

THE AUTHORISED OFFICER (AO)

OF

IDBI BANK LIMITED

IDBI Bank Ltd., Rustomjee's Ozone, Shop No. 7, Laxmi Singh complex, Near Goregaon Flyover, MTNL Office, Goregaon West, Mumbai, Maharashtra – 400062.

M. No.: 7698877577/7800552000/9430022540/9953581483

TENDER DOCUMENT FOR SALE

of immovable properties owned and mortgaged by

RAM RAMCHANDRA BHATLE

In the matter of loan facilities granted to RAM RAMCHANDRA BHATLE

Details of the Property

Flat Number. 1001, 10th Floor, Umiya Nakshatra CHSL, Badlapur(E), Pin Code:421503.

Carpet Area – Flat area - Carpet Area 76.08 sq mt (As per INDEX-II)

Sale under the provisions of

The Securitization and Reconstruction of Financial Assets and

Enforcement of Security Interest Act, 2002

&

The Security Interest (Enforcement) Rules, 2002

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IMPORTANT DATES & INFORMATION

Minimum Bid Incremental Amount	Rs.10,000/- (Rupees Ten Thousand Only)
Sale of Bid/ Tender Document	July 16, 2026 to Aug 03, 2026
Date of Inspection	24.07.2026 (11.00 am to 4 pm)
Last date of submission of Bids along with EMD	03.08.2026 till 4.00 pm.
Date of E-Auction	04.08.2026 at 11.30 am. To 12.30 pm

I. Possession Notices Dated Sep 26, 2024

IDBI BANK LTD., Rustomjee's O-Zone, Shop Number-7,
Laxmi Singh Complex, Near Goregaon Flyover,
MTNL Office, Goregaon (W), Mumbai-400062

POSSESSION NOTICE
(For Immovable property)

Whereas, the undersigned is the Authorized Officer of IDBI Bank Ltd. under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and in exercise of powers conferred under section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, published Demand Notice dated 04.01.2023 in respect of credit facilities sanctioned to Mr. Ram Ramchandra Bhatle calling upon to repay the amount of Rs. 56,55,238/- (Rs. Fifty Six Lakh Fifty Five Thousand Two Hundred Ninety Eight Only) as on 09.11.2022 together with further interest and incidental expenses, cost etc, with effect from 10.11.2022 mentioned in the notice within 60 days from the date of the notice,

The borrower/s herein above having failed to repay the said amount, notice is hereby given to the borrower/s mentioned herein above in particular and to the public in general that the undersigned has taken **PHYSICAL POSSESSION** of the property described herein below in exercise of powers conferred on them under section 13(4) of Act read with the Rule 8 of the Security Interest (Enforcement) Rules, 2002 on **this 26th of September the year 2024.**

The borrower/s in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IDBI Bank Ltd. for an amount of Rs.66,23,275/- (Rs. Sixty Six Lakh Twenty Three Thousand Two Hundred Seventy Five Only) as on 24.09.2024 together with further interest and incidental expenses, cost etc, with effect from 25.09.2024 as mentioned in the notice.

Description of the Immovable properties:

Fiat No. 1001, 10th Floor, Umiya Nakshtra CHSL, Nr, Proposed Highway, Badlapur West-421503.

The borrower's attention is also invited to the provisions of sub-section (8) of section 13 of the Act in respect of the time available, to redeem the secured assets.

Date: 26.09.2024
Place: Mumbai

Authorised Officer
IDBI Bank Limited

**आयडीबीऒय बँक लि., रुस्तमजी वू ओ-डोम, शीप क्रमंक-७,
लक्ष्मी सिंग कॉम्प्लेक्स, गोरगाव फ्लावरओवर ब्रवळ, एमटीएनएल
कार्यालय, गोरगाव (प), मुंबई-४०००६२.**

जखता सूचना
(स्वातंत्र्य मिळकतीकरीता)

