The Authorised Officer (AO)

Of

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

BID/TENDER DOCUMENT

For

Sale of Asset of
Shri. Dipak Dhondu Phondake and Smt. Ratnali Ravindra Bhosale (alias Smt. Divya Deepak Phondake)

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

And

The Security Interest (Enforcement) Rules, 2002

CONTENTS

Place: Mumbai

Company Secretary

IDBI BANK

CIN: L65190MH2004GOI148838

Regd. Office: IDBI Bank, IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400005
Branch Office: IDBI Bank Ltd., Ground Floor, Unit No.1 Safal Pride, Sion Trombay Road,Deonar, Mumbai-400088
M. No.: 9130013885 / 7021954882
Email : teejo.t@idbi.co.in ; rahul.kulkarni@idbi.co.in | www.idbibank.in

PUBLIC NOTICE FOR SALE through E-Auction See Proviso to Rule 8(6) or 9(1)

RESIDENTIAL PROPERTY FOR SALE IN PRIME LOCATION

Sale of Immovable properties mortgaged as security for availing financial assistance

E-auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6)/9(1)" of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to Borrowers and Guarantors that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by Authorized officer of IDBI Bank Ltd., Secured Creditor, will be sold on **"As is where is basis", "As is what is basis", "Whatever there is basis" & "No Recourse basis" on 11th September 2026.**

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

Last date of Submission of Bid: 10th September 2026 (Till 4:00 PM). **Date of E-Auction: 11th September 2026 (From 11 AM to 12:00 PM).**

Brief description of properties and other details are mentioned hereunder:

Sr. No.	Borrower/Mortgagor/Guarantor name Brief Description of Properties	Reserve Price	EMD	Outstanding Balance	Date of inspection
1	**Shri. Dipak Dhondu Phondake and Smt. Ratnali Ravindra Bhosale** Flat No.406, 4th floor, Building No.11, Sai Empire Complex S.No. 359, H. No. 2 of Village virar Kargil Nagar, Manvelpada Road, near M. Baria Estate Virar (East) Vasai Palghar Maharashtra Pin Code: 401305 Flat 1 BHK, (Build Up Area 388 Sq.Ft.)	₹ 15,80,000/-	₹ 15,80,000/-	₹ 32,43,327/- as on 1.08.2026	02-09-2026 11:00 AM to 12:00 PM with prior appointment
2	**Shri. SATPUTE U KUMAR** **Property 1) :** Flat No.001, Ground floor, C-Wing, Avantika Complex CHSL, Chandansar Road, Behind RK Hotel, Virar (E) 401303 – 2 BHK (Built Up Area 612 Sq. Ft)	₹ 41,00,000/-	₹ 4,10,000/-	₹ 1,38,97,568/- as on 1.08.2026	02-09-2026 12:30 PM to 1:30 PM with prior appointment
3	**Shri. SATPUTE U KUMAR** **Property 2) :** Flat No. 103, first floor, C-Wing, Avantika Complex CHSL, Chandansar Road, Behind R.K. Hotel, Virar (E),401303 -2 BHK (Built Up Area 588 Sq. Ft)	₹ 41,00,000/-	₹ 4,10,000/-		
4	**Smt. Poonam Bhojraj Pandey & Shri. Bhojraj Roopnarayan Pandey** Unit No. 4B-47, 4th floor, "Phoenix Bazaar", Phoenix Paragon Plaza Mall, off. L.B.S. Marg, Kurla (West), Mumbai – 400 070 - Built Up Area 37.70 Sq. mtrs	₹ 1,09,00,000/-	₹ 10,90,000/-	₹ 2,63,60,926/- as on 1.08.2026	02-09-2026 11:00 AM to 2:00 PM with prior appointment
5	**Smt. Poonam Bhojraj Pandey & Shri. Bhojraj Roopnarayan Pandey** Unit No. 4B-49, 4th floor, "Phoenix Bazaar", Phoenix Paragon Plaza Mall, off. L.B.S. Marg, Kurla (West), Mumbai – 400 070 - Built Up Area 33.78 Sq. mtrs	₹ 92,00,000/-	₹ 9,20,000/-		
6	**Smt. Aarya Arwind Giree** Bungalow No. 03, 2 BS Type Ambawadi Bungalow Scheme, S.No. 30, 29 of Village Waliv,Near Vitthal Rakhumai Temple, Vasai East, Taluka Vasai, District Palghar – 401208 - Built-Up Area: 125.46 sq. mtrs.	₹ 85,00,000/-	₹ 8,50,000/-	₹ 3,02,81,691/- as on 1.08.2026	04-09-2026 11:00 AM to 2:00 PM with prior appointment

