



**The Authorized Officer (AO)
of
IDBI BANK LIMITED**

**NPA Management Group
IDBI Complex, Opp. Muni. Staff Quarters, Near Lal Bunglow, Off C.G.
Road, Ahmedabad-380006**

**TENDER DOCUMENT
For
Sale of Secured Assets of Mortgagor/ Guarantors of
M/s UMA Cotton Industries (Borrower)**

**Sale of mortgaged properties under the provisions of
The Securitisation and Reconstruction of Financial Assets and
Enforcement of Security Interest Act, 2002
and
The Security Interest (Enforcement) Rules, 2002**

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IMPORTANT DATES & INFORMATION

Minimum Bid Incremental Amount	For Lot No. 1,2,3,4,5 & 6 - Rs.10,000/-
Sale of Bid/ Tender Document	September 03, 2026 to September 17, 2026 on any working day between 11.00 AM to 4.00 PM
Date of Inspection	September 14, 2026 from 11:00 AM to 3:00 PM
Last date of submission of Bids along with EMD	September 17, 2026 upto 4:00 pm
Date of E-Auction	September 18, 2026 from 11:00 AM to 01:00 PM (with auto extension of 5 minutes)



IDBI Bank Ltd, Recovery Department, IDBI Complex,
Opp. Muni. Staff Quarters, Near Lal Bunglow, Off. C. G.
Road Ahmedabad – 380006. Phone: 079-66072756

I Possession Notice

Whereas the Authorized Officer of **IDBI Bank Limited, Ahmedabad Branch** under Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under section 13(2) of the said Act, calling upon below mentioned borrower/guarantors to repay the amount mentioned in the said Notices together with further interest thereon at the contractual rate upon the footing of compound interest, incurred/to be incurred until the date of payment; within 60 days from the date of the said Notices.

The Borrower/Guarantors/Mortgagors, mentioned herein below having failed to repay the amount. Notice is hereby given to the Borrower/Mortgagors/Guarantors, mentioned herein above in particular and to the public in general that the undersigned has taken Possession of the properties described herein below in exercise of powers conferred on him under Section 13 (4) of the said Act read with the Rule 8 of the said rules.

Name of Borrowers/ Guarantors & Demand Notice Details	Description of Property	Date & Type of Possession
Uma Cotton Industries A. Shri Vinodchandra Mahadevlal Thakkar B. Shri Alpeshkumar Ramanlal Thakkar C. Shri Chandrakant Trikamal Khamar D. Shri Hareshkumar Trikamal Khamar E. Smt. Varshaben Vinodchandra Thakkar F. Shri Ramanlal Karamshibhai Khamar G. Shri Ramubhai Ganeshbhai Bharwad H. Shri Popatbhai Ganeshbhai Bharwad I. Shri Shivaji Viraji Thakor Demand Notice u/s. 13(2) dtd 28.02.2013 of Rs. 6,79,51,423/- (Rupees: Six crore Seventy nine lakhs Fifty one thousands Four hundred Twenty Three only) due as on 31.01.2013	Immovable property, Non Agriculture Industrial Land situated at Kukrana Road, admeasuring 7134 sq.mt. comprised in the Revenue Survey No. 684 P2 paiki 2 situated at Harij, under municipal area, Taluka: Harij, Dist: Patan, Gujarat owned by Mrs. Varshaben V Thakkar	22.11.2013 Physical Possession
	Two Residential House admeasuring 70 sq.mt. each situated at Bhilpura, Harij, Revenue Survey No 948/P, City Survey 1078/P, Sheet No 55, , Taluka Harij, District Patan, owned by Mr. Vinodchandra M Thakkar	22.11.2013 Symbolic Possession
	One Residential House admeasuring 1624. Sq. ft situated at Main Road, Gram Panchayat No 243(old), 335(new) ,Village Valpura, Mouje Valpura, Taluka Kankrej, District Banaskantha, Gujarat owned by Shivaji V Thakor	22.11.2013 Symbolic Possession
	One Residential House admeasuring 375 sq.ft. i.e. 34.39 sq.mt. comprised in the City.Survey. No.601 paiki, Sheet No.54, Chalata No.360, Situated at Harij, on Bhavani Road, Taluka: Harij, District: Patan, Gujarat owned by Shri Chandrakant Trikamal Khamar and Shri Hareshkumar Trikamal Khama	22.11.2013 Symbolic Possession
	One Residential House admeasuring 2232 Sq.ft i.e. 248 sq.mt. comprised in the Gram Panchayat house bearing assessment No.201/4, (old) 271(new) situated at Bharwad Vas, Village: Valpura, , Taluka: Kankrej, District: Banaskantha, Gujarat. Owned by Shri Popatbhai Ganeshbhai Bharwad	22.11.2013 Symbolic Possession
	One Residential House admeasuring 2232 Sq.ft i.e. 248 sq.mt. situated at Gram Panchayat No.201/5 (old) 269(new), Bharwad Vas sat Village: Valpura, Taluka: Kankrej, District: Banaskantha, owned by Shri Ramubhai Ganeshbhai Bharwad	22.11.2013 Symbolic Possession
	One Residential House 2067 Sq.ft i.e. 229.66 sq.mt. comprised in Gram Panchayat house bearing assessment No.17(old) 21(new), Main Road, Village: Valpura, , Taluka: Kankrej, District: Banaskantha, Gujarat owned by Shri Ramanbhai K Thakkar	22.11.2013 Symbolic Possession

The above notice was published in the following newspapers on November 28, 2013.