ज्याअशी निम्नस्वातंत्र्यकारांनी आयडीबीऒय बँक लि. चे प्राधिकृत अधिकारी या नात्याने सिक्विटिडिटेन्स अँड रेकन्स्ट्रक्शन ऑफ फायनान्शियल असेट्स अँड एन्फोर्समेंट ऑफ सिक्विटिडिटेन्स अँड, २००२ (सर्फासी अँड) आणि सद्दर अँडरच्या कालम १३(१२) सिक्विटिडिटेन्स (एन्फोर्समेंट) कालम, २००२ साहायका निमम ३ अन्वये प्राप्त अधिकाराया बद्दल कालम मंडुर पारसुधिधाया सदभात दिनांक ०४.०१.२०२३ रोजीस मागणी सूचना जारी करून श्री. राम रामचंद्र भाटले यांस रक्कम रु. ५६,५५,२९८/- (रु. अण्णन लाख पंचास हजार दोनशे अदुष्टाशय साश) ०९.११.२०२२ रोजीस सह १०.११.२०२२ पासुन त्वरित परीणामासह पुढील ज्याब आणि अनुप्राणिक खर्च, परीज्वर इ. परतफेड सद्दर सूचना प्राप्तीच्या ताखेपासुन ६० दिवसांत करणास सांगितलं होतं.

रक्कमची परतफेड करणास येथे वरील नमुद कर्जदार असमर्थ ठरायने, येथे वरील नमुद कर्जदार आणि सर्वसामान्य जनोस वादुरे सूचना देणात येत की, निम्नस्वातंत्र्यकारांनी खाली वर्णन करणात आलेल्या मिळकतीचा प्राचल ताचा त्याचा प्रदान करणात आलेल्या शक्तीचा वापर करून सिक्विटिडिटेन्स (एन्फोर्समेंट) कालम, २००२ च्या निमम ८ साहायका अँडरचे कालम १३(४) अन्वये २६ सप्टेंबर, २०२४ रोजीस पोकात आतं.

विशेषतः कर्जदार आणि सर्वसामान्य जनोस वादुरे इशारा देणात येत की, सद्दर मिळकतीची कोणताही व्यवहार करू नये आणि सद्दर मिळकतीची करणात आलेला कोणताही व्यवहार हा आयडीबीऒय बँक लि. रक्कम रु. ६६,२३,२७५/- (रु. सहासह लाख त्रीस हजार दोनशे पण्णालस साश) २४.०९.२०२४ रोजीस एकुलित सह २५.०९.२०२४ पासुन त्वरित परीणामासह पुढील ज्याब आणि अनुप्राणिक खर्च, परीज्वर इ. या रकमेच्या भाराअधीन राखील.

सहात मिळकतीचे वर्णन:

फ्लॉट क्र. १००१, १०वा मजला, उमिया नक्षत्र सँट्रलसहस्रल, प्रस्तावित हायवेच्या ब्रवळ, बदलापूर पश्चिम - ४२१५०३.

सात मातीच्या निमोवनकरिता उदाख्य कोळेच्या सदभात अँडरच्या कालम १३ च्या पोट-कालम (८) च्या तरतुदीकडे कर्जदाराचे लक्ष वेधून पोकात येतं.

दिनांक: २६.०९.२०२४
ठिकाण: मुंबई

प्राधिकृत अधिकारी
आयडीबीऒय बँक लिमिटेड

The above possession notices were published on October 01, 2024 in the news papers mentioned as below:

S.No.	Newspapers	Edition	Date Published
1	The Free Press journal	Mumbai	01.10.2024
2	Navshakti	Mumbai	01.10.2024

II. E-auction Sale Notice Published in the following newspapers :

Sl. No.	Newspapers	Edition	Date Published
1	The Free Press Journal	Mumbai	16.07.2026
2	Navshakti	Mumbai	16.07.2026