Possession Type: Physical Possession

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

Gist of the terms & conditions appearing in Bid Document:

1. The sale of Secured Assets is on **"as is where basis", "is as is what is basis", "whatever there is basis" and "no recourse basis"**, and will be conducted **"online"** for and on behalf of the Secured Creditors viz.: IDBI Bank Ltd.
2. To the best of the knowledge and information of the Authorized Officer, no other encumbrance exists on the mortgaged property, except as disclosed in the publications. However, the interested Bidders to conduct their own independent due diligence verifications regarding the Location & Identity of the property, Inspection of the public records in the Sub Registrar's Office / Civil Courts, to find any encumbrances, statutory liabilities, arrears of property tax, income tax, excise duty, labor dues, electricity and maintenance dues etc. of the Secured Asset. The successful bidders shall have to bear all the outgoing i.e. municipal taxes, maintenance / society charges, electricity charges, water charges, Stamp duty, registration charges (if applicable), if any and all other incidental charges, cost including all outgoing relating to the respective properties over and above the Reserve Price. IDBI Bank will not be held responsible for any charge, lien, liabilities etc. of whatsoever nature pending upon the properties as mentioned above.
3. The Earnest Money Deposit – (EMD) will not carry interest. AO may retain EMD of top three bidders up to 3 months from the date of opening of the bids. The AO may permit inter-se bidding among the top three bidders. The sale would be on e-auction platform at website: **www.baanknet.com** and shall take place on **11-09-2026** at **11.00 am to 12.00 pm**, unlimited **extension of 5 minutes** each. Intending Bidders shall hold a valid e-mail address, please contact M/S PSB Alliance Private Limited, Unit 1, 3rd floor, VIOS Commercial Tower, Wadala East,Mumbai 400037. Contact person Email: **support.baanknet@psballiance.com Phone No.8291220220** (For Technical and Bidding Process).
4. The aforesaid properties shall not be sold below the reserve price mentioned above.
5. Bidders are advised to go through the website: **www.baanknet.com** for detailed terms and conditions of auction sale before submitting their bids for taking part in the e-auction sale proceedings. Bid increase amount is **Rs.10,000/-**
6. Earnest Money deposit (EMD) shall be remitted into the e-Wallet of PSB Alliance portal after completion of one time user registration by the interested bidders. The amount towards EMD paid by the interested bidders shall carry no interest. The EMD shall be forfeited if the bidder does not participate in the e-auction after placing the bid.
7. The successful bidder will be required to **deposit 25%** of the sale price (less the amount of EMD deposited) at the time of confirmation of sale. The balance amount of the sale price is to be paid **within 15 days** of the confirmation of the sale or such extended period as may be agreed to by the AO. In case of failure to deposit the balance amount within the prescribed period, the deposited amount shall be forfeited, including earnest money.
8. AO reserves the right to accept or reject any or all bids without assigning any reason(s). In case all the bids are rejected, the AO reserves the right to sell the assets by any of the modes as prescribed in the SARFAESI Act.
9. Secured creditors do not take responsibility for any errors/omissions/discrepancy/ shortfall etc in the secured Assets or for procuring any permissions etc or for the dues of any authority established by law.
10. The Sale Certificate will be issued only in the name of successful bidder and only after receipt of entire Sale Price.
11. The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, expenses, tax liabilities, if any etc for transfer of secured asset.
12. The Bid Document can be obtained from AO, IDBI Bank Ltd., At Branch Office - IDBI Bank Ltd., Ground Floor, Unit No.1, Safal Pride, Sion Trombay Road,Deonar, Mumbai-400088 , on Mobile No.: **9130013885/7021954882,** Email : rahul.kulkarni@idbi.co.in and can also be downloaded from **www.idbibank.in.**
13. Contact the AO, IDBI Bank Limited, Deonar Branch, Mumbai on Mobile No.7021954882, Email: rahul.kulkarni@idbi.co.in at the above address in person during **27-08-2026 to 10-09-2026** on any working day between 10:00 am and 04:00 pm to get the Bid Document which contains detailed terms and conditions of sale, bid forms etc.
14. This is 15 days' notice under Rule 9(1) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 to the Borrower(s), Mortgagor(s), and Guarantor in the Loan.

