

The Authorised Officer (AO)

of

IDBI BANK LIMITED

**Retail Recovery Department, Unit No.1, Safal Pride, Sion Trombay Road,
Deonar , Mumbai – 400 088**

BID/TENDER DOCUMENT

For

Sale of Asset of

**Shri. Dipak Dhondu Phondake and Smt. Ratnali Ravindra Bhosale (alias Smt. Divya
Deepak Phondake)**

**The Securitisation and Reconstruction of Financial Assets and Enforcement of
Securities Interest Act, 2002 (SARFAESI Act)**

and

The Security Interest (Enforcement) Rules, 2002

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PUBLIC NOTICE FOR SALE through E-Auction See Provison to Rule 8(6) or 9(1)
RESIDENTIAL PROPERTY FOR SALE IN PRIME LOCATION
Sale of Immovable properties mortgaged as security for availing financial assistance

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 proviso to Rule 8(6)(9)(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to Borrowers and Guarantors that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by Authorized officer of IDBI Bank Ltd., Secured Creditor, will be sold on "As is where is basis", "As is what is basis", "Whatever there is basis" & "No Recourse basis" on 16th March 2026.

Inspection date: As indicated below in table With Prior Appointment.

Last date of Submission of Bid: 14th March 2026 (Till 4:00 PM).

Date of E-Auction: 16th March 2026 (From 11 AM to 12:00 PM).

Brief description of properties and other details are mentioned hereunder:

Sr. No.	Borrower/Mortgagor/Guarantor name Brief Description of Properties	Reserve Price	EMD	Outstanding Balance	Date of inspection
1	Shri. Dipak Dhondu Phondake and Smt. Ratnali Ravindra Bhosale Flat No.406, 4 th floor, Building No.11, Sai Empire Complex S.No. 359, H. No. 2 of Village virar Kargil Nagar, Marvepada Road, near M. Baria Estate Virar (East) Vasai Palghar Maharashtra Pin Code: 401305 Flat 1 BHK, (Built Up Area 388 Sq.Ft.)	₹ 16,60,000/-	₹ 1,66,000/-	₹ 21,97,640/- as on 1.02.2026	11-03-2026 11:00 AM to 2:00 PM with prior appointment
2	Shri. PRAKASH KHANU SONAWANE & Smt. MEERA PRAKASH SONAWANE Guarantor: Shri. SAMBHAJI SHARAD NAIK Flat No. 202, 2 nd floor, Ganaraj Co-op. Hsg. Soc. Ltd., Plot No B-184, Sector 20, CBD Belapur, Navi Mumbai, District Thane - 400 614 Flat 1 BHK, (Built Up Area 485 Sq.Ft)	₹ 35,00,000/-	₹ 3,50,000/-	₹ 44,10,271/- as on 1.02.2026	13-03-2026 11:00 AM to 2:00 PM with prior appointment
3	Shri. SATPUTE U KUMAR Property 1) : Flat No.001, Ground floor, C-Wing, Avantika Complex CHSL, Chandansar Road, Behind RK Hotel, Virar (E) 401303 - 2 BHK (Built Up Area 612 Sq. Ft.)	₹ 45,00,000/-	₹ 4,50,000/-	₹ 1,32,90,533/- as on 1.02.2026	10-03-2026 11:00 AM to 2:00 PM with prior appointment
4	Shri. SATPUTE U KUMAR Property 2) : Flat No. 103, first floor, C-Wing, Avantika Complex CHSL, Chandansar Road, Behind R.K. Hotel, Virar (E), 401303 - 2 BHK (Built Up Area 588 Sq. Ft.)	₹ 45,00,000/-	₹ 4,50,000/-		
5	Smt. Poonam Bhoiraj Pandey & Shri. Bhoiraj Roopnarayan Pandey Unit No. 4B-47, 4 th floor, "Phoenix Bazaar", Phoenix Paragon Plaza Mall, off. L.B.S. Marg, Kurla (West), Mumbai - 400 070 - Built Up Area 33.70 Sq. mtrs	₹ 1,21,50,000/-	₹ 12,15,000/-	₹ 2,51,29,304/- as on 1.02.2026	12-03-2026 11:00 AM to 2:00 PM with prior appointment
6	Smt. Poonam Bhoiraj Pandey & Shri. Bhoiraj Roopnarayan Pandey Unit No. 4B-49, 4 th floor, "Phoenix Bazaar", Phoenix Paragon Plaza Mall, off. L.B.S. Marg, Kurla (West), Mumbai - 400 070 - Built Up Area 31.78 Sq. mtrs	₹ 1,02,60,000/-	₹ 10,26,000/-		
7	Smt. Aarya Arwind Giree Bungalow No. 03, 2 BS Type Ambawadi Bungalow Scheme, S.No. 30, 29 of Village Waliv, Near Vitthal Rakhumai Temple, Vasai East, Taluka Vasai, District Palghar - 401208 - Built-Up Area: 125.46 sq. mtrs.	₹ 95,00,000/-	₹ 9,50,000/-	₹ 2,83,30,000/- as on 1.12.2025	09-03-2026 11:00 AM to 2:00 PM with prior appointment