- i) Times of India (English)- Ahmedabad edition
- ii) Divya Bhaskar (Gujarati)- Ahmedabad edition

II Public Notice for e-auction of secured properties

The below notice published in the following newspapers on September 01, 2026

- Financial Express (Gujarat) - All Gujarat
- Financial Express (English) - All Gujarat



IDBI BANK
IDBI Bank Ltd, NPA Management Group, IDBI Complex, Opp. Muni. Staff Quarters, Near Lal Bungalow, Off. C. G. Road, Ahmedabad - 380006. Phone : 079-66072889

**PUBLIC NOTICE FOR SALE THROUGH e-AUCTION OF PROPERTIES
- IN MATTER OF M/s UMA COTTON INDUSTRIES
APPENDIX IV-A (See provision to Rule 9(1))**

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 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to Borrower(s), Guarantor(s) and Mortgagor(s) that the below described immovable property/s mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of IDBI Bank Ltd., Secured Creditor, will be sold on "As is where is", "As is what is", "Whatever there is" on 18.09.2026 for recovery of Rs.6,79,51,423/- (Rupees Six Crore Seventy Nine Lakhs Fifty One Thousands Four Hundred Twenty Three only), as per Demand Notice dated 28.02.2013 and interest there upon, due to IDBI Bank Ltd., Secured Creditor, from M/s Uma Cotton Industries and Shri Alpeshkumar Ramanlal Thakkar, Shri Vinodchandra Mahadevalal Thakkar, Shri Chandrakant Trikamal Khamar, Shri Ramanlal Karamshibhai Khamar, Shri Ramubhai Ganeshbhai Bharwad, Shri Popatbhai Ganeshbhai Bharwad, Shri Shivaji Viraji Thakor and Shri Hareshkumar Trikamal Khamar (Mortgagors & Guarantors). The reserve price and earnest money deposit will be as under:

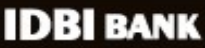
Lot No.	Name of the Borrower	Owned & Mortgaged by	Date of Demand Notice Total outstanding	Description of Property	Reserve Price Earnest Money Deposit (EMD)	Date and type of Possession
1.	M/s Uma Cotton Industries	Shri Vinodchandra Mahadevalal Thakkar	28.02.2013 Rs.6,79,51,423/-	Two Residential House (70 sq. mt. each) at R.S.no.948/P. C.S.no. 1078/P & Sheet no.55, Nr. SBI Bank, SBI Bank Road, Harij Becharaji Road, At: Harij, Ta: Harij, Dist: Patan Pin:384240	Rs.6,00,000/- Rs.60,000/-	22.11.2013 Symbolic possession
2.	M/s Uma Cotton Industries	Shri Chandrakant Trikamal Khamar & Hareshkumar Trikamal Khamar	28.02.2013 Rs.6,79,51,423/-	Residential House (375 Sq.ft) at C.S.no. 601/P. Sheet no.54, Chalata No.360, Bhavani Mandir House, Opp Brahma Kumaris Harij Tran darvaja, behind Prince Beauty care, At: Harij, Ta: Harij, Dist: Patan Pin:384240	Rs.3,30,000/- Rs.33,000/-	22.11.2013 Symbolic possession
3.	M/s Uma Cotton Industries	Shri Shivaji Varaji Thakor	28.02.2013 Rs.6,79,51,423/-	Residential House (1624 Sq. ft) situated at Gram panchayat No.243 (old), New no.335, Near Brahmani Mata temple, B/s Valpura Primary School, At: Valpura, Taluka: Kankrej, Dist: Banaskantha, Pin:385560	Rs.1,05,700/- Rs.10,570/-	22.11.2013 Symbolic possession
4.	M/s Uma Cotton Industries	Shri Popatbhai Ganeshbhai Bharwad	28.02.2013 Rs.6,79,51,423/-	Residential House (2232 Sq.ft) at Gram panchayat No.201/4(old), New no.271, Bharwad vas, Near Valpura Primary School, At: Valpura, Ta: Kankrej, Dist: Banaskantha, Pin:385560	Rs.3,55,000/- Rs.35,500/-	22.11.2013 Symbolic possession
5.	M/s Uma Cotton Industries	Shri Ramubhai Ganeshbhai Bharwad	28.02.2013 Rs.6,79,51,423/-	Residential House (2232 Sq.ft) Gram panchayat No.201/5(old), New no.269, Bharwad vas, Near Valpura Primary School, At: Valpura, Ta: Kankrej, Dist: Banaskantha, Pin:385560	Rs.1,38,600/- Rs.13,860/-	22.11.2013 Symbolic possession
6.	M/s Uma Cotton Industries	Shri Ramanbhai Karmasibhai Thakkar	28.02.2013 Rs.6,79,51,423/-	Residential House (2067 Sq.ft) at Gram panchayat No.17(old), New no.21, Near Brahmani Mata temple, B/s Valpura Primary School, At: Valpura, Ta: Kankrej, Dist: Banaskantha, Pin:385560	Rs.3,30,000/- Rs.33,000/-	22.11.2013 Symbolic possession

Important Dates:
• **Sale of Bid/ Tender Document:** September 03, 2026 to September 17, 2026
• **Date of Inspection:** September 14, 2026 from 11:00 AM to 3:00 PM
• **Last date of submission of Bid along with EMD:** September 17, 2026 upto 4:00 pm
• **Date of E-Auction:** September 18, 2026 from 11:00 AM to 01: 00 PM (with auto extension of 5 minutes)