Sd/-
Authorized Officer
IDBI Bank Ltd

Place: Mumbai | Date: 27-08-2026

स्थळ: मुंबई कंपनी सचिव

IDBI BANK

CIN: L65190MH2004GOI148838

नोंद. कार्यालय: आयडीबीआय बँक, आयडीबीआय टॉवर, डब्ल्यूटीसी संकुल, कफ परेड, मुंबई – ४०० ००५.
शाखा कार्यालय: आयडीबीआय बँक लि., तळ मजला, युनिट क्र. १, सफल प्राइड, सायन ट्रॉम्बे रोड, देवनार, मुंबई – ४०००८८
मा. क्र.: ९९३००१३८८५/७०२१९५४८८२
ईमेल: : teejo.t@idbi.co.in, rahul.kulkarni@idbi.co.in | www.idbibank.in

ई–लिलावाद्वारे विक्रीकरिता जाहीर सूचना नियम ८(६) किंवा ९(१) ची तरतूद पहा
प्रमुख ठिकाणावरील निवासी मालमत्तेची विक्री

वित्तीय साहाय्य प्राप्त करण्यासाठी सुरक्षा म्हणून गहाण ठेवलेल्या स्थावर मालमत्तेची विक्री

सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शियल ॲसेट्स अँड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, २००२ सहवाचता नियम ८(६)/९(१)* च्या सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रुल्स, २००२ अंतर्गत स्थावर मत्तेच्या विक्रीसाठी ई–लिलाव विक्री सूचना. सर्वसामान्य जनता आणि विशेषत: कर्जदार आणि हमीदार आणि गहाणदार यांना सूचना याद्वारे देण्यात येते की, खालील नमूद वर्णिलेली स्थावर मिळकत तारण धनकोकडे गहाण/प्रभारित आहे, जिचा प्रत्यक्ष कब्जा आयडीबीआय बँक लि., तारण धनकोच्या प्राधिकृत अधिकाऱ्यांनी घेतला आहे, ती ११ सप्टेंबर २०२६ रोजी ''जे आहे जेथे आहे'', ''जे आहे जसे आहे'' ''जे काही आहे तेथे आहे'' आणि ''विना अवलंब'' तत्त्वाने विकण्यात येणार आहे.

निरीक्षणाची तारीख: पूर्वनियोजित भेटीनुसार खालील तक्त्यात दर्शविल्याप्रमाणे.

बोली सादर करण्याची अंतिम तारीख: १० सप्टेंबर, २०२६ (४:०० वा. पर्यंत). ई–लिलावाची तारीख: ११ सप्टेंबर, २०२६ (११ वा. पासून २:०० वा. पर्यंत).

मिळकतींचे संक्षिप्त वर्णन आणि इतर तपशील खाली नमूद केले आहेत:

अ. क्र.	कर्जदार/गहाणदार/ हमीदाराचे नाव मिळकतीचे संक्षिप्त वर्णन	राखीव किंमत	इसारा अनामत रक्कम (इअर)	थकबाकी शिल्लक	थकबाकी शिल्लक
१	श्री. दीपक धोंडू पोईके आणि सौ. स्वाती रवींद्र भोसले फ्लॅट क्र. ४०६, ४था मजला, बिल्डिंग क्र. ११, साई एन्क्लेव कॉम्प्लेक्स स.क्र. ३५९, हि. क्र. १, गाव विरार कातिल नगर, मनवेलपाडा रोड, एम. आरिया इस्टेट जवळ, विरार (पूर्व) वसई पालघर महाराष्ट्र पिन कोड: ४०१३०५ – फ्लॅट १ बीएचके, (बांधकाम क्षेत्र ३८८ चौ. फूट)	रु. १५,८०,०००/-	रु. १५,८०,०००/-	रु. ३१,४१,३२७/- रोजीस १.०८.२०२६	०३-०९-२०२६ स. ११:०० वा. ते दु. १२:०० वा. पूर्वनियोजित भेटीसह
२	श्री. सातपुते यू कुमार मिळकत १) : फ्लॅट क्र. ००१, तळमजला, सी–विंग, अवंतिका कॉम्प्लेक्स सीएचएसएल, चंदनसार रोड, आरके हटिलच्या मागे, विरार (पूर्व) ४०१३०३ – २ बीएचके (बांधकाम क्षेत्र ६१२ चौ. फूट)	रु. ४१,००,०००/-	रु. ४,१०,०००/-	रु. १,३८,९७,५६८/- रोजीस १.०८.२०२६	०२-०९-२०२६ दु. १२:३० वा. ते दु. १:३० वा. पूर्वनियोजित भेटीसह
३	श्री. सातपुते यू कुमार मिळकत २) : फ्लॅट क्र. १०३, पहिला मजला, सी–विंग, अवंतिका कॉम्प्लेक्स सीएचएसएल, चंदनसार रोड, आर.के. हटिलच्या मागे, विरार (पूर्व), ४०१३०३ – २ बीएचके (बांधकाम क्षेत्र ५८८ चौ. फूट)	रु. ४१,००,०००/-	रु. ४,१०,०००/-		
४	सौ. पूनम भोजराज पांडे आणि श्री. भोजराज रूपनारायण पांडे युनिट क्र. ४बी–४७, ४था मजला, ''फिनिक्स बाजार'', फिनिक्स पॅरामाउंट प्लाझा मॉल, एल.बी.एस. मार्गच्या लगत, कुर्ला (पश्चिम), मुंबई ४०००७० – बांधकाम क्षेत्र ३७.७० चौ. मीटर	रु. १,०९,००,०००/-	रु. १०,९०,०००/-	रु. २,६३,६०,९२६/- रोजीस १.०८.२०२६	०२-०९-२०२६ स. ११:०० वा. ते दु. २:०० वा. पूर्वनियोजित भेटीसह
५	सौ. पूनम भोजराज पांडे आणि श्री. भोजराज रूपनारायण पांडे युनिट क्र. ४बी–४९, ४था मजला, ''फिनिक्स बाजार'', फिनिक्स पॅरामाउंट प्लाझा मॉल, एल.बी.एस. मार्गच्या लगत, कुर्ला (पश्चिम), मुंबई ४०००७० – बांधकाम क्षेत्र ३३.७८ चौ. मीटर	रु. ९२,००,०००/-	रु. ९,२०,०००/-		
६	श्री. आर्या अरविंद गिरी बंगला क्र. ०३, २ बीएचके टाईप अंबावाडी बंगला स्कीम, स.क्र. ३०, २९, गाव वालिव, विठ्ठल रखुमाई मंदिराजवळ, वसई पूर्व, तालुका वसई, जिल्हा पालघर ४०१२०८ – बांधकाम क्षेत्र: १२५.४६ चौ. मीटर	रु. ८५,००,०००/-	रु. ८,५०,०००/-	रु. ३,०२,८१,६९१/- रोजीस १.०८.२०२६	०४-०९-२०२६ स. ११:०० वा. ते दु. २:०० वा. पूर्वनियोजित भेटीसह

कब्जाचा प्रकार: प्रत्यक्ष कब्जा /
व्यवहार अधिकारी नाव आणि संपर्क: श्री. तीजो थॉमस संपर्क: ९९३००१३८८५

बोली दस्तावेजात दिलेल्या अटी आणि शर्ती चा सारांश:

१. तारण मालमत्तेची विक्री **''जसे आहे तेथे आहे आधारावर'', ''जसे आहे जे आहे आधारावर'', ''जसे आहे जे काही आहे आधारावर ''आणि ''विना अवलंब तत्त्वावर''** तारण धनको म्हणजेच.: आयडीबीआय बँक लि. करिता आणि वतीने केली जाईल.

२. प्राधिकृत अधिकाऱ्याच्या सर्वोत्तम ज्ञानानुसार आणि माहितीनुसार, प्रकाशनांमध्ये उघड केल्याव्यतिरिक्त, गहाण मिळकतीवर अन्य कोणताही बोजा अस्तित्वात नाही. तथापि, इच्छुक बोलीदारांनी मिळकतीचे ठिकाण आणि ओळख याबाबत स्वत:ची स्वतंत्र योग्य तपासणी पडताळणी करावी, तसेच कोणतेही बोजे, वैधानिक दायित्वे, मिळकत कराची थकबाकी, आयकर, उत्पादन शुल्क, कामगार देणी, वीज आणि देखभाल देणी इत्यादी तारण मत्तेबाबत शोधण्यासाठी उपनिबंधक कार्यालय / दिवाणी न्यायालयांमधील सार्वजनिक अभिलेखांची तपासणी करावी. यशस्वी बोलीदारांना सर्व बाह्य देणी म्हणजेच महानगरपालिका कर, देखभाल / सोसायटी शुल्क, वीज शुल्क, पाणी शुल्क, मुद्रांक शुल्क, नोंदणी शुल्क (लागू असल्यास), जर काही असेल तर आणि इतर सर्व आनुषंगिक शुल्क, राखीव किंमतीपेक्षा अधिक संबंधित मिळकतीशी निगडित सर्व बाह्य खर्चासह, वहन करावे लागतील. वर नमूद केल्याप्रमाणे मिळकतीवर प्रलंबित असलेल्या कोणत्याही स्वरूपाच्या कोणत्याही चार्ज, धारणाधिकार, दायित्वे इत्यादींसाठी आयडीबीआय बँक जबाबदार धरली जाणार नाही.