Possession Type: Physical Possession

Dealing Officer Name & Contact: Shri. Teejo Thomas Contact: 9130013885

Gist of the terms & conditions appearing in Bid Document:

- 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 properties shall not be sold below the reserve price mentioned above. Bid increase amount is 10,000/-
- The Earnest Money Deposit - (EMD) will not carry interest. AO may retain EMD of top three bidder's upto 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 16.03.2026 at 11.00 am to 12.00 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).
- Bidders are advised to go through the website: www.baanknet.com for detailed terms and conditions of auction sale before submitting their bids for taking part in the e-auction sale proceedings.
- Earnest Money Deposit (EMD) shall be remitted into the e-wallet of the PSB Alliance portal after completion of one-time user registration by the interested bidders. 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 after placing the bid.
- 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.
- 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.
- 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.
- 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.
- The Secured Assets are being sold free from charges and encumbrances of Secured Creditor only.
- 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.
- The Bid Document can be obtained from AO, IDBI Bank Ltd., At Branch Office - IDBI Bank Ltd., Ground Floor, Unit No.1, Safal Pride, Sion Trombay Road, Deonar, Mumbai-400088 on Mobile No.: 9130013885 / 7021954882 Email: teejo.t@idbi.co.in, rahul.kulkarni@idbi.co.in and can also be downloaded from www.idbibank.in.
- Contact the AO, IDBI Bank Limited, Deonar Branch, Mumbai on M. No. 7021954882, Email: rahul.kulkarni@idbi.co.in at the above address in person during February 28, 2026 to March 14, 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.
- Borrowers/Guarantors are also hereby given notice under Rule 8(6) or 9(1) of the Rules of SARFAESI Act that the said immovable asset shall be sold after 15 days from the date of this notice by adopting any of the following methods mentioned in Rule 8(5) of the Rules

Place: Thane | Date: 28.02.2026

Sd/-
Authorized Officer, IDBI Bank Ltd

ई-लिलावाद्वारे विक्रीकरीता जाहीर सूचना नियम ८(६) किंवा ९(१) ची तरतुद पहा

**प्रमुख ठिकाणी निवासी मिळकत विक्रीसाठी
आर्थिक सहाय्य मिळविण्यासाठी तारण म्हणून गहाण स्थावर मिळकतीची विक्री**

सिक्कुरिटीयशेन अँड रिकन्स्ट्रक्शन ऑफ फायनान्सियल अँसेट्स अँड एन्कोर्मेंट ऑफ सिक्कुरिटी इटोस्ट अँड, २००२ सहकायता नियम ८(६)/९(१) च्या सिक्कुरिटी इटोस्ट (एन्कोर्मेंट) क्लस, २००२ अंतर्गत स्थावर मालकीच्या विक्रीसाठी ई-लिलाव विक्री सूचना.