(1) Sale is strictly subject to the terms & conditions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Rules thereunder and as given in this advertisement to be read along with the "Tender Document" and sale shall be on "as is where is", "as is what is", "whatever there is" and "without recourse" basis. (2) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ les put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The eAuction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. (3) The Bid Document can be obtained from Smt. Teena Gawande, Authorised Officer, NMG, IDBI Complex, Opp. Muni. Staff Quarters, Near Lal Bungalow, Off. C. G. Road, Ahmedabad - 380006, on all working days and can also be downloaded from <https://www.baanknet.com>. (4) A copy of the bid form along with enclosures shall be forwarded to Authorized Officer, Smt. Teena Gawande, IDBI Bank, NMG, Opp. Municipal Staff Quarters, CG Road, Ahmedabad-380006 so as to reach on or before September 17, 2026 by 4.00 PM. (5) Interested parties may contact Smt. Teena Gawande (T) 079- 66072646, e-mail: teena.gawande@idbi.co.in and Shri Ajay Chauhan (T) 9950657659, email : ajaykumar.chauhan@idbi.co.in. (6) The sale would be on e-auction platform at website <https://www.baanknet.com> through E-auction service provider M/s PSB Alliance Pvt. Ltd. For e-auction support, please contact : 82912-20220, (e-mail : support.baanknet@psballiance.com) (7) Detailed terms and conditions and procedure of E-Auction are available in the Tender Document.

STATUTORY 15 DAYS NOTICE UNDER RULE 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002.
Dated: September 01, 2026
Place: Ahmedabad

Authorized Officer
IDBI Bank Ltd



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III . BRIEF DESCRIPTION OF THE SECURED ASSETS

SARFAESI Action:

- Date of Demand Notice u/s 13(2) : February 28, 2013
- Date of Possession u/s 13(4) : November 22, 2013
- Date of Paper publication of Possession Notice : November 28, 2013

	Property Description
LOT 1	Two Residential House (70 sq. mtr. each) at R.S.no.948/P, C.S.no. 1078/P & Sheet no.55, Nr. SBI Bank, SBI Bank Road, Harij Becharaji Road, At: Harij, Ta: Harij, Dist:Patan Pin:384240 mortgaged by Shri Vinodchandra Mahadevlal Thakkar which is bounded as under <u>Bounded by:</u> On the East by: Adjoining Common Wall, then C.S.No.1078 On the West: Adjoining Common Wall, then C.S.No.1078 On the North by: Adjoining C.S.No.948 On the South by: 15 feet road.
LOT 2	Residential House (375 Sq.ft) at C.S.no. 601/P, Sheet no.54, Chalata No.360, Bhavani Mandir House, Opp Brahma Kumaris Harij Tran darvaja, behind Prince Beauty care, At: Harij, Ta: Harij, Dist: Patan Pin:384240 mortgaged by Chandrakant Trikamlal Khamar and Hareshkumar Trikamlal Khamar. <u>Bounded by:</u> On the East by: Adjoining C.S.No.530, House of Savitaben Soni On the West: Adjoining Public Road On the North by: Adjoining Public Road On the South by: Adjoining House of Jayantilal Panchal
LOT 3	Residential House (1624. Sq. ft) situated at Gram panchayat No.243 (old), New no.335, Near Brahmani Mata temple, B/s Valpura Primary School, At: Valpura, Taluka: Kankrenj, Dist: Banaskantha, Pin: 385560 mortgaged by Shivaji Varaji Thakor. <u>Bounded by:</u> On the East by: Adjoining Property of Punaji Thakor On the West: Adjoining Margin land and then property of Devashi Kala Bharawad On the North by: Adjoining property of back portion of the property. On the South by: Adjoining Agricultural land of Revabhai Patel
LOT 4	Residential House (2232 Sq.ft) Gram panchayat No.201/4(old),New no.271, Bharwad vas, Near Valpura Primary School, At: Valpura , Ta: Kankrej, Dist: Banaskantha, Pin:385560 mortgaged by Popatbhai Ganeshbhai Bharwad. <u>Bounded by:</u> On the East by: Adjoining Margin land and road On the West: Adjoining Property of Lakaman Aja On the North by: Adjoining Property of Ramu Ganesh Bharawad

	On the South by: Adjoining Margin land and road
LOT 5	Residential House (2232 Sq.ft) at Gram panchayat No.201/5(old), New no.269, Bharwad vas, Near Valpura Primary School, At: Valpura , Ta: Kankrenj, Dist: Banaskantha, Pin:385560 mortgaged by Ramubhai Ganeshbhai Bharwad. <u>Bounded by:</u> On the East by: Adjoining Property of Gagur Vasta Bharawad On the West: Adjoining Property of Popat Ganesh Bharawad On the North by: Adjoining Margin land and road On the South by: Adjoining House and open land
LOT 6	Residential House (2067 Sq.ft) at Gram panchayat No.17 (old),New no.21, Near Brahmani Mata temple, B/s Valpura Primary School, At: Valpura , Ta: Kankrej, Dist: Banaskantha, Pin:385560 mortgaged by Ramanbhai Karmasibhai Thakkar. <u>Bounded by:</u> On the East by: Adjoining Plot of Babubhai Karamashibhai Thakkar On the West: Adjoining Road going to house of Suda Jema Thakor On the North by: Adjoining House of Suda Jema Thakor and then house On the South by: Adjoining Main road of village and then house of Mohsin Husenbhai.

IV. Outstanding dues of IDBI Bank (Sole lender) in the account of M/s Uma Cotton Industries as on 01.08.2026.

(Rs. lakh)

Nature of facility	Sanctioned	Principal	Interest & others	Total
Cash Credit	600.0	593.00	7632.00	8225.00
Expense account	85.50	85.00	324.00	409.00
Total.	685.50	678.00	7956.00	8634.00

TOTAL DUES AS ON 01.08.2026 : Rs.8634.00 lakh + further interest thereon with effect from 01.08.2026 at the contractual rate.