 IDBI BANK CRL L653196-1234567891011123456789	Regd. Office: IDBI Bank, E&S Tower, WTC Complex, Cuffe Parade, Mumbai-400025 Branch Office: IDBI Bank Ltd., Rajawade Nagar, Rajawade Nagar, Shivajinagar, Pune-411004 M.N. Nagarjuna & Co. Pvt. LTD., MTNL, Ofcs, Goregaon West, Mumbai, Maharashtra-400032, Near 780/5520004 / 9430225456 / 9953581483 Email : rahul@idbi.bank http://www.idbi.bank/			
	PUBLIC NOTICE FOR SALE THROUGH PUBLIC AUCTION: Sale Proceeds to be paid to S.A. Bhat or its <u>RESIDENTIAL PROPERTY FOR SALE IN PUNE LOCATION IN BADLIAPUR EAST</u> <u>Sale of Immovable property mortgaged as security for availing financial assistance by</u> <u>RAM RAMCHANDRA BHATLE</u>			
The undersigned being the Authorized Officer (AO) of IDBI Bank Ltd. invites Bids/Offer in sealed covers for sale of the following property mortgaged as security for availing financial assistance by Ram Ramchandra Bhatle under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with the Security Interest (Enforcement) Rules, 2002 read with proviso to rule 8(b) or (c), possession wherever has been taken by the said borrower.				
1. Brief Description of Properties : Plot Number 1001, 10th Floor, Anya Nakshatra CHSL, Badliapur (E), Pin Code: 421503, Carpelane Area as per Agreement for sale No. 76/08 sqm,				
2 The dues of IDBI Bank Ltd.Outstanding: Ram Ramchandra Bhatle due from 01/04/2026 stands at Rs.147.47 Lakhs (plus expenses, charges and further interest thereon) with effect from 02/06/2026.				
3 Reserve Price Rs. 49.40 Crores	EMD Rs.454,00,000/- To be deposited on 24/07/2026 (11:50 am to 4:50 pm) With prior appointment	Last Date of Submission of Bids along with EMD 03/08/2026 i.e. 4:30 PM	Date of Auction & Time 04/08/2026 From 11:30 AM to 12:30 PM	
Branch Office: IDBI Bank Ltd, Rustomjee's Ozons, Shop No. 7, Laxmi Singh complex, Near Goregaon Park, MTNL, Ofcs, Goregaon West, Mumbai, Maharashtra-400062.				
4. <u>Sal of the terms & conditions appearing in Bid Document.</u>				
The said "Secured Assets are on "as is where it basis", "as is what is basis", "whatever there is basis" and "no recourse basis" and on behalf of the Secured Creditors viz., IDBI Bank Ltd, 1. The aforesaid properties shall not be sold below the reserve price mentioned above. Bid increase amount is Rs.10 Lakhs. 2. The Earned Money Deposit—(EMD)—is not carry interest. AO may retain EMD of top three bidders up to 3 months from the date of opening of bid. The AO may permit inter-se bidding among the top three bidders. The bidder can go on auction platform at website: www.banankart.com and shall take place on 04/08/2026 at 11:30 am onwards. For more details visit the website: www.banankart.com. Bidders should mail a valid e-mail address to contact M/S PSA Private Limited, Unit 1, 3rd floor, VIOS Commercial Tower, Wadala East, Mumbai 400037, Contact person Email: support@banankart.com@banankart.com, Phone no-8291222201 (For Technical and Financial Enquiries).				
Bidders are advised to go through the website: www.banankart.com for detailed terms and conditions of auction before submitting their bids for taking part in the auction procedure.				
Security Depository Details: The successful bidder will have to deposit the EMD of the PSSB via portal after completion of one time user registration by the interested bidders and submit proof of payment along with KYC documents (photo identity and address proofs) PAN Card (company), Aadhar Card, Passport, Voter ID card, Driving License (if available) and amount of bank account of the successful bidder who carry no interest. The EMD shall be forfeited if the bidder does not participate in the auction by 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 sale or such extended period as may be decided by the AO. In case of failure to pay 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 shall not be liable for any of the modes as prescribed in the said document.				
The Secured Assets mentioned in the Bid Document are based on the charges/instruments created by the mortgagors in favour of Secured Creditors, the details wherein 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 secured with/without AO on request.				
Secured Creditors do not take responsibility for any errors/omissions/discrepancies/errors etc. in the secured Assets or for pricing or any permission or release or duties of any authority exercised by them.				
The Secured Assets are free from any charge except the charge of the Secured Creditor only.				
The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, expenses, tax law fees, if any etc for transfer of secured assets.				
The Bid Documents can be obtained from the branch office of IDBI Bank Ltd. At Branch Office – IDBI Bank Ltd, Rustomjee's Ozons, Shop No. 7, Laxmi Singh Complex, Near Goregaon Park, MTNL, Ofcs, Goregaon West, Mumbai, Maharashtra-400062, on M.No. 780/5520004 / 9430225456 / 9953581483, Email : rahul@idbi.bank or shivraj.c@idbi.bank or rahul@idbi.bank				
On or before the AO, IDBI Bank Ltd, Rustomjee's Ozons, Shop No. 7, Laxmi Singh Complex, Near Goregaon Park, Mumbai on M.No. 780/5520004 / 9430225456 / 9953581483, Email : rahul@idbi.bank or shivraj.c@idbi.bank at all the above address in person during 16/07/2026 to 03/08/2026 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, list of mortgagees and other relevant information.				
Borrowers/Guarantors are also hereby giving notice under Rule 8(b) or (c) of the Rules of SARFESA Act that the said immovable asset shall be sold after 30 or 15 days from the date of this notice by adopting any of the following methods mentioned in Rule 8 (b) of the Rules.				