सर्वसाधारण कल्ला आणि विशेषतः कर्जदार आणि हवीदार आणि गहाणदार यांना सूचना याद्वारे देण्यात येते की, खालील नमूद वर्गिलेली स्थावर मिळकत तारण धनकोडे गहाण/प्रभारित आहे, जिचा प्रत्यक्ष कल्ला आयडीबीआय बँक लि., तारण धनकोडेच्या प्राधिकृत अधिकार्यानी घेतला आहे, तो १६ मार्च, २०२६ रोजी "जे आहे जेणे आहे", "जे आहे जसे आहे" "जे काही आहे तेथे आहे" आणि "किना अक्लब" तत्वांने विकण्यात येणार आहे.

बोली सादरकरणाची अंतिम तारीख: १४ मार्च, २०२६ (साय. ०४.०० पर्यंत)

ई-लिलावाची तारीख: १६ मार्च, २०२६ (स. ११.०० ते साय. ४.०० पर्यंत)

मिळकतीचे संक्षिप्त वर्णन आणि इतर तपशील खालीलप्रमाणे:

अनु. क्र.	कर्जदार/गहाणदार/हवीदारचे नाव मिळकतीचे संक्षिप्त वर्णन	राखीव किंमत	इअर	उर्वरित धकदाकी	विराजणाची तारीख
१	श्री. दिपक धोंडू फोंडके आणि सी. रत्नाली रविंद्र भोसले प्लॉट क्र. ४०६, ४वा मजला, इमारत क्र. ११, साई एम्पायर कॉम्प्लेक्स, सॉल्वे क्र. ३५९, हि. क्र. २, गाव विहार, कडगल नगर, मानवेल्पाडा रोड, एस. बरिवा इन्स्टेट जवळ, विहार (पूर्व), बसई, जि. पालघर, महाराष्ट्र ४०१३०५, प्लॉट १ बीएचके (बिल्टअप क्षेत्र ३८८ चौ. फूट)	रु. १६,६०,०००/-	रु. १,६६,०००/-	रु. ११,९४,६४०/- १.०२.२०२६ रोजीस	११-०३-२०२६ स. ११:०० ते दु. २:०० वा. आगाऊ वेळ ठरवून
२	श्री. प्रकाश खानू सोनवणे आणि सी. मीरा प्रकाश सोनवणे हवीदार; श्री. संभाजी शरद नाईक प्लॉट क्र. २०२, २रा मजला, गंगजय को-ऑप. ही. सोसा. लि., प्लॉट क्र. बी-१८४, सेक्टर २०, मीबीडी बेंगलापूर, नवी मुंबई, जि. ठाणे-४००६१४, १ बीएचके (बिल्टअप क्षेत्र ४८५ चौ. फूट)	रु. ३५,००,०००/-	रु. ३,५०,०००/-	रु. ४६,१०,२७१/- १.०२.२०२६ रोजीस	१३-०३-२०२६ स. ११:०० ते दु. २:०० वा. आगाऊ वेळ ठरवून
३	श्री. सातपुते पु. कुमार मिळकत १ : प्लॉट क्र. ००१, तळमजला, सी-विंग, अवतिका कॉम्प्लेक्स सीएचएसएल, चंदनसार रोड, आर.के. हॉटेल मागे, विहार (पू.)-४०१३०३-२ बीएचके (बिल्टअप क्षेत्र ६१२ चौ. फूट)	रु. ४५,००,०००/-	रु. ४,५०,०००/-	रु. १,३२,९०,५३३/- १.०२.२०२६ रोजीस	१०-०३-२०२६ स. ११:०० ते दु. २:०० वा. आगाऊ वेळ ठरवून
४	श्री. सातपुते पु. कुमार मिळकत २ : प्लॉट क्र. १०१, पहिला मजला, सी-विंग, अवतिका कॉम्प्लेक्स सीएचएसएल, चंदनसार रोड, आर.के. हॉटेल मागे, विहार (पू.)-४०१३०३, २ बीएचके (बिल्टअप क्षेत्र ५८८ चौ. फूट)	रु. ४५,००,०००/-	रु. ४,५०,०००/-		
५	सी. पुनम भोजराज पांडे आणि श्री. भोजराज रुपनारायण पांडे युनिट क्र. ४बी-४०५, ४वा मजला, "किनिक्स बाजार", किनिक्स परागनि प्लाझा मॉल, एल.बी.एस. मार्ग समोर, कुर्ली (पश्चिम), मुंबई ४०००७०, बिल्टअप क्षेत्र ३३.७० चौ. मी.	रु. १,२१,५०,०००/-	रु. १२,१५,०००/-	रु. २,५१,२९,३०४/- १.०२.२०२६ रोजीस	१२-०३-२०२६ स. ११:०० ते दु. २:०० वा. आगाऊ वेळ ठरवून
६	सी. पुनम भोजराज पांडे आणि श्री. भोजराज रुपनारायण पांडे युनिट क्र. ४बी-४१९, ४वा मजला, "किनिक्स बाजार", किनिक्स परागनि प्लाझा मॉल, एल.बी.एस. मार्ग समोर, कुर्ली (पश्चिम), मुंबई ४०००७०, बिल्टअप क्षेत्र ३१.७८ चौ. मी.	रु. १,०२,६०,०००/-	रु. १०,२६,०००/-		
७	सी. आर्पा अरविंद गिरी बंगला क्र. ०३, २ बीएस टाईप, अंबावाडी बंगला योजना, सॉल्वे क्र. ३०, २९, गाव साळीव, विठ्ठल रावसाई मॉडेल जवळ, बसई पूर्व, ता. बसई, जि. पालघर ४०१२०८, बिल्टअप क्षेत्र १२५.४६ चौ. मी.	रु. १५,००,०००/-	रु. १,५०,०००/-	रु. २,८३,३०,०००/- १.१२.२०२६ रोजीस	०९-०३-२०२६ स. ११:०० ते दु. २:०० वा. आगाऊ वेळ ठरवून