V . 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. III of the Tender Document (hereinafter referred to as the 'Secured Assets') and the same are being sold on <i>“As is where is, as is what is, whatever there is and without any recourse” basis.</i>
2.	Auction/ bidding shall only be through “online electronic mode” through the website of the service provider https://baanknet.com . M/s PSB Alliance Private Limited is the Service Provider to arrange e - auction platform. For e-auction technical support, bidder may contact Shri Mohit Kumar on (M) +91 8291220220 and on (E-mail ID) support.baanknet@psballiance.com
3.	<u>Issue of Tender/ Offer / Bid Document</u> The Tender Document along with offer Form is on sale from September 03, 2026 to September 17, 2026 on any working day between 11.00 am to 4.00 pm and can be obtained from Smt. Teena Gawande, Authorised Officer, NPA Management Group, IDBI Complex, Opp. Muni. Staff Quarters, Near Lal Bunglow, Off C. G. Road, Ahmedabad – 380006, on all working days and can also be downloaded from IDBI’s website i.e. https://idbibank.in and https://baanknet.com
4.	<u>Reserve Price</u> The Reserve price for the sale of the Secured Assets is as under: • Properties at LOT No. 1: Rs.6,00,000/- (Rupees Six lakh only). • Properties at LOT No. 2: Rs.3,30,000/- (Rupees Three Lakh Thirty Thousand only). • Properties at LOT No. 3: Rs.1,05,700/- (Rupees One Lakh Five Thousand Seven Hundred only). • Properties at LOT No. 4: Rs.3,55,000/- (Rupees Three Lakh Fifty Five Thousand only). • Properties at LOT No. 5: Rs.1,38,600/- (Rupees One Lakh Thirty Eight Thousand Six Hundred only). • Properties at LOT No. 6: Rs.3,30,000/- (Rupees Three Lakh Thirty Thousand only).

	<u>Earnest Money Deposit (EMD)</u> The EMD has been fixed at • Properties at LOT No. 1: Rs.60,000 /- (Rupees Sixty Thousand only). • Properties at LOT No. 2: Rs.33,000/- (Rupees Thirty Three Thousand only). • Properties at LOT No. 3: Rs.10,570/- (Rupees Ten Thousand Five Hundred and Seventy only). • Properties at LOT No. 4: Rs.35,500/- (Rupees Thirty Five Thousand Five Hundred only). • Properties at LOT No. 5: Rs.13,860/- (Rupees Thirteen Thousand Eight Hundred and Sixty only). • Properties at LOT No. 6: Rs.33,000/- (Rupees Thirty Three Thousand only).
5	The amount of EMD paid by the interested bidders shall carry no interest.
6	The sale of Secured Assets is on “<i>As is where is</i>”, “<i>As is what is</i>”, <i>whatever there is</i>” and “<i>without recourse</i>” basis. The description of the immovable properties is based on the mortgages created by the Borrower with the secured lender from time to time and the representations made by them. The AO or the Bank does not take or assume any 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 purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fee etc. and all statutory liabilities, charges for conveyance/Taxes/maintenance fee/ electricity/water charges etc. outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. It is expressly made clear that the AO / Bank do not take any responsibility to provide information on the same. The AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, of M/s Uma Cotton Industries or Mortgagors/Guarantors 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.
7	<u>Inspection of assets</u> The interested parties may inspect the aforesaid properties on September 14, 2026 from 11:00 A.M. to 3:00 P.M. at their own cost with prior intimation to Shri Ajay Chauhan (079-66072889 / 9950657659) or Smt. Teena Gawande (079-66072646).
8	<u>Due Diligence by the Bidders</u> The interested parties to 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.
9	To the best of knowledge and information of Bank/Authorized Officer no other encumbrances exists on the stated properties. However the prospective bidders are advised to satisfy themselves regarding encumbrances, if any, over the above properties.
10	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, if any, 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.
11	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 Secured Assets under reference.
12	<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 put date in each of the documents in the space provided therein for the purpose. The Bidder shall sign each page of the Offer. Offers received for sale and / or accepted are not transferable and any requests received by the AO for issuance of sale certificate, 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. The Format for submission of Profile of the bidder are given in Chapter VII (Individual) & Chapter VIII (Company / Firm /Party) of this Tender Documents. The Format for submission of “Declaration by the Bidder” given in Chapter IX of this Bid Documents. The format in Chapter VII is for Individuals and The format in Chapter VIII is Company / Proprietorship / Partnership firms. Bidders may fill in only the form relevant to them. The Bidder shall furnish to the satisfaction of the IDBI Bank, particulars for the purpose of KYC, source of funds and such other information as the AO may require in the context of the Offer. Any falsehood, inaccuracy or incompleteness in any respect by a Bidder, shall lead to disqualification of