[illegible]

III. Brief Description – Immovable Properties

Flat Number. 1001, 10 th Floor, Umiya Nakshatra CHSL, Badlapur(E),Pin Code:421503, Carpet area: 76.08sqmt as per Index-II

IV. Outstanding dues of IDBI Bank Ltd in the account Ram Ramchandra Bhatle, as on June 2, 2026

Name of the Borrower	Amount Outstanding as on 02.06.2026
Ram Ramchandra Bhatle	Rs. 81.47 Lakh/- (Rupees Eighty One Lakh Forty Seven Thousand Only) plus interest & costs thereon w.e.f. 02.06.2026

Together with further interest and costs thereon with effect from 02.06.2026 till the date of payment.

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. III of the Tender Document (hereinafter referred to as the 'Secured Assets').								
2	<u>Issue of Tender/ Offer / Bid Document</u> <u>The Tender Document along with required Forms is available from July 16, 2026 to Aug 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, Authorized Officer, IDBI Bank Limited, IDBI Bank Ltd., Rustomjee's Ozone, Shop No. 7, Laxmi Singh complex, Near Goregaon Flyover, MTNL Office, Goregaon West, Mumbai, Maharashtra – 400062 Mob. No.:7800552000/9430022540/9953581483</u> OR The Tender Document can also be downloaded from IDBI website - www.idbibank.in								
3	<u>Reserve Price & Earnest Money (EMD)</u> The Reserve price for the sale of the Secured Assets is fixed as under: <table><tr><th>Property Details</th><th>Possession taken on</th><th>Reserve Price (Rs Lakh)</th><th>EMD (Rs Lakh)</th></tr><tr><td>Property owned Ram Ramchandra Bhatle Flat Number. 1001, 10th Floor, Umiya Nakshatra CHSL, Badlapur(E),Pin Code:421503. Carpet Area – Flat area - Carpet Area 76.08 sq mt (As per INDEX-II) Together with all and singular the structures and erections thereon, both present and future.</td><td>26.09.2025</td><td>49.40</td><td>4.94</td></tr></table>	Property Details	Possession taken on	Reserve Price (Rs Lakh)	EMD (Rs Lakh)	Property owned Ram Ramchandra Bhatle Flat Number. 1001, 10 th Floor, Umiya Nakshatra CHSL, Badlapur(E),Pin Code:421503. Carpet Area – Flat area - Carpet Area 76.08 sq mt (As per INDEX-II) Together with all and singular the structures and erections thereon, both present and future.	26.09.2025	49.40	4.94
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4	i.) The sale of Secured Assets is on “<i>As is where is</i>”, “<i>As is what is & whatever there is</i>” and “<i>without recourse</i>” 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 Ram Ramchandra Bhatle 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	<u>Inspection of assets</u> The interested parties may inspect the assets at their own cost on July 24, 2026 during 11.00 am 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	<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 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 abutments 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	<u>Submission of Tender/Offer</u> 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. The Format for submission of “Profile of the Bidder” & “Declaration by the Bidder” are given in Chapter VI, VII & VIII of this Tender Documents. Bidders may fill in only the form relevant/applicable 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	<u>Last date for submission of Tender/Offer /Bid Document</u> 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 Ltd., Rustomjee’s Ozone, Shop No. 7, Laxmi Singh complex, Near Goregaon Flyover, MTNL Office, Goregaon West, Mumbai, Maharashtra – 400062., on Mob. No.: 7800552000/9953581483/9430022540 not later than 16.00 Hrs on July 21, 2026 in a cover, which shall be super-scribed as “Tender Document and EMD: A/c Shri Ram Ramchandra Bhatle 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 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.