कल्ला प्रकार : प्रत्यक्ष कल्ला

विलिंग अधिकारी नाव आणि संपर्क : श्री. तेजो धायस, संपर्क : ९१३००१३८८५

बोली दर्शनावेळाला विवचनाच्या अटी आणि शर्ती चा सारांश:

१. तारण मालमतेची विक्री "जेस आहे तेथे आहे आधारार", "जेस आहे जे आहे आधारार", "जेस आहे जे काही आहे आधारार" आणि "कोणत्याही आधारारविना" तारण धनको म्हणजेच: आयडीबीआय बँक लि. करिता आणि कतीने केली जाईल.

२. उपरोक्त मालमता वर नमूद केलेल्या राखीव किमतीपेक्षा कमी विकल्या जाणार नाहीत. बोली दातीची राख ४. १०,०००/- आहे

३. इमारत अनामत रक्कम - (इअर) वर च्याय येणार नाही, एअो बोली उपटण्याच्या लागेपासून ३ महिन्यांपर्यंत शीर्ष तीन बोलीदारांचे इअरडी राखून ठेवू शकतो. एअो शीर्ष तीन बोलीदारांमध्ये परस्पस बोली लावण्याची परवानगी देऊ शकतो. विक्री वेबसाईटवर ई-लिलाव परॉटकॉमिअर होईल: www.baanknet.com आणि १६.०३.२०२६ रोजी स. ११.०० ते दु. ११.०० वा. वा वेळेत प्रत्येकी ५ मिनिटांच्या अवधीत विस्तारात होईल. इच्छुक बोलीदारांकडे तैध ई-मेल पत्ता असावा. कृपया मे. पीएसबी अलायन्स प्रायव्हेट लिमिटेड, युनिट १, ३रा मजला, व्हिओस कमर्शियल टॉवर, वडाळा पूर्व, मुंबई ४०००३०. संपर्क व्यक्तीचा ईमेल: support.baanknet@psballiance.com, दूर क्र. ८२९१२२०२२० (तांत्रिक आणि बोली प्रक्रियेसाठी).

४. ई-लिलाव विक्री प्रक्रियेत भाग घेण्यासाठी बोली सादर करणाऱ्याची लिलाव विक्रीच्या तपशीलवार अटी व शर्तीसाठी बोलीदारांना वेबसाईट: www.baanknet.com वर जाण्याचा सल्ला दिला जातो.