	such Bidder
13	The Tender/Bid/Offer shall be signed by the Bidder or a person or persons duly authorized by the Bidder with the signature duly attested by the bidder.
14	The Tender/Bid/Offer shall contain the full address, Telephone No., e-mail-ID, if any, of the Bidder for serving notices required to be given to the Bidder in connection with the Tender/Offer.
15	The Tender/Bid//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.
16	<u>Last date for submission of Tender/Offer /Bid Document:</u> The interested parties may submit Bid / Tender complete in all respect along with EMD amount and other required documents as detailed on the website of e-auction service provider M/s PSB Alliance Private Limited - https://baanknet.com For technical support, bidder may contact Ms. Swani - 9990605075 & Shri Dharmesh Asher. Sr. Manager- 91-9892219848, Shri Mohit Kumar on (M) +91 8291220220 and on (E-mail ID) support.baanknet@psballiance.com
17	Only those bidders will be permitted to participate in the auction who's Bid/ Offer Document is complete in every respect and who's EMD remittance is credited with e-auction service provider M/s PSB Alliance Private Limited - https://baanknet.com , well before the cut-off time that is September 17, 2026 upto 4:00 P.M. Bank/ e-auction service provider 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 Bid /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/or through mobile.
18	<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: https://baanknet.com by creating user ID and password for participating in the e-auction. 2. The participants/ intending purchasers are necessarily required to submit following documents/ papers for registration to M/s PSB Alliance Pvt. Limited: - Form duly signed & filled up. Please download or fill details as indicated on website of e-auction provider - https://baanknet.com - Self-attested copy of PAN Card and Self-attested valid residential proof (Voter Id

	card, Passport copy, Ration card, telephone bill, electric bill - Any one) c. For Corporate Bidders, registration shall include Company Name and Tax Identification Number. d. Valid e-mail id and mobile number. The participants/ intending purchasers shall upload other identification documents and financial documents wherein after verification of the same, accounts are activated. 3. The participants/ intending purchasers shall thereafter navigate to the Auctions Listing on the website of e-auction provider - https://baanknet.com and select the relevant listing related to proposed e-auction. EMD amount and payment option shall be auto displayed on the website based on auction details. 4. The participants/ intending purchasers may make EMD payment through Net banking, UPI/Wallets, Cards and once EMD amount is successfully paid online, a digital receipt shall be generated for the EMD paid. After receiving the user-id / password, in case any bidder feels the need for training / e – auction support, such bidder may contact Ms. Swani - 9990605075 & Shri Dharmesh Asher. Sr. Manager- 91-9892219848, Shri Mohit Kumar on (M) +91 8291220220 and on (E-mail ID) support.baanknet@psballiance.com of M/s PSB Alliance Pvt Ltd. The interested Bidder may also contact Bank officials, Shri Ajay Chauhan Mob.: No. 9950657659, email id – ajaykumar.chauhan@idbi.co.in or Smt Teena Gawande (Off No. 079-66072646, email id : Teena.Gawande@idbi.co.in) for assistance. Biding in the last minutes/seconds should be avoided by the bidders in their own interest. The Bank/ AO / e-auction service provider will not be responsible for any error occurred due to power failure / computer hardware or software error / network error or any other technical glitch / issues, etc. at the time of e-auction. In order to ward off such contingent situation, bidders are requested to make all the necessary/alternative arrangements such as backup power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.				
19	<u>The e- auction day:</u> • For Lot no. 1,2,3,4,5 & 6 : <u>September 18, 2026</u> <table border="1"> <tr> <th>Property Description</th><th>E –Auction time</th></tr> <tr> <td>As described in Part III hereinbefore</td><td>11.00 AM to 01.00 PM. (Subject to unlimited extensions of 5 minutes each as explained herein below)</td></tr> </table> Interested bidders, who have been found to be eligible and submitted their refundable &	Property Description	E –Auction time	As described in Part III hereinbefore	11.00 AM to 01.00 PM. (Subject to unlimited extensions of 5 minutes each as explained herein below)
Property Description	E –Auction time				
As described in Part III hereinbefore	11.00 AM to 01.00 PM. (Subject to unlimited extensions of 5 minutes each as explained herein below)				

	non-interest bearing EMD before the last date mentioned shall be eligible for participating in the e- bidding process. Online Auction shall be held primarily for a period two hours on e-auction platform at website: https://baanknet.com subject to the condition that if a bidder places a bid in the last 5 minutes of closing of the E-auction and if that bid gets accepted, then the auction's duration shall get extended automatically by the system for another 5 minutes, for the entire auction, from the time that bid comes in. Please note that the auto-extension will take place only if a bid comes in those last 5 minutes and if that bid is valid bid in terms of e-auction notice published and this Tender document. If such valid bid is not received in the said last 5 minutes, the auto-extension will not take place and the E-auction shall get closed automatically without any further extension and the last highest bid received would be treated as the successful bid and auction would be treated as concluded subject to acceptance and approval of the Bid by the Authorized Officer. Necessary communication in this regard shall be sent in writing by the Authorized Officer to the successful Bidder. It is suggested that the bidders do not wait till the last minutes to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure etc. <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 <u>Rs.10,000/-</u> Increase in bid amount below the said amount 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.
20	AO reserves the right to retain the EMD of top three bids 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 three months from the date of e-auction or till further extension of time as may be approved by the AO.
21	EMD shall be forfeited if the party whose offer/bid is finally accepted, defaults in making the balance payment in terms of the conditions of sale & completing other sale formalities within the due date. If, however, the sale is completed within the specified time limit, the EMD shall be adjusted towards final sale price. The EMD will not, however, carry any interest. Late bids i.e. bids received after the specified date & time of receipt and bids not accompanied by EMD shall not be considered.