14	Only those bidders will be permitted to participate in the auction whose Tender/ Offer Document is complete in every respect and whose EMD is found to be in order 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	<u>Registration with E-Auction Service Provider</u> 1. Participants, who are not already registered with the e-auction provider, M/s PSB Alliance Private Limited. 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 PSB Alliance Private Limited a. SOI Form duly signed & filled up. Please download from : 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. Valid e-mail id and Mobile Number.	
16	Date and Time of e-Auction :	04.08.2026 (11:30 AM to 12:30 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 up to 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, by way of NEFT/RTGS in favour of IDBI Bank Limited, Account No. 66234915010026, IFSC Code: IBKL0000662, Branch: Nalasopara West . The balance amount of the sale price shall have to be paid within 15 days of acceptance of his/her bid by way of NEFT/RTGS in favour of IDBI Bank Limited, Account No. 66234915010026, IFSC Code: IBKL0000662, Branch: Nalasoapara West . Such extended period as may be agreed upon in writing between the successful bidder and the AO, in any case not exceeding three months 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 Authorised officer.	
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	<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.
27	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.
28	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 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.
29	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.
30	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.
31	<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.

32	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/VIII 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. F. That all alteration, erasures and over writing, if any, in the schedule or rate (s) are duly authenticated by the tenderer's signature.
33	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.
34	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.
35	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.
36	This is a 15 days' notice of Rule 9(1) of "The Security Interest (Enforcement) Rule, 2002" to the Borrowers/Guarantors/Mortgagors of the loan Shri Ram Ramchandra Bhatle 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.
37	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.
38	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.
39	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
40	The sale shall take place on the expiry of Fifteen days from the date of publication of this notice.

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

For purchase of secured assets / property of Ram Ramchandra Bhatle, Flat Number. 1001, 10th Floor, Umiya Nakshatra CHSL, Badlapur(E), Pin Code: 421503.

Carpet Area – Flat area - Carpet Area 76.08 sq mt

(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 Ram Ramchandra Bhatle, Flat Number. 1001, 10th Floor,
Umiya Nakshatra CHSL, Badlapur(E), Pin Code: 421503.
Carpet Area – Flat area - Carpet Area 76.08 sq mt**

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.500/-)
FORM OF BID/OFFER

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

To,
Authorised Officer,
IDBI Bank Ltd.,
Rustomjee's Ozone, Shop No. 7,
Laxmi Singh complex,
Near Goregaon Flyover, MTNL Office,
Goregaon West, Mumbai,
Maharashtra – 400062

Sir,

Sale of Secured Assets/Property of Ram Ramchandra Bhatle.

(Borrower) Immovable properties situated at

**For purchase of secured assets / property of Ram Ramchandra Bhatle, Flat Number. 1001, 10th Floor, Umiya Nakshatra CHSL, Badlapur(E), Pin Code: 421503.
Carpet Area – Flat area - Carpet Area 76.08 sq mt**

- 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 **Ram Ramchandra Bhatle**, 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. 22834915010026, IFSC Code: IBKL0000228** Branch : IDBI Bank Limited, Virar West, Mumbai.
- 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 :