५. इमारत अनामत रक्कम (इअर) इच्छुक बोलीदारांनी एकदाच वापरकरता नोंदणी पूर्ण केल्यानंतर पीएसबी अलायन्स पोर्टलच्या ई-बोलेंटमध्ये जमा करावी. इच्छुक बोलीदारांनी भालेली इअर रक्कम ज्यावाज पात्र राहणार नाही. बोली लावल्यानंतर बोलीदार ई-लिलावाल सहभागी झाला नाही तर इअर जम करणाल येईल..

६. यशस्वी बोली लावल्यानंतर विक्रीच्या पुढीकरणाच्या वेळी विक्री किमतीच्या २५% (जमा केलेल्या इअरची रक्कम कमी) जमा करणे आवश्यक आहे. विक्रीच्या किमतीची सिद्धांक रक्कम विक्रीची पुढी झाल्यानंतर १५ दिवसांच्या आत किंवा एअो द्वारे मान्य केलेल्या अशा विस्तारित कालावधीच्या आत भरावी लागेल. विहित कालावधीत शिल्लक रक्कम जमा करणाल अयशस्वी झाल्यास, जमा केलेली रक्कम बघाणा रकमेसह जस केली जाईल.

७. कोणतेही कारण न देता कोणतेही किंवा सर्व बोली म्यीकरण्याचा किंवा नाकारण्याचा अधिकार एअो राखून ठेवतो. सर्व बोली नाकारल्या गेल्यास, एअो ने खरेदीची कावडामध्ये विहित केलेल्या कोणत्याही पद्धतीनुसार मत्ता विकण्याचा अधिकार राखून ठेवला आहे.

८. बोली दर्शनेवजाल नमूद केलेली सुरक्षित मालमत्ता सुरक्षित कर्जदारांच्या तारण मजनि सवाय केलेल्या शुल्क/गहाणदार आधारित अहेल, न्याचा तपशील बोली दर्शनेवजाल दिलेला आहे. इअरमध्ये असलेल्या पधारां सुरक्षित मालमतेच्या तपशीलांची पडताळणी करण्याची विनंती केली जाते आणि विनंतीनुसार एअो कडे उपलब्ध गहाण ठेवलेल्या मिळकतीची संबंधित रेकॉर्डचे निरीक्षण करावे.

९. सुरक्षित धनको सुरक्षित मालमतेतील कोणत्याही त्रुटी/बगळणे/विमंगली/उणिवा इत्यादीसाठी किंवा कोणत्याही परवानाच्या इत्यादी मिळविण्यासाठी किंवा कायद्याने स्थापित केलेल्या कोणत्याही प्राधिकरणाच्या देव रकमेसाठी जबाबदारी घेत नाहीत.

१०. तारण मालेची केवळ सुरक्षित धनकोच्या शुल्क आणि धारांपासून मुकपणे विक्री केली जात आहे.

११. यशस्वी बोलीदारांने तारण मालेच्या हस्तांतरणासाठी मुद्रांक शुल्क, नोंदणी, खर्च, कर दायित्व, वर काही असेल तर इत्यादी सर्व आवश्यक खर्च उपलब्ध आवायक आहे.

१२. बोली दर्शनेवजाल एअो. आयडीबीआय बँक लि., शाखा कार्यालय, आयडीबीआय बँक लि., तळ मजला, युनिट क्र. १, सफल ग्राइड, सायन ट्रस्टी रोड, देवना, मुंबई - ४०००८८ येथून मिळवता येईल. मो. क्र. ९१३००१३८८५/७०२१९५४८८२ वर, ईमेल: teejo.t@idbi.co.in, rahul.kulkarni@idbi.co.in आणि www.idbibank.in वरून देखील डाउनलोड केले जाऊ शकते.

१३. एअो, आयडीबीआय बँक लि., देवना शाखा, मुंबई, सांचाशी मो. क्र. ७०२१९५४८८२, ईमेल: rahul.kulkarni@idbi.co.in वर धरीत पत्त्यावर केडुधारी २८, २०२६ ते मार्च १४, २०२६ दरम्यान कोणत्याही काळाच्या दिवशी स. १०:०० ते दु. ०४:०० वा. दरम्यान बोली दर्शनेवजाल मिळविण्यासाठी न्यात विक्रीच्या तपशीलवार अटी व शर्ती, बोली फॉर्म इ. साठी वैयक्तिकरित्या संपर्क साधावा.