22	<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 on the same day on which sale is confirmed or not later than the next working day by crossed A/c Payee Demand Draft/Pay Order drawn in favour of "IDBI Bank Ltd.-A/c M/s. Uma Cotton Industries " payable at Ahmedabad issued by Nationalized Bank/ Scheduled Bank and can also be deposited through RTGS/NEFT/Fund Transfer to the Credit of A/c No: 37534915010017 A/c Name NMG RPA Account, Specialised Corporate Branch, IFSC Code IBKL0000375. 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 by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of "IDBI Bank Ltd.-A/c M/s. Uma Cotton Industries" payable at Ahmedabad issued by Nationalized Bank/ Scheduled Bank and can also be deposited through RTGS/NEFT/Fund Transfer to the Credit of A/c No: 37534915010017 A/c Name NMG RPA Account, Specialised Corporate Branch, IFSC Code IBKL0000375 or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer.
23	In case of default in payment by the successful bidder, the amount already deposited by the offerer shall be liable to be forfeited and the defaulting purchaser shall have no claim/right in respect of property/amount.
24	The defaulting successful bidder's claims to the assets or to any part of the sum for which it may be subsequently sold shall stand forfeited.
25	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to resell the assets to the second/third highest bidder in the above manner, who shall also be treated as the successful bidder mentioned in clauses 15 to 22 above and further in terms of this Bid Document.
26	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 Secured Assets in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
27	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 / the Bank 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.
28	The sale will attract provisions of TDS as applicable under Income Tax Act, 1961 on culmination of sale depending on sale price.
29	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 Bank and it shall be solely the obligation of the successful Bidder/purchaser, at his/her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / tax / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due, which 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.
30	The EMD received from unsuccessful bidders will be refunded to them, without any interest, as mentioned above.
31	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.
32	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.
33	<u>General Terms and Conditions</u> The Bank at its discretion may amend / modify / delete any of these conditions, if warranted in the light of facts & circumstances of the case without assigning any reason or giving any prior public notice. The Bank reserves the right to declare additional terms & conditions with reference to e-auction.
34	The sale is subject to confirmation by the Bank. If the borrower/guarantor pays the amount due to the Bank in full before date of sale, no sale will be conducted.
35	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 subsequent to e-auction, AO, at his discretion may conduct inter-se bidding among top 3 bidders and the intending bidders shall have no right whatsoever to object to the same.
36	The AO reserves the right and liberty to accept/reject any or all the Bids/Offer and also reserves the right to postpone/ 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/Tender Document or withdraws his/her bid, the AO, at his/her sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.
37	In the event the said sale in favour of the bidder not being confirmed by AO, otherwise than on account of the willful default of the bidder or if the sale is set aside by an order of the Court/Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be paid his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/her.
38	The Bank is not liable to pay any interest or to refund EMD or any other payment received in case of any delay in issue of confirmation of sale /sale certificate by virtue of any court order received by the Bank after e-auction is held.
39	Offers received for sale and / or accepted are not transferable.
40	Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him/her only.
41	All bidders shall be deemed to have read and understood the terms and conditions of sale as mentioned in the Tender/ Bid Document and shall be bound by them.
42	Particulars specified above has been stated to the best of the information of the Authorized Officer/ Bank. Authorized Officer and/or Bank will not be answerable for any error, mis-statement or omission in this Tender/Bid Document.
43	Notwithstanding anything stated elsewhere in this Tender/Bid Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons.
44	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Ahmedabad shall have the exclusive jurisdiction to entertain

	/adjudicate such disputes.
45	Tenderer (s) must ensure the following while submitting the tender: A. That the bid should be filled in the format as available on the website of e-auction service provider: https://baanknet.com. B. Copy of the pan card of the person bidding and if it is a company/ firm then copy of the pan card of company/firm. C. Copy of certificate of incorporation of the company/firm. D. Board resolution of the company/firm authorising the person/ partner to file 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 documents submitted shall be duly attested. F. That all alteration , erasures and over writing , if any, in the schedule or rate (s) are duly authenticated by the tenderer's signature.

VI. BRIEF DETAILS OF TENDER/OFFER DOCUMENT

**TENDER/OFFER FORM FOR PURCHASE OF SECURED ASSETS OF
MORTGAGORS/GUARANTORS OF M/S UMA COTTON INDUSTRIES
LOCATION OF THE PROPERTIES**

	Property Description
LOT 1	Two Residential House (70 sq. mtr. each) at R.S.no.948/P, C.S.no. 1078/P & Sheet no.55, Nr. SBI Bank, SBI Bank Road, Harij Becharaji Road, At: Harij, Ta: Harij, Dist:Patan Pin:384240 mortgaged by Shri Vinodchandra Mahadevlal Thakkar which is bounded as under <u>Bounded by:</u> On the East by: Adjoining Common Wall, then C.S.No.1078 On the West: Adjoining Common Wall, then C.S.No.1078 On the North by: Adjoining C.S.No.948 On the South by: 15 feet road.
LOT 2	Residential House (375 Sq.ft) at C.S.no. 601/P, Sheet no.54, Chalata No.360, Bhavani Mandir House, Opp Brahma Kumaris Harij Tran darvaja, behind Prince Beauty care, At: Harij, Ta: Harij, Dist: Patan Pin:384240 mortgaged by Chandrakant Trikamlal Khamar and Hareshkumar Trikamlal Khamar. <u>Bounded by:</u> On the East by: Adjoining C.S.No.530, House of Savitaben Soni On the West: Adjoining Public Road On the North by: Adjoining Public Road On the South by: Adjoining House of Jayantilal Panchal
LOT 3	Residential House (1624. Sq. ft) situated at Gram panchayat No.243 (old), New no.335, Near Brahmani Mata temple, B/s Valpura Primary School, At: Valpura, Taluka: Kankrenj, Dist: Banaskantha, Pin: 385560 mortgaged by Shivaji Varaji Thakor. <u>Bounded by:</u> On the East by: Adjoining Property of Punaji Thakor On the West: Adjoining Margin land and then property of Devashi Kala Bharawad On the North by : Adjoining property of back portion of the property. On the South by: Adjoining Agricultural land of Revabhai Patel
LOT 4	Residential House (2232 Sq.ft) Gram panchayat No.201/4(old),New no.271, Bharwad vas, Near Valpura Primary School, At: Valpura , Ta: Kankrej, Dist: Banaskantha, Pin:385560 mortgaged by Popatbhai Ganeshbhai Bharwad. <u>Bounded by:</u> On the East by: Adjoining Margin land and road On the West: Adjoining Property of Lakaman Aja On the North by: Adjoining Property of Ramu Ganesh Bharawad On the South by: Adjoining Margin land and road