३. इसारा अनामत रक्कम– (ईएमडी) वर व्याज देण्यात येणार नाही. ओए बोली उघडण्याच्या तारखेपासून ३ महिन्यांपर्यंत शीर्ष तीन बोलीदारांचे ईएमडी राखून ठेवू शकतो. ओए शीर्ष तीन बोलीदारांमध्ये परस्पर बोली लावण्याची परवानगी देऊ शकतो. विक्री वेबसाईटवर ई–लिलाव प्लॅटफॉर्मवर होईल: <u>www.banknet.com</u> आणि ११.०९.२०२६ रोजी स. ११.०० ते दु. ०२.३० या वेळेत प्रत्येकी ५ मिनिटांच्या अमर्याद विस्तारासह होईल. इच्छुक बोलीदारांकडे वैध ई–मेल पत्ता असावा. कृपया मे. पीएसबी अलायन्स प्रायव्हेट लिमिटेड, युनिट क्र.१, ३रा मजला, व्हीआयओएस कमर्शियल टॉवर, वडाळा पूर्व, मुंबई–४०००३७, संपर्क व्यक्तीचे नाव **ई–मेल: support.baanknet@psballiance.com**, दू. क्र. ८२९१२२०२२० (तांत्रिक आणि बोली प्रक्रियेसाठी).

४. उपरोक्त मिळकती या नमूद केलेल्या राखीव किंमतीपेक्षा कमी किंमतीत विकल्या जाणार नाहीत.

५. ई–लिलाव विक्री प्रक्रियेत भाग घेण्यासाठी बोली सादर करण्यापूर्वी लिलाव विक्रीच्या तपशीलवार अटी व शर्तीसाठी बोलीदारांना वेबसाईट : **www.banknet.com** वर जाण्याचा सल्ला दिला जातो. बोली वाढ रक्कम रु. १०,०००/–

६. इच्छुक असलेल्या बोलीदारांनी एक–वेळ वापरकर्ता नोंदणी पूर्ण केल्यानंतर मे. पीएसबी अलायन्स प्रायव्हेट लिमिटेड पोर्टलच्या ई–वॉलेटमध्ये इसारा अनामत रक्कम (ईएमडी) जमा करावी. इच्छुक बोलीदारांनी भरलेल्या ईएमडीच्या रकमेवर कोणतेही व्याज असणार नाही. बोली लावणाऱ्याने ई–लिलावात भाग न घेतल्यास ईएमडी जप्त केला जाईल.

७. यशस्वी बोली लावणाऱ्याला विक्रीच्या पुष्टीकरणाच्या वेळी विक्री किमतीच्या २५% (जमा केलेल्या ईएमडीची रक्कम कमी) जमा करणे आवश्यक आहे. विक्रीच्या किमतीची शिल्लक रक्कम विक्रीची पुष्टी झाल्यापासून **१५ दिवसांच्या आत** किंवा एओ द्वारे मान्य केलेल्या अशा विस्तारित कालावधीच्या आत भरावी लागेल. विहित कालावधीत शिल्लक रक्कम जमा करण्यात अयशस्वी झाल्यास, जमा केलेली रक्कम बयाणा रकमेसह जप्त केली जाईल.

८. कोणतेही कारण न देता कोणतीही किंवा सर्व बोली स्वीकारण्याचा किंवा नाकारण्याचा अधिकार एओ राखून ठेवतो. सर्व बोली नाकारल्या गेल्यास, एओ ने सरफेसी कायद्यामध्ये विहित केलेल्या कोणत्याही पद्धतीनुसार मालमत्ता विकण्याचा अधिकार राखून ठेवला आहे.