१४. कर्जदार/जमीनदारांना याद्वारे खरेदीची कावडाच्या नियम ८(६) किंवा ९(१) अंतर्गत सूचना देण्यात आली आहे की, वा सूचनेच्या लागेपासून १५ दिवसांनंतर विवचनाच्या ८(५) विवचामध्ये नमूद केलेल्या खालीलपैकी कोणत्याही पद्धतीच्या अवलंब करून सरर स्थावर मत्ता विकली जाईल.

ठिकाण: ठाणे

दिनांक: २८.०२.२०२६

साही/-

प्राधिकृत अधिकारी, आयडीबीआय बँक लि.

II. BRIEF DESCRIPTION OF SECURED ASSET

Property No.	Property Description.
1	Flat No.406, 4th floor, Building No.11, Sai Empire Complex S.No. 359, H. No. 2 of Village virar Kargil Nagar, Manvelpada Road, near M. Baria Estate Virar (East) Vasai Palghar Maharashtra Pin Code: 401305 Flat 1 BHK, (Built Up Area: 388 Sq.Ft.)

III. OUTSTANDING DUES OF THE SECURED LENDERS **as on 01.02.2026**

Name of secured lenders	Borrower Name	Principal Outstanding	Total outstanding* (including interest/ others)
IDBI Bank Limited	SHRI. DIPAK DHONDU PHONDAKE AND SMT. RATNALI RAVINDRA BHOSALE (alias SMT. DIVYA DEEPAK PHONDAKE)	Rs. 21,97,640/-	Rs. 32,45,778/-

IV.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. I of the Tender Document (hereinafter referred to as the 'Secured Asset') and the same are being sold free from charges and encumbrances of the secured lender mentioned at item No. I of the Tender Document.		
2	<u>Issue of Tender/ Offer / Bid Document :</u> The Tender Document along with Offer Form is on sale from during February 28, 2026 to March 14, 2026 on any working day between 10.00 am to 4.00 pm and can be obtained from Shri Rahul S. Kulkarni (Email : rahul.kulkarni@idbi.co.in), DGM & AO / Shri. Teejo Thomas, Manager (Email : teejo.t@idbi.co.in) IDBI Bank , Retail Recovery Department, Unit No.1 , Safal Pride , Sion Trombay Road, Chembur , Mumbai – 400 088 .The bid document can also be downloaded from IDBI Bank website (www.idbibank.in) and e-Auction service provider www.baanknet.com		
3.	<u>Reserve Price and Earnest Money Deposit (EMD)</u>		
a.	Details	Reserve Price	Earnest Money Deposit
	Flat No.406, 4th floor, Building No.11, Sai Empire Complex S.No. 359, H. No. 2 of Village virar Kargil Nagar, Manvelpada Road, near M. Baria Estate Virar (East) Vasai Palghar Maharashtra Pin Code: 401305 Flat 1 BHK, (Built Up Area 388 Sq.Ft.)	Rs.16,60,000 /- (Rupees Sixteen Lakh Sixty Thousand Only)	Rs.1,66,000 /- (Rupees One Lakh Sixty Six Thousand Only)
4.	The sale of Secured Assets is on <i>“As is where is”, “As is what is”, “Whatever there is” and “without recourse”</i> basis. The description of the immovable properties is based on the mortgages created by the Borrower with the secured lenders from time to time and the representations made by them. The AO or the other secured lenders do not take or assume any responsibility for any shortfall of the movable/immovable assets or for procuring any permissions, etc. or for the dues of any authority established by law. It is expressly made clear that the AO/secured lenders do not take or assume any responsibility for any dues, statutory or otherwise of – SHRI. DIPAK DHONDU PHONDAKE AND SMT. RATNALI RAVINDRA BHOSALE (alias SMT. DIVYA DEEPAK PHONDAKE) 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.		
5	<u>Inspection of Asset</u> The interested bidders may inspect the asset at their own cost on Wednesday, 11th March 2026 (With Prior Appointment) between 11.00 a.m. to 2.00 p.m. in the presence of the representative of the AO available at the site to facilitate the inspection.		
6	<u>Due Diligence by the Bidders</u> The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, etc. whether the bidder actually 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 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.
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 asset under reference.
9	<u>Submission of Tender/Offer</u> The Bidder shall complete in all respects the Offer form(s) 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 initial each page of the Offer. Offers received for sale and / or accepted are not transferable. 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 may fill in only the form relevant to them.
10	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
11	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.
12	The Tender/Offer 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.
13	<u>Last date for submission of Tender/Offer /Bid Document</u> The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the AO, Shri Rahul S. Kulkarni, DGM, IDBI Bank, Retail Recovery Department, Unit No.1, Safal Pride, Sion Trombay Road, Chembur , Mumbai – 400 088, <u>not later than 4 pm on Saturday, 14/03/2026</u>, in sealed cover by mentioning the details on envelope “Documents for– SHRI. DIPAK DHONDU PHONDAKE AND SMT. RATNALI RAVINDRA BHOSALE (alias Smt. Divya Deepak Phondake) , Bidders to submit the EMD by way RTGS only in favour of IDBI Bank Limited, Account No. 12334915010026, IFSC Code: IBKL0000123, Branch: Vashi sector 17, Such bidders must indicate RTGS UTR No. Amount remitted and date in the appropriate space in the Bid Forms.
14	Only those bidders will be permitted to participate in 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 will be permitted to participate in the e -auction process. 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	<u>Registration with E-Auction Service Provider</u> - 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 - The participants /intending purchasers are necessarily required to submit following documents / papers for registration to M/S. BAANKNET (Bank Asset Auction Network). - SOI Form duly signed & filled up. Please download from provider www.baanknet.com - Self-attested copy of Pan Card - Self-Attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - any one) - 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. <u>After receiving the user id / password, in case any bidders feel the need for training / e – auction support</u>, 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	Monday, 16th March 2026 (10.00 a,m 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. <u>Increase in Bid Amount :</u> It may be noted that increase in bid amount, if any, during the e-auction period shall be made as under. In multiples of Rs. 10,000/-, Increase in bid amount below the said Rs. 10,000/- 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	AO reserves the right to retain the EMD of top three bidder's upto three months from the date of e -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 e-auction or till further extension of time as may be approved by the AO. The EMD of other bidders will be returned within 7 days from the date of e-auction.	