LOT 5	Residential House (2232 Sq.ft) at Gram panchayat No.201/5(old), New no.269, Bharwad vas, Near Valpura Primary School, At: Valpura , Ta: Kankrenj, Dist: Banaskantha, Pin:385560 mortgaged by Ramubhai Ganeshbhai Bharwad. <u>Bounded by:</u> On the East by: Adjoining Property of Gagur Vasta Bharawad On the West: Adjoining Property of Popat Ganesh Bharawad On the North by: Adjoining Margin land and road On the South by: Adjoining House and open land
LOT 6	Residential House (2067 Sq.ft) at Gram panchayat No.17 (old),New no.21, Near Brahmani Mata temple, B/s Valpura Primary School, At: Valpura , Ta: Kankrej, Dist: Banaskantha, Pin:385560 mortgaged by Ramanbhai Karmasibhai Thakkar. <u>Bounded by:</u> On the East by: Adjoining Plot of Babubhai Karamashibhai Thakkar On the West: Adjoining Road going to house of Suda Jema Thakor On the North by: Adjoining House of Suda Jema Thakor and then house On the South by: Adjoining Main road of village and then house of Mohsin Husenbhai.

1	Issue of Bid/Offer Document	:	The Tender/Bid Document along with offer Form is on sale during September 03, 2026 to September 17, 2026 from 11 am to 4.00 pm and can be obtained from Smt. Teena Gawande, Authorised Officer, NPA Management Group, IDBI Complex, Opp. Muni. Staff Quarters, Near Lal Bunglow, Off. C. G. Road, Ahmedabad – 380006, on all working days and can also be downloaded from IDBI's website i.e. www.idbibank.in and https://baanknet.com
2	Last Date and time for submission of Tender Document together with EMD	:	September 17, 2026 up to 4.00 pm
3	Place, Date and time of E-Auction	:	Place: e-auction platform at website: https://baanknet.com Date: September 18, 2026 at 11.00 AM to 1.00 PM subject to unlimited extensions of 5 minutes each as explained at point 19 of the Tender/ Bid document.

* * *

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

For purchase of property owned by mortgagors/guarantors of Uma Cotton Industries:

LOT 1. Two Residential House (70 sq. mtr. each) at R.S.no.948/P, C.S.no. 1078/P & Sheet no.55, Nr. SBI Bank, SBI Bank Road, Harij Becharaji Road, At: Harij, Ta: Harij, Dist:Patan Pin:384240 mortgaged by Shri Vinodchandra Mahadevlal Thakkar.

LOT 2. Residential House (375 Sq.ft) at C.S.no. 601/P, Sheet no.54, Chalata No.360, Bhavani Mandir House, Opp Brahma Kumaris Harij Tran darvaja, behind Prince Beauty care, At: Harij, Ta: Harij, Dist: Patan Pin:384240 mortgaged by Chandrakant Trikamal Khamar and Hareshkumar Trikamal Khamar

LOT 3. Residential House (1624. Sq. ft) situated at Gram panchayat No.243 (old), New no.335, Near Brahmani Mata temple, B/s Valpura Primary School, At: Valpura, Taluka: Kankrenj, Dist: Banaskantha, Pin: 385560 mortgaged by Shivaji Varaji Thakor.

LOT 4. Residential House (2232 Sq.ft) Gram panchayat No.201/4 (old), New no.271, Bharwad vas, Near Valpura Primary School, At: Valpura , Ta: Kankrenj, Dist: Banaskantha, Pin:385560 mortgaged by Popatbhai Ganeshbhai Bharwad.

LOT 5. Residential House (2232 Sq.ft) at Gram panchayat No.201/5(old), New no.269, Bharwad vas, Near Valpura Primary School, At: Valpura , Ta: Kankrenj, Dist: Banaskantha, Pin:385560 mortgaged by Ramubhai Ganeshbhai Bharwad.

LOT 6. Residential House (2067 Sq.ft) at Gram panchayat No.17 (old),New no.21, Near Brahmani Mata temple, B/s Valpura Primary School, At: Valpura , Ta: Kankrenj, Dist: Banaskantha, Pin:385560 mortgaged by Ramanbhai Karmasibhai Thakkar.

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

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) of: Rs. 60,000/- for Lot.1 Rs. 33,000/- for Lot.2 Rs. 10,570/- for Lot.3 Rs. 35,500/- for Lot.4 Rs. 13,860/- for Lot.5 Rs. 33,000/- for Lot.6	:	
	Demand Draft No. / Pay Order No. / NEFT/ RTGS No.	:	
	Date of Demand Draft / Pay Order/ NEFT/ RTGS	:	
	Name of the issuing Bank and Branch	:	
6	Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer	:	

* 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 authorized official of the Bidder/Offerer

Place :

Date :

Form No.

VIII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER

COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase of property owned by mortgagors/guarantors of Uma Cotton Industries:

LOT 1. Two Residential House (70 sq. mtr. each) at R.S.no.948/P, C.S.no. 1078/P & Sheet no.55, Nr. SBI Bank, SBI Bank Road, Harij Becharaji Road, At: Harij, Ta: Harij, Dist:Patan Pin:384240 mortgaged by Shri Vinodchandra Mahadevlal Thakkar.

LOT 2. Residential House (375 Sq.ft) at C.S.no. 601/P, Sheet no.54, Chalata No.360, Bhavani Mandir House, Opp Brahma Kumaris Harij Tran darvaja, behind Prince Beauty care, At: Harij, Ta: Harij, Dist: Patan Pin:384240 mortgaged by Chandrakant Trikamlal Khamar and Hareshkumar Trikamlal Khamar

LOT 3. Residential House (1624. Sq. ft) situated at Gram panchayat No.243 (old), New no.335, Near Brahmani Mata temple, B/s Valpura Primary School, At: Valpura, Taluka: Kankrenj, Dist: Banaskantha, Pin: 385560 mortgaged by Shivaji Varaji Thakor.

LOT 4. Residential House (2232 Sq.ft) Gram panchayat No.201/4 (old), New no.271, Bharwad vas, Near Valpura Primary School, At: Valpura , Ta: Kankrenj, Dist: Banaskantha, Pin:385560 mortgaged by Popatbhai Ganeshbhai Bharwad.

LOT 5. Residential House (2232 Sq.ft) at Gram panchayat No.201/5(old), New no.269, Bharwad vas, Near Valpura Primary School, At: Valpura , Ta: Kankrenj, Dist: Banaskantha, Pin:385560 mortgaged by Ramubhai Ganeshbhai Bharwad.

LOT 6. Residential House (2067 Sq.ft) at Gram panchayat No.17 (old),New no.21, Near Brahmani Mata temple, B/s Valpura Primary School, At: Valpura , Ta: Kankrenj, Dist: Banaskantha, Pin:385560 mortgaged by Ramanbhai Karmasibhai Thakkar.

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

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)
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 (<i>in Block letters</i>) (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 Authorised Person	:
11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd.	:
13	Details of Earnest Money Deposit (EMD) of: Rs. 60,000/- for Lot.1 Rs. 33,000/- for Lot.2 Rs. 10,570/- for Lot.3 Rs. 35,500/- for Lot.4 Rs. 13,860/- for Lot.5 Rs. 33,000/- for Lot.6	:
	i) Demand Draft No. / Pay Order No. / NEFT/ RTGS No.	:
	ii) Date of Demand Draft / Pay Order/ NEFT/ RTGS	:
	iii) Name of the issuing Bank and Branch	:
	In case refund of EMD, it would be refunded to the a/c from where it was remitted	
14	Income Tax Permanent Account Number(s) (PAN) of the Authorised person	:

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

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

Signature:

Name of the Authorised Person :

Designation :

Company Seal

All authorizations should be annexed to this form.

* * *

IX . FORM OF APPENDIX TO THE BID/OFFER
(DECLARATION BY THE BIDDER)

(ON STAMP PAPER OF RS.300/-)

FORM OF BID/OFFER
(Note: This Appendix forms part of the Bid/Offer)

To,
Deputy General Manager,
IDBI Bank Ltd.,
NMG Ahmedabad
IDBI Complex, 1st floor
Opp. Muni.staff Quarters,
Near Lal Bunglow, Off C G road,
Ahmedabad -380006

Sir,

Purchase of Secured Assets / Property owned by mortgagors/guarantors of Uma Cotton Industries

LOT 1. Two Residential House (70 sq. mtr. each) at R.S.no.948/P, C.S.no. 1078/P & Sheet no.55, Nr. SBI Bank, SBI Bank Road, Harij Becharaji Road, At: Harij, Ta: Harij, Dist:Patan Pin:384240 mortgaged by Shri Vinodchandra Mahadevlal Thakkar.

LOT 2. Residential House (375 Sq.ft) at C.S.no. 601/P, Sheet no.54, Chalata No.360, Bhavani Mandir House, Opp Brahma Kumaris Harij Tran darvaja, behind Prince Beauty care, At: Harij, Ta: Harij, Dist: Patan Pin:384240 mortgaged by Chandrakant Trikamlal Khamar and Hareshkumar Trikamlal Khamar

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LOT 4. Residential House (2232 Sq.ft) Gram panchayat No.201/4 (old), New no.271, Bharwad vas, Near Valpura Primary School, At: Valpura , Ta: Kankrenj, Dist: Banaskantha, Pin:385560 mortgaged by Popatbhai Ganeshbhai Bharwad.

LOT 5. Residential House (2232 Sq.ft) at Gram panchayat No.201/5(old), New no.269, Bharwad vas, Near Valpura Primary School, At: Valpura , Ta: Kankrenj, Dist: Banaskantha, Pin:385560 mortgaged by Ramubhai Ganeshbhai Bharwad.

LOT 6. Residential House (2067 Sq.ft) at Gram panchayat No.17 (old),New no.21, Near Brahmani Mata temple, B/s Valpura Primary School, At: Valpura , Ta: Kankrenj, Dist: Banaskantha, Pin:385560 mortgaged by Ramanbhai Karmasibhai Thakkar.

- 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 her sole and absolute discretion, I/we shall arrange to take possession of the secured assets within a maximum of 30 days. 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 lender do not take or assume any responsibility for any dues, statutory or otherwise, of M/s Uma Cotton Industries/ Mortgagor/ Guarantors 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 also enclose a Demand Draft/Pay Order of value Rs. ----- (Rs. -----
----- only) towards Earnest Money Deposit (EMD) in the name of
"IDBI Bank Ltd.-A/c M/s Uma Cotton Industries" payable at Ahmedabad.
- 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 : Ahmedabad

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 :
