CIN:L65190MH2004GOI148838

THE AUTHORISED OFFICER (AO)

OF

IDBI BANK LIMITED

Retail Recovery Department, 1 to 5 Pen Nagar Parishad Building, Chincpada Road,
Pen Raigad- 402107
Contact Number: 9892202324/9009911977/7021954882

BID/TENDER DOCUMENT

for sale of immovable property mortgaged by

Mr. Deepak Bhikanrao More and Mrs. Swapna Deepak More under the provisions of

The Securitization and Reconstruction of Financial Assets and

Enforcement of Security Interest Act, 2002

&

The Security Interest (Enforcement) Rules, 2002

CONTENTS

IMPORTANT DATES & INFORMATION

Minimum Bid Incremental Amount	Rs. 25,000/- (Rupees Twenty Five thousand only)
Sale of Bid/ Tender Document	From 28-02-2026 to 16-03-2026
Date of Inspection (with prior appointment)	12-03-2026 (2.00 PM to 4.00 PM)
Last date of submission of Bids along with EMD	16-03-2026 till 4.00 PM.
Date of E-Auction	18-03-2026 from 11.00 AM to 4.00 PM

I. Public Sale Notice for e-Auction Published in the following newspapers:

Sl.	Newspapers	Language	Edition	Date of Published
1	The Free Press Journal	English	Nashik	28-02-2026
2	Navshakti	Marathi	Nashik	28-02-2026

IDBI BANK
CIN: L65190MH2004GOI148838

Regd. Office: IDBI Bank, IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400005.
Branch Office: IDBI Bank Ltd., 1 to 5, PEN Nagar Parishad Building, Chinchpada Road, PEN, Raigad – 402 107. (Mr.Rahul S Kulkarni: 7021954882), (Mr. Avinash Achangale: 9892202324) & (Mr. Nityananda Sundaray: 9009911977)

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Appendix IV-A] [See proviso to rule 8 (6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **physical possession** of which has been taken by the Authorised Officer of IDBI Bank Ltd. the Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **18-03-2026**, for recovery of Bank's outstanding dues (details mentioned below) to the IDBI Bank Ltd, Secured Creditor from the Borrowers/Guarantors (**details mentioned below**). The reserve price and the earnest money deposit (EMD) are mentioned against each immovable properties as mentioned under.

Brief description of properties and other details are mentioned hereunder:

Sr. No.	Borrower(s) Name	Property Description	Possession Type	Outstanding balance	Reserve Price	EMD	Dealing Officer details
1	Mr. Deepak Bhikanrao More and Mrs. Swapna Deepak More	Shop No. 32, Ground Floor, Anand Vijay Sankul, Jail Road, Near Union Bank Of India, Nashik Road, Deolali Shiwar, Tal. Nashik, Pin : 422101-Carpet-Area- 172 Sq.ft	Physical	Rs.25,26,168.07 (as on 10-02-2026)	Rs.22.14 Lakh	Rs.2.30 Lakh	Mr.Avinash (9892202324)
2	Mr. Deepak Bhikanrao More and Mrs. Swapna Deepak More	Flat No. 301, 3rd Floor, A-1 Wing, Bldg No 1, Commender Hira Siddhi Homes S.No- 16, H. No.-1, Karade Panvel 410220	Physical	Rs. 43,24,057.00 (as on 10-01-2026)	Rs.35.72 Lakh	Rs.3.50 Lakh	Mr.Avinash (9892202324)

Property No.	Inspection Date (with prior appointment)	Last Date of Submission of Bids along with EMD	Date of E-Auction & Time
Sr No.1	12-03-2026 (2pm – 4pm)	16-03-2026 (up to 4 pm)	18-03-2026 (11 am to 4 pm)
Sr. No.2	12-03-2026 (2pm – 4pm)	16-03-2026 (up to 4 pm)	18-03-2026 (11 am to 4 pm)

Gist of the terms & conditions appearing in Bid Document:

1. 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.
2. The aforesaid properties shall not be sold below the reserve price mentioned above. Bid increase amount is **Rs.25000/-**
3. The Earnest Money Deposit – (EMD) will not carry interest. AO may retain EMD of top three bidders up to 3 months from the date of opening of the bids. The AO may permit inter-se bidding among the top three bidders. The sale would be on e-auction platform at website: **www.baanknet.com** and shall take place on **18-03-2026 at 11.00 am to 4.00 pm**, unlimited **extension of 5 minutes each**. Intending Bidders shall hold a valid e-mail address, please contact M/S PSB Alliance Private Limited, Unit 1, 3rd floor, VIOS Commercial Tower, Wadala East, Mumbai 400037. Contact person Email: support.baanknet@psballiance.com **Phone No.8291220220** (For Technical and Bidding Process).
4. Bidders are advised to go through the website: www. www.baanknet.com .com for detailed terms and conditions of auction sale before submitting their bids for taking part in the e-auction sale proceedings.
5. Earnest Money deposit (EMD) shall be deposited through DD from any scheduled bank drawn in favour of IDBI Bank Ltd., Sion Trombay Road, Deonar, Mumbai-400088 Payable at Mumbai or to be remitted to **IDBI Bank Limited, Account No.0233491501 0026, IFSC Code: IBKL0000023**, Branch: New Panvel, Navi Mumbai, by way of RTGS in favour of IDBI Bank Ltd and submit proof of payment along with KYC documents (photo identity and address proofs) like PAN Card (compulsory), Aadhaar Card, Passport, Voter ID card, Driving License etc. The amount of EMD paid by the interested bidders shall carry no interest. The EMD shall be forfeited if the bidder does not participate in the e-auction by placing the bid.
6. 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.
7. 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.
8. The Secured Assets mentioned in the Bid Document are based on the charges/mortgages created by the mortgagor/s 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.
9. 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.
10. The Secured Assets are being sold free from charges and encumbrances of Secured Creditor only.
11. 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.
12. The Bid Document can be obtained from AO, IDBI Bank Ltd., At Branch Office – IDBI Bank Ltd., 1 to 5, Pen Nagar Parishad Building, Chinchpada Road, PEN Raigad – 402 107, on **Mobile No.: 9892202324 or 9009911977 or 7021954882**, Email : rahul.kulkarni@idbi.co.in and can also be downloaded from **www.idbibank.in.**
13. Contact the AO, IDBI Bank Limited, Deonar Branch, Mumbai on Mobile No.7021954882, Email: rahul.kulkarni@idbi.co.in at the above address in person during **28-02-2026 to 16-03-2026** on any working day between 10:00 am and 04:00 pm to get the Bid Document which contains detailed terms and conditions of sale, bid forms etc.

Place : PEN
Date : 28-02-2026

Sd/-
Authorised Officer, IDBI Bank Ltd.

IDBI BANK
CIN:L65190MH2004GOI148838

Brief Description – Property Details

Shop No. 32, Ground Floor, Anand Vijay Sankul, Jail Road, Near Union Bank Of India, Nashik Road, Deolali Shiwar, Tal: Nashik. Pin : 422101 Carpet – Area – 172 Sq.ft

III. Outstanding dues of IDBI Bank Ltd in the loan account of Borrower Mr. Deepak Bhikanrao More and Mrs. Swapna Deepak More

Name of the Borrower	Amount Outstanding as on 10-02-2026
1. Mr. Deepak Bhikanrao More (Borrower) 2. Mrs. Swapna Deepak More (Co-Borrower)	**Rs.25,26,168.07/-** (Plus expenses, charges and further interest thereon with effect from 10-02-2026).

IV. Terms and Conditions

1	The Authorized Officer (AO) exercising the powers under the Securitization 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. II of the Tender Document (hereinafter referred to as the 'Secured Assets') and the same is/are being sold free from charges and encumbrances of the secured lender mentioned at item No.III of the Tender Document.
2	**Issue of Tender/ Offer / Bid Document** The Tender Document along with required forms is available from 28-02-2026 to 16-03-2026 on any working day between 10.00 am to 4.00 pm from Monday to Saturday and can be obtained from Shri Rahul S Kulkarni / Shri Avinash Adhangale, at IDBI Bank Ltd., 1 to 5 Pen Nagar Parishad Building, Chinchpada Road, Pen Raigad , Maharashtra -402107. The Bid/Tender Document can also be downloaded from IDBI website - www.idbibank.in and e-Auction service provider www.baanknet.com
3	**Reserve Price & Earnest Money Deposit (EMD)** The Reserve price for the sale of the Secured Assets is fixed as under:

Property Details	Physical Possession taken on	Reserve Price (Rs.Lakh)	EMD (Rs.Lakh)
Shop No. 32, Ground Floor, Anand Vijay Sankul, Jail Road, Near Union Bank Of India, Nashik Road, Deolali Shiwar, Tal: Nashik. Pin : 422101 Carpet – Area – 172 Sq.ft	09-01-2024	Rs.22.14	Rs.2.30

4	i.) 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 property is based on the mortgages created by the Borrower with the secured lenders from time to time and the representations made by them. ii.) Authorized Officer (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/or 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 AO / Bank do not take any responsibility to provide information on the same. AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, of **Mr.Deepak Bhikanrao More and Mrs. Swapna Deepak More** 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. iii.) Details of encumbrances known to the secured creditor are Nil. However the prospective bidders are advised to satisfy themselves regarding encumbrances, if any, over the above properties.
5	**Inspection of assets** The interested parties may inspect the assets at their own cost on **12-03-2026 (Thursday)** during **02.00 pm to 4.00 pm** with prior request in the presence of a representative of the AO available at the site to facilitate the inspection.
6	**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.
7	The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of movable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and 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.
8	The Bidder shall not be entitled to receive re-imbursement of any expenses which may have been incurred in preparation of the Bid/Offer for submission and/or for carrying out due

	diligence, search of titles to the assets and matters incidental thereto or for any other purpose in connection with purchase of the assets under reference.
9	**Submission of Tender/Offer** The Bidder shall complete in all respects the Profile of the Bidder and Declaration by the Bidder annexed to the Tender Document, and furnish the information called for therein and shall sign and date each of the documents in the space provided therein for the purpose. **The Bidder shall sign each page of all the documents**. Offers received for sale and / or accepted are not transferable and any requests received by the AO for issuance of sale certificate, registration of the sale certificate or any other deed if required under the applicable laws in the name of any person/entity other than the Bidder shall not be entertained. In the event of any such request made by the Bidder for issuance of sale certificate, registration of the sale certificate or any other deed in the name of some person/entity other than him/her/it, the AO shall be at liberty to cancel the sale and forfeit the EMD or any amounts paid by the Bidder. The Format for submission of Profile of the bidder are given in Chapter VI & VII respectively of this Tender Documents. **The format Chapter VI is for Individuals** and **The format Chapter VII is Company / Proprietorship / Partnership firms.** Bidders shall fill in only the form relevant to them.
10	The Bid Documents shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
11	The Bid Documents shall contain the full address, Telephone No., Fax No., e-mail-ID, if any, of the Bidder for serving notices required to be given to the Bidder in connection with the Offer.
12	The Bid Documents shall not be detached one from the other and no alteration or Mutilation (other than filling in all the blank spaces) shall be made in any of the documents attached thereto.
13	**Last date for submission of Tender/Offer /Bid Document** The interested parties may submit Tender Document duly filled and signed on each page along with EMD and other required documents to the **"Authorized Officer,** IDBI Bank Ltd., Branch Office, IDBI Bank Limited. at IDBI Bank Ltd., 1 to 5 Pen Nagar Parishad Building, Chinchpada Road, Pen Raigad – 402 107, on Mob No: 9892202324/9009911977/7021954882 not later than **4.00 PM** on **16-03-2026** in a cover, which shall be super-scribed as **"Tender Document and EMD : A/c. Deepak More and Swapna More** The DD / PO should be drawn in favour of **"IDBI Bank Limited"** payable at **Mumbai** issued by any Scheduled commercial Bank as Earnest Money Deposit (EMD). **Remittance of EMD by way of RTGS** Bidders who prefer to submit the EMD by way of RTGS, may remit the respective EMD amount in favour of IDBI Bank Limited, **A/c.No.33234915010026, IFSC Code: IBKL0000332, PEN Branch Office at IDBI Bank Ltd., 1 to 5 Pen Nagar Parishad Building, Chinchpada Road, Pen Raigad – 402 107**. Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Profile of the Bidder.

14	Only those bidders will be permitted to participate in the auction whose Tender/ Offer Document is complete in every respect and whose Demand Draft/Pay Order for EMD is found to be in order and /or remittance by way of RTGS proceeds is credited into the account, indicated above, 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, if found incomplete in any respect, shall be liable for outright rejection. Bidders, whose forms are found to be in order together with the EMD, submitted by them, will be intimated by e-mail and through mobile.
15	**Registration with E-Auction Service Provider** 1. Participants who are not already registered with the e-auction provider M/S. BAANKNET(Bank Asset Auction Network), should register themselves by following the procedure mentioned at the website: **www.baanknet.com** 2. The participants /intending purchasers are necessarily required to submit following documents / papers for registration to **M/s.BAANKNET** (Bank Asset Auction Network). a) SOI Form duly signed & filled up. Please download from provider www.baanknet.com b) Self-attested copy of Pan Card c) Self-Attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - any one) d) Self-attested valid e mail id and mobile no. The user id and password will be then sent directly to the registered participants / intending purchasers whose Bid Document is complete in every respect **and** remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time and the documents with further directions by the e- auction provider company, if any, for log in and participating in the auction through online process. After receiving the user id / password, in case any bidders feel the need for training / e – auction support, such bidders may contact to M/S PSB Alliance Private Limited, Unit 1, 3rd floor, VIOS Commercial Tower, Wadala East,Mumbai 400037. Contact person Email : support.baanknet@psballiance.com **Phone no 8291220220** (For Technical and Bidding Process) **The Bank/ AO / e-auction service provider will not be responsible for any error occurred due to power failure / computer hardware or software error / network error etc. at the time of e-auction.**
16	**Date and Time of e-Auction : 18-03-2026 (Wednesday)** **Timing of auction: (11.00 am to 4.00 pm with unlimited extension of 5 min)** The auction would be held with unlimited extensions of 5 minutes each, 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 (equivalent or more than Reserve Price) 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. 25,000/-, Increase in bid amount below the said Rs.25,000/- will be rejected. First bid should be of at least equal to Reserve Price or increment(s) over the Reserve Price in multiples as above.
17	Authorised Officer (AO) reserves the right to retain the EMD of top three bids up to three months from the date of auction and **the amount of EMD will not carry any interest**. The Bids so retained will be valid for **two months** from the date of 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 auction.
18	**Payment of Sale Price** The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the AO and will be required to deposit 25% of the sale price (less the amount of EMD) immediately on receipt of the valid communication intimating acceptance of his/her bid by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of **"IDBI Bank Limited"** payable at Mumbai issued by any Scheduled Commercial Bank or by way of **RTGS** in favour of IDBI Bank Limited, **A/c.No.33234915010026, IFSC Code: IBKL0000332, PEN Branch Office at IDBI Bank Ltd., 1 to 5 Pen Nagar Parishad Building, Chinchpada Road, Pen Raigad – 402 107.** The balance amount of the sale price shall have to be paid within 15 days from the date of valid communication intimating acceptance of his/her bid by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of **IDBI Bank Limited** Payable at **Mumbai** issued by any Scheduled Commercial Bank or by way of **RTGS** in favour of IDBI Bank Limited, **A/c.No.33234915010026, IFSC Code: IBKL0000332, PEN Branch Office at IDBI Bank Ltd., 1 to 5 Pen Nagar Parishad Building, Chinchpada Road, Pen Raigad – 402 107** or such extended period, not more than 90 days from the date of auction, as may be agreed upon in writing between the successful bidder and the AO subject to proper justification.
19	As per Sec 194-I A of Income Tax Act, 1961, TDS will be applicable on the sale proceeds where the sale consideration is Rs.50.00 Lakhs and above. Payment of TDS should be made through Form 29QB incorporating Bank's Pan Number by the successful Bidder and submit certificate to Authorized officer.
20	In case the successful bidder fails to deposit 25% of the sale price within the above stipulated time, the EMD paid shall be forfeited and if the successful bidder backs out after paying 25% of the sale price, then the 25% of the sale consideration so deposited including the EMD shall be forfeited.

21	All claims of the defaulting successful bidder to the assets or to any part of the sum for which it may be subsequently sold shall stand forfeited.
22	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to re - sell the assets to the second/third highest bidder in the above manner, who shall also be treated as the successful bidder mentioned in clauses 9 to 14 above and further in terms of this Bid Document.
23	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 and immovable properties in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
24	The successful Bidder shall, after making full payment of sale price within 15 days of acceptance of bid/offer or such extended period, as may be granted by the AO at his sole and absolute discretion, arrange to take possession of the Secured Assets immediately thereafter. **It is explicitly stated that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the Secured Assets**. In case the successful bidder fails to take possession of the secured assets as stated above, the AO reserves the right to revoke the sale confirmed in his/her favour, forfeit the entire amount paid by the successful bidder and go for re-bidding or sell the secured assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty. In such an event, the original successful bidder shall have no claims on the secured assets or to any amount /s for which it may be subsequently sold.
25	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, sale tax 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.
26	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.
27	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.
28	**General Terms and Conditions** 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	The AO reserves the right and liberty to accept/reject any (including the highest bid) or all the Bids/Offers and also reserves the right to cancel the entire sale process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the AO, at his sole and absolute discretion, reserves the right to go for re-bidding or sells 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 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 payment of 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	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.
33	**<u>Jurisdiction:</u>** All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in **Mumbai/Maharashtra** State shall have the exclusive jurisdiction to entertain adjudicate such disputes.
34	Tenderer (s) must ensure the following while submitting the tender: A. That the tender should be filled in the format of the tender bids enclosed at Annexure-VI/VII. B. Copy of the Pan Card of the person/s bidding and if it is a company / firm then copy of the pan card of company/firm. C. Copy of certificate of incorporation of the company/firm. D. Board Resolution of the company /firm authorizing the person /partner to file the 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 document 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.
35	The interested bidders shall submit their Bid along with EMD & KYC documents (PAN card / Address proof). On receipt of the EMD, the bidders shall receive user id / password on their valid email id (mandatory for e-auction) from the e-auction service provider M/s.PSB Alliance Pvt Limited.
36	Parties may get the Bid Document, which contains detailed terms and conditions of sale, bid forms etc. from any of our office, on all working days or downloaded from IDBI Bank's website.

37	AO/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.
38	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 75% 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.
39	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.
40	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.
41	The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, expenses, tax liabilities, if any etc. for transfer of secured asset.

****

V. BRIEF DETAILS OF TENDER/OFFER DOCUMENT

TENDER/OFFER FORM FOR PURCHASE OF SECURED ASSET OF

Mr. Deepak Bhikanrao More and Mrs. Swapna Deepak More

1	**Issue of Bid/Offer Document**	The Tender/Offer Document can be obtained from Shri Rahul S Kulkarni, DGM (M) 70219-54882 (e-mail) – rahul.kulkarni@idbi.co.in / Shri Avinash Adhangale, AGM (M) 9892202324 (e-mail) – avinash.adhangale@idbi.co.in **IDBI Bank Ltd.1 to 5 Pen Nagar Parishad Building,Chinchpada Road, PEN Raigad – 402 107** from **28-02-2026 to 16-03-2026** on any working day between 10.00 am to 4.00 pm. The Tender/Offer Document can also be downloaded from *IDBI* **website (www.idbibank.in) and www.baanknet.com**
2	**Cost of the Tender/Offer Document**	Nil
3	**Last Date and time for submission of Tender Document together with EMD**	**16-03-2026 (Monday) upto 4.00 p.m.**

4	**Place, Date and time of E-Auction**	**Place : e-auction platform at website:** www.baanknet.com **Date: 18-03-2026, Friday from 11.00 am to 4.00 pm** **with unlimited extension of 5 min each, if required**

VI. FORMAT FOR SUBMISSION OF

PROFILE OF THE BIDDER- INDIVIDUAL

For purchase of secured assets/property of **Mr. Deepak Bhikanrao More & Mrs. Swapna Deepak More** situated at - Shop No. 32, Ground Floor, Anand Vijay Sankul, Jail Road, Near Union Bank Of India, Nashik Road, Deolali Shiwar, Tal: Nashik. Pin : 422101

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

1	***a)*** Full Name of the Bidder/Offerer *(in Block letters)*	:	
	b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.		
	d) E-mail ID		
2	Brief particulars of business (if any)	:	
3	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd.	:	
4	Name and particulars of the Company/Firm/Person in whose name the Secured Assets/ property are to be purchased	:	
5.	Details of Earnest Money Deposit (EMD)		
	RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	

6.	Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer	:	
7.	Bank account details(In case of refund of EMD amount)		Account Name: Account Number: IFSC Code: Bank Name & Branch:

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

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

Signature of the duly authorised official of the Bidder/Offerer

Name and Designation of the Authorised Signatory

Place :

Date :

VII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER

COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase of secured assets / property of **Mr. Deepak Bhikanrao More & Mrs. Swapna Deepak More** situated at - Shop No. 32, Ground Floor, Anand Vijay Sankul, Jail Road, Near Union Bank Of India, Nashik Road, Deolali Shiwar, Tal: Nashik. Pin : 422101.

.

1.	***a)*** Name of the Company/ Firm/ Party *(in Block letters)*	
	b) Complete Registered Address	
	c) Complete Correspondence Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	
2.	Date of Incorporation	
3.	Constitution (Private/Public/Joint)	
4.	Name of Chairman	

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

13.	Income Tax Permanent Account Number(s) (PAN) of Authorised person	
14.	Bank Account details(In case of refund of EMD amount)	Account Name: Account Number: Bank Name & Branch: IFSC Code:

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

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

Signature:

Name of the Authorised Person :

Designation :

Company Seal

All authorizations should be annexed to this form.

****

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 Bid/Offer)

To,

The Authorised Officer,
IDBI Bank Ltd.,
1 to 5, Pen Nagar Parishad Building,
Chincpada Road, Pen – Raigad – 402 107

Sir,

Sale of Secured Assets/Property of Mr. Deepak Bhikanrao More & Mrs. Swapna Deepak More (Borrower) Immovable property situated at

- Shop No. 32, Ground Floor, Anand Vijay Sankul, Jail Road, Near Union Bank Of India, Nashik Road, Deolali Shiwar, Tal: Nashik. Pin : 422101.

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

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

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 thereafter. I/We understand that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the secured assets. We further understand that in the event I/We fail to take possession of the Secured Assets as stated above, the AO reserves the right to revoke the sale confirmed in my/our favour and forfeit the entire amount paid by me/us and I/we shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.

3 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 **Mr.Deepak Bhikanrao More and Mrs.Swapna Deepak More**, 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.

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

5 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.

6 I/We have remitted Rs.________ (Rupees _________________________ only) towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of RTGS amount in favour of IDBI Bank Limited, **A/c.No.33234915010026, IFSC Code: IBKL0000332, PEN Branch Office at IDBI Bank Ltd., 1 to 5 Pen Nagar Parishad Building, Chinchpada Road, Pen Raigad – 402 107 through Baanknet.**

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

8 We understand that the Bid/Offer should be unconditional and Bid/Offer having conditions contrary to the terms and conditions of the Tender/Offer document can be summarily rejected.

Place : Mumbai

Dated ...___ day of __________20

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

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

(Name and address of the Bidder/Offerer)

(IN BLOCK CAPITALS)

WITNESS :

Signature : ....

Name & Address : ....

Occupation : ....

***