18	<u>Payment of Sale Price</u> The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the AO and will be required to deposit 25% of the sale price (less the amount of EMD) immediately i.e. on the same day or not later than next working day from the date of letter intimating acceptance of his/her bid to be issued on Tuesday , 17/03/2026 by way of RTGS in favour of IDBI Bank Limited, Account No. 12334915010026, IFSC Code: IBKL0000123, Branch: Vashi Sector 17. The balance amount of the sale price shall have to be paid within 15 days of the date of letter intimating acceptance of his/her bid or by Tuesday, 31/03/2026 by way of RTGS in favour of IDBI Bank Limited, Account No. 12334915010026, IFSC Code: IBKL0000123, Branch: Vashi Sector 17. Or such extended period as may be agreed upon in writing between the successful bidder and the AO, in any case not exceeding three months.
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 AO.
20	In case the successful bidder fails to deposit 25% of the sale price within permitted time, the AO shall forfeit the EMD and if the successful bidder backs out or does not pay balance 75% of the sale within permitted time after paying 25% of the sale price, then AO shall forfeit the 25% of the sale consideration so deposited including the EMD.
21	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.
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 immovable property in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
23	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.
24	The purchaser will be required to bear all the necessary expenses like stamp duty, registration 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.
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 here in above 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.
27	<u>General Terms and Conditions</u> 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.
28	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.
29	The AO reserves the right and liberty to accept/reject any 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 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.
30	In the event the said sale in favour of the bidder is not 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.
31	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.
32	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Mumbai alone shall have jurisdiction to entertain /adjudicate such disputes.
33	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 assets 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. That all alteration, erasures and over writing, if any, in the schedule or rate (s) are duly authenticated by the tenderer's signature.
34	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.
35	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.
36	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.
37	This is a 15 days' notice for Sr No 1 , of Rule 9(1) of "The Security Interest (Enforcement) Rule, 2002" to the Borrowers/Guarantors/Mortgagors of the loan Shri. Dipak Dhondu Phondake and Smt. Ratnali Ravindra Bhosale (alias Smt. Divya Deepak Phondake) under Rule 8(5) about holding of sale by inviting bids from the public in general for the sale of the secured assets on above mentioned date if your dues are not cleared in full. Notice is hereby given to you to pay the sum as mentioned above along with up to date interest and ancillary expenses, etc, before the date fixed for auction/ sale failing which the above property will be auctioned/ sold and balance dues, if any will be recovered with interest and costs from you.
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.
42	The sale shall take place on the expiry of Fifteen days from the date of publication of this notice.