९. तारण धनको सुरक्षित मालमत्तेतील कोणत्याही त्रुटी/वगळणे/विसंगती/उणिवा इत्यादींसाठी किंवा कोणत्याही परवानग्या इत्यादी मिळविण्यासाठी किंवा कायद्याने स्थापित केलेल्या कोणत्याही प्राधिकरणाच्या देय रकमेसाठी जबाबदारी घेत नाहीत.

१०. विक्री प्रमाणपत्र केवळ यशस्वी बोलीदाराच्या नावाने आणि संपूर्ण विक्री किंमत प्राप्त झाल्यानंतरच जारी केले जाईल.

११. यशस्वी बोलीदारास तारण मत्तेच्या हस्तांतरणासाठी मुद्रांक शुल्क, नोंदणी, खर्च, कर दायित्वे, अभिहस्तांतरण इत्यादी सर्व आवश्यक खर्च वहन करावे लागतील.

१२. बोली दस्तऐवज प्राधिकृत अधिकारी, आयडीबीआय बँक लि., शाखा कार्यालय – आयडीबीआय बँक लि., तळमजला, युनिट क्र. १, सफल प्राइड, सायन ट्रॉम्बे रोड, देवनार, मुंबई–४०००८८, मोबाईल क्र.: ९९३००१३८८५ / ७०२१९५४८८२, ईमेल : rahul.kulkarni@idbi.co.in यांच्याकडून प्राप्त करता येईल आणि www.idbibank.in वरून देखील डाउनलोड करता येईल.

१३. विक्रीच्या तपशीलवार अटी व शर्ती, बोली अर्ज इत्यादींचा समावेश असलेला बोली दस्तऐवज प्राप्त करण्यासाठी २७–०८–२०२६ ते १०–०९–२०२६ दरम्यान कोणत्याही कामकाजाच्या दिवशी सकाळी १०:०० वा. ते दुपारी ०४:०० वा. या वेळेत वरील पत्त्यावर प्रत्यक्ष प्राधिकृत अधिकारी, आयडीबीआय बँक लिमिटेड, देवनार शाखा, मुंबई यांच्याशी मोबाईल क्र. ७०२१९५४८८२, ईमेल: rahul.kulkarni@idbi.co.in वर संपर्क साधावा.

१४. ही सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शियल ॲसेट्स अँड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, २००२ च्या नियम ९(१) अंतर्गत कर्जातील कर्जदार, गहाणदार आणि हमीदार यांना १५ दिवसांची सूचना आहे.

सही/–,
प्राधिकृत अधिकारी,
आयडीबीआय बँक लि.

दिनांक : २७.०८.२०२६, ठिकाण: मुंबई.

Corrigendum English & Marathi Publication Free Press Journal and Navshakti –

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

www.freepressjournal.in

IDBI BANK

CIN: L65190MH2004GOI148838

Regd. Office: IDBI Bank, IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400005

Branch Office: Ground Floor, Unit No.1,Safal Pride, Sion Trombay Road,Deonar, Mumbai-400088

CORRIGENDUM

IDBI BANK Ltd through its Authorised Officer has published "Public Notice for Sale through eAuction" in Free Press Journal and Navshakti (Mumbai) dated 27.08.2026. of **Shri. Dipak Dhondu Phondake and Smt. Ratnali Ravindra Bhosale** In this advertisement EMD column amount should be read as **₹ 1,58,000/-** instead of ₹ 15,80,000/-.

Other contents remains the same. Sd/-

Place: Mumbai Authorized Officer

Date: 28/08/2026 IDBI Bank Ltd.

PUBLIC NOTICE

IDBI BANK

CIN: L65190MH2004GOI148838

नोंदणीकृत कार्यालय: आयडीबीआय बँक, आयडीबीआय टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई-४००००५

शाखा कार्यालय: तळ मजला, युनिट क्र. १, सफल प्राइड, सायन ट्रॉम्बे रोड, देवनार, मुंबई-४०००८८

शुद्धिपत्र

आयडीबीआय बँक लिमिटेडने आपल्या प्राधिकृत अधिकाऱ्यामार्फत **श्री. दीपक धोंडू फोंडके आणि श्रीमती रत्नाली रविंद्र भोसले** यांच्या संदर्भात २७.०८.२०२६ रोजी फ्री प्रेस जर्नल आणि नवशक्ती (मुंबई) मध्ये "ई-लिलावाद्वारे विक्रीसाठी जाहिर सