in Chapter IV &amp; V respectively of this Tender Documents.</p> <p><b>The format Chapter IV is for Individuals and</b>  <b>The format Chapter V is for Company / Proprietorship / Partnership firms.</b>  Bidders may fill in only the form relevant to them.</p>
<b>10</b>	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder with the signature which should be duly attested.
<b>11</b>	The Tender/Offer shall contain the full address, Telephone No., Fax No., e-mail-ID, if any, of the Bidder for serving notices required to be given to the Bidder in connection with the Offer.
<b>12</b>	Bidders are also required to submit declaration executed on general stamp paper of Rs.100/- along with the Bid form as per the format given at Chapter VI.
<b>13</b>	The Tender/Offer form, declaration etc. shall not be detached from the Bid Documents i.e. 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 i.e. entire set of Bid Document along with duly filled relevant forms be submitted to AO.
<b>14</b>	<p><b>Last date for submission of Tender/Offer /Bid Document</b></p> <p>The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the AO, <b>Shri Shubhranshu Sekhar Sahoo, Deputy General Manager, IDBI Bank Ltd., Civil Lines Raipur, <u>not later than 4.00 pm, February 27, 2025</u> in a <u>sealed cover.</u></b> Bidders to submit the EMD by way of RTGS/NEFT in favour of <b>IDBI Bank Ltd, Account No. 129434915010026, IFSC Code: IBKL0001294, Branch : Pachpedi Naka, Raipur, CG.</b> Such bidders must <b>indicate RTGS/NEF UTR No., Amount remitted and date in the appropriate space in the Profile of the Bidder.</b></p>
<b>15</b>	Only those bidders will be permitted to participate in the e-Auction whose Tender/ Offer /Bid Document is complete in every respect and remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time. Bank does not take any responsibility and will not entertain any complaint for any delay in transfer of funds by way of electronic mode. Form of Tender /Offer/ Bid document, if found incomplete in any respect, shall be liable for outright rejection.

16	<p>Procedure for e-Auction (after submission of bid to AO).</p> <ol style="list-style-type: none"> <li>a. IDBI has appointed C1 India, as e-Auction Support Provider (e-ASP) for said sale. Mithalesh Kumar, help line No-7080804466/0124-4302000, email id: mithalesh.kumar@c1india.com,delhi@c1india.com is authorized representatives of e-ASP.</li> <li>b. After scrutinisation of bids and confirmation of the receipt of EMD as advised, AO would forward names and other details of valid bidders to the e-ASP for initiating further process related to auction.</li> <li>c. Valid bidders are required to be in touch with the e-ASP and submit following documents to e-ASP:- <ol style="list-style-type: none"> <li>1. Details of EMD i.e. details of RTGS/NEFT sent to AO.</li> <li>2. Self attested copy of PAN Card</li> <li>3. Self attested valid Residential Proof (any one of the-Voter-id, Passport, Driving License, Aadhar Card, Electricity Bill, Telephone Bill)</li> <li>4. Valid e-mail id and contact details (with alternate mobile/ land line phone numbers)</li> </ol> </li> <li>d. After registration and satisfaction of KYC and other norms e-ASP would provide user id and password to the valid bidders.</li> <li>e. After receiving the user-id / password from e-ASP, the bidders may request for training for e-Auction.</li> <li>f. After completion of e-Auction process, e-ASP would submit list of the bidders alongwith its bid amount to AO.</li> <li>g. Thereafter, AO would intimate the bidders accordingly.</li> <li>h. Bank/ AO / e-ASP provider will not be held responsible for any error occurred due to power failure / computer hardware or software error / network error etc. at the time of e-Auction.</li> </ol>	
17	<p><b>Date and Time of e-Auction</b></p>	<p><b>February 28, 2025, 12.00 P.M. to 2.00 P.M.</b></p> <p>The auction would be held with <b>unlimited</b> extensions of 05 minutes each, <b>if required</b>, on <b>e-Auction platform at website: <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a></b>. 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.</p> <p><b>Increase in Bid Amount :</b> It may be noted that increase in bid amount, if any, during the e-Auction period shall be made as under.</p> <p><b>In multiples of Rs.10,000/- for the property, increase in bid amount below the aforesaid amounts will be rejected.</b> First bid should be of at least equal to Reserve Price or increment(s) over the Reserve Price in multiples as above.</p>
18	<p>AO reserves the right to retain the EMD of top three bidder's upto three months from the date of e-Auction and <b>the amount of such EMD will not carry any interest</b>. The Bids so retained will be valid for three months from the date of e-Auction or till further extension of time as may be approved by the AO. The EMD of other bids will be returned within 7 days from the date of e-Auction.</p>	
19	<p><b>Payment of Sale Price</b></p> <p>The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the AO and will be required to deposit 25% of the sale price (less the amount of EMD) immediately on the same day or not later than next working day by way of <b>RTGS/NEFT</b> in favour of <b>IDBI Bank Ltd</b>, Account No. <b>129434915010026</b>, IFSC Code- <b>IBKL0001294</b>, Branch- <b>Pachpedi Naka, Raipur, CG</b>.The sale confirmation letter will be issued in favor of the successful bidder only after receipt of the said 25% of the sale Price.</p> <p>The balance amount of the sale price shall have to be paid within 15 days from the sale date by way of <b>RTGS/NEFT</b> in favour of <b>IDBI Bank Ltd</b>, Account No. <b>129434915010026</b>,</p>	

	IFSC Code- <b>IBKL0001294</b> , Branch- <b>Pachpedi Naka, Raipur, CG</b> or such extended period as may be agreed upon in writing between the successful bidder and the AO.
<b>20</b>	In case the successful bidder fails to deposit 25% of the sale price within stipulated period, the AO shall forfeit the EMD and if the successful bidder backs out after paying 25% of the sale price, then AO shall forfeit the 25% of the sale consideration so deposited including the EMD.
<b>21</b>	The defaulting successful bidder shall forfeit all claims to the assets or to any part of the sum for which it may be subsequently sold.
<b>22</b>	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the amount paid by such bidder would be forfeited and also the AO reserves the right to re-sell the assets to the second/third highest bidder or re-auction the property in the above manner, who shall also be treated as the successful bidder mentioned in clauses 9 to 16 above and further in terms of this Bid Document.
<b>23</b>	On confirmation of sale and if the terms of payment have been complied with and the successful bidder pays entire sale consideration, the AO exercising the power of sale shall issue "Certificate of Sale" for the immovable property in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
<b>24</b>	The Successful Bidder shall, after making full payment of sale price <b>within 15 days</b> of sale or such extended period as may be granted by the AO at his sole and absolute discretion, arrange to take possession of the Secured Assets immediately thereafter. It is explicitly stated that once the Sale Certificate is issued by the AO, the AO/ IDBI Bank Ltd or its any official shall not be held responsible for security and safe-keeping of the Secured Assets. In case the successful bidder fails to take possession of the secured assets as stated above, the AO reserves the right to revoke the sale confirmed in his/her favour, forfeit the entire amount paid by the successful bidder and go for re-bidding or sell the secured assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty. In such an event, the original successful bidder shall have no claims on the secured assets or to any amount /s for which it may be subsequently sold.
<b>25</b>	After issuance of Certificate of Sale by AO, the Successful Bidder (purchaser) is required to get the same registered with the competent authority (if required) within four months or as per norms guidelines of government authorities issued from time to time at his cost. The purchaser will be required to bear all the necessary expenses like stamp duty, registration, conveyance expenses, etc. for transfer of assets in his/her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured lenders and it shall be solely the obligation of the Bidder, at his/her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his /her/their name. Bank does not take any responsibility to provide information on the same.
<b>26</b>	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.
<b>27</b>	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.
<b>28</b>	<b>General Terms and Conditions</b> 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.
<b>29</b>	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.
<b>30</b>	The AO reserves the right and liberty to accept/reject any or all the Bids/Offeres and also reserves the right to cancel the entire sale process/ e-Auction process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the AO, at her 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.
<b>31</b>	In the event the said sale in favour of the bidder not being confirmed by AO, otherwise than on account of the wilful default of the bidder or if the sale is set aside by an order of the Court/Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be paid his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/her.
<b>32</b>	Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons.
<b>33</b>	<b>Jurisdiction</b> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the <b>Courts in Raipur shall</b> have jurisdiction to entertain /adjudicate such disputes.
<b>34</b>	On payment of Sale consideration, the payment by successful bidder to the bank will be subject to TDS under section 194 -1A of the Income Tax Act 1961 and TDS is to be deducted by the successful bidder only at the time of deposit of remaining 75% of the Bid amount. Any dispute regarding the matter would be under jurisdiction of courts in Durg only.
<b>35</b>	Particular specified in schedule above has been stated to the best of the information of the Authorised Officer/ Bank. Authorised Officer and/or Bank will not be answerable for any error, Mis-statement or omission in this Public Notice.
<b>36</b>	Tenderer (s) must ensure the following while submitting the tender:  A. THAT THE TENDER SHOULD BE FILLED IN THE FORMAT OF THE TENDER BID ENCLOSED AT ANNEXURE-VI/VII B. COPY OF THE PAN CARD OF THE PERSON BIDDING AND IF IT IS A COMPANY/FIRM THEN COPY OF THE PAN CARD OF COMPANY/FIRM. C. COPY OF THE CERTIFICATE OF INCORPORATION OF THE COMPANY/FIRM. D. BOARD RESOLUTION OF THE COMPANY/FIRM AUTHORISING THE PERSON/PARTNER TO FILE BID FOR THE ASSET AND COPY OF THE IDENTITY PROOF OF THE SAID PERSON/PARTNER. E. THAT EVERY PAGE OF THE TENDER DOCUMENT IS DULY SIGNED BY THE TENDERER BEFORE SUBMITTING THE TENDER AND DOCUMENTS SUBMITTED SHALL BE DULY ATTESTED. F. THAT ALL ALTERATION, ERASURES AND OVER WRITING, IF ANY, IN THE SCHEDULE OR RATE(S) ARE DULY AUTHENTICATED BY THE TENDERER'S SIGNATURE.

#### IV. BID FORM FOR INDIVIDUAL

##### For purchase of secured assets / property of K Iswar Rao and Smt. K Padma Rao

All that part and parcel of the property consisting of Plot Khasra No. 204/2, Khata no-3563, PH No-108/39, R.N.M-Raipur-1, Ward No-05, Banjari Mata Ward, Mouja- Bhanpuri, Tahsil & Dist-Raipur admeasuring 0.0070 hectare/850 sq ft within the Registration Sub-District Raipur and District-Raipur, Chhattisgarh.

*(To be submitted by the Bidder/Offerer separately for each property)*

<b>1</b>	<b>a)</b> Full Name of the Bidder/Offerer <i>(in Block letters)</i>	:	
	<b>b)</b> Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	<b>c)</b> Mobile Nos.	:	
	<b>d)</b> E-mail ID	:	
<b>2</b>	Brief particulars of business (if any)	:	
<b>3</b>	Relationship, if any, the Bidder/Offeror has with any employee of IDBI Bank Ltd.	:	
<b>4</b>	Name and particulars of the Company/Firm/Person in whose name the Secured Assets/property are to be purchased	:	
<b>5</b>	RTGS remitted through i.e. Name of the Bank	:	
	RTGS UTR NO.	:	
	Amount remitted	:	
In case of refund of EMD, it would be refunded to the account from where it was remitted.			

	Date	:	
<b>6</b>	Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer	:	

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

Signature of the duly authorised official of the Bidder/Offerer

Name and Designation of the Authorised Signatory

Place :

Date :



## V. BID FORM FOR COMPANY/ PARTNERSHIP/ PROPRIETORSHIP FIRM

### For purchase of secured assets / property of K Iswar Rao and Smt. K Padma Rao

All that part and parcel of the property consisting of Plot Khasra No. 204/2, Khata no-3563, PH No-108/39, R.N.M-Raipur-1, Ward No-05, Banjari Mata Ward, Mouja- Bhanpuri, Tahsil & Dist- Raipur admeasuring 0.0070 hectare/850 sq ft within the Registration Sub-District Raipur and District-Raipur, Chhattisgarh..

*(To be submitted by the Bidder/Offerer separately for each property)*

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

	RTGS UTR No.	
	Amount Remitted	
	Date	
In case of refund of EMD, it would be refunded to the account from where it was remitted.		
14	Income Tax Permanent Account Number(s) (PAN) of the Authorised person	:

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

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

Signature:

Name of the Authorised Person:

Designation:

Company Seal

All authorizations should be annexed to this form.

## **VI. DECLARATION BY THE BIDDER (ON GENERAL STAMP PAPER OF Rs.100/-)**

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

To,  
The Authorised Officer,  
IDBI Bank Ltd.,  
Pachpedi Naka, Raipur

Dear Sir,

### **For purchase of secured assets / property of K Iswar Rao and Smt. K Padma Rao**

All that part and parcel of the property consisting of Plot Khasra No. 204/2, Khata no-3563, PH No-108/39, R.N.M-Raipur-1, Ward No-05, Banjari Mata Ward, Mouja- Bhanpuri, Tahsil & Dist- Raipur admeasuring 0.0070 hectare/850 sq ft within the Registration Sub-District Raipur and District-Raipur, Chhattisgarh.

Having fully examined and understood the terms and conditions of the Tender Document and condition and status of the Secured Assets/property, I/We offer to purchase the said Secured Assets strictly in conformity with the terms and conditions of this Tender/Offer Document.

I/We understand that if my/our Bid/Offer is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Tender/Offer and acquire the Secured Asset/property. Should I/We fail to execute and perform the terms and conditions when called upon to do so, the Earnest Money Deposit (EMD) shall be forfeited.

I/We further understand that if my/our Bid/Offer is accepted, should I/we fail to deposit the balance amount of 75% of the sale consideration (after having paid 25% of the sale consideration) by the stipulated date, the said amount of 25% of the sale consideration (including Earnest Money Deposit) or any further amount/s paid by me/us shall also be forfeited, as laid down in the terms and conditions of the Bid Document.

I/We further understand that if my/our Bid/Offer is accepted, after making full payment of the sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at his sole and absolute discretion, I/we shall arrange to take possession of the secured assets immediately of entire sale consideration. I/We understand that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the secured assets. We further understand that in the event I/We fail to take possession of the Secured Assets as stated above, the AO reserves the right to revoke the sale confirmed in my/our favour and forfeit the entire amount paid by me/us and I/we shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.

I/We clearly understand and accept that the Authorised Officer or the secured lenders do not take or assume any responsibility for any dues, statutory or otherwise, of **Shri K Iswar Rao and Smt. K Padma Rao** 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 is accepted.

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

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.

I/We have paid Rs..... (Rupees .....only) towards Earnest Money Deposit (EMD) in the name of "IDBI Bank Ltd." by way of .....

We understand that the EMD will not carry any interest.

We understand that the Bid should be unconditional and Bid having conditions contrary to the terms and conditions of the Bid Document can be summarily rejected.

Place :

Dated ...\_\_ day of \_\_\_\_\_2025

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

duly authorised to sign Bid for and on behalf of .....

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

Place :

Dated ...\_\_ day of \_\_\_\_\_2025

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

duly authorised to sign Bid for and on behalf of .....

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

WITNESS :

Signature : .....

Name & Address : .....

Occupation : ..... .....