V. BRIEF DETAILS OF TENDER/OFFER DOCUMENT

TENDER/OFFER FORM FOR PURCHASE OF SECURED ASSETS OF SHRI. DIPAK DHONDU PHONDAKE AND SMT. RATNALI RAVINDRA BHOSALE (alias Smt. DIVYA DEEPAK PHONDAKE)

1	Issue of Bid/Offer Document	:	The Tender/Offer Document can be obtained from Shri Rahul S.Kulkarni , DGM (M) 7021954882 (e-mail) – rahul.kulkarni@idbi.co.in , Shri. Teejo Thomas, Manager (M) 9130013885 (e-mail) – teejo.t@idbi.co.in IDBI Bank , Retail Recovery Department, Unit No.1 , Safal Pride , Sion Trombay Road, Chembur , Mumbai – 400 088 from February 28, 2026 to March 14, 2026 on any working day between 10.00 am to 4.00 pm. The Tender/Offer Document can also be downloaded from <i>IDBI website</i> (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	:	Saturday , 14th March 2026 upto 4.00 p.m.
4	Place, Date and time of E-Auction	:	Place : e-auction platform at website: www.baanknet.com Date: Monday, 16th March 2026 10.00 a.m to 4.00 p.m with unlimited extension of 5 min each, if required

* * *

**VI. FORMAT FOR SUBMISSION OF
PROFILE OF THE BIDDER- INDIVIDUAL**

For purchase of secured assets / property of SHRI. DIPAK DHONDU PHONDAKE AND SMT. RATNALI RAVINDRA BHOSALE (alias Smt. Divya Deepak Phondake) Flat No.406, 4th floor, Building No.11, Sai Empire Complex S.No. 359, H. No. 2 of Village virar Kargil Nagar, Manvelpada Road, near M. Baria Estate Virar (East) Vasai Palghar Maharashtra Pin Code: 401305 Flat 1 BHK, (Built up Area 388 Sq.Ft).

(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 SHRI. DIPAK DHONDU PHONDAKE AND SMT. RATNALI RAVINDRA BHOSALE (alias Smt. Divya Deepak Phondake) Flat No.406, 4th floor, Building No.11, Sai Empire Complex S.No. 359, H. No. 2 of Village virar Kargil Nagar, Manvelpada Road, near M. Baria Estate Virar (East) Vasai Palghar Maharashtra Pin Code: 401305 Flat 1 BHK, (Built up Area 388 Sq.Ft).

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

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	

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,

Shri Rahul S. Kulkarni
Authorised Officer,
IDBI Bank LTD,

Sale of Secured Assets/Property of SHRI. DIPAK DHONDU PHONDAKE AND SMT. RATNALI RAVINDRA BHOSALE (alias Smt. DIVYA DEEPAK PHONDAKE) Immovable properties situated at:

Property: Flat No.406, 4th floor, Building No.11, Sai Empire Complex S.No. 359, H. No. 2 of Village virar Kargil Nagar, Manvelpada Road, near M. Baria Estate Virar (East) Vasai Palghar Maharashtra Pin Code: 401305 Flat 1 BHK, (Built up Area 388 Sq.Ft).

- 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 **SHRI. DIPAK DHONDU PHONDAKE AND SMT. RATNALI RAVINDRA BHOSALE (alias Smt. DIVYA DEEPAK PHONDAKE)** 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, Account No. **12334915010026, IFSC Code: IBKL0000123, Branch : Vashi Sector 17 Branch.**
- 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 _____ 2026

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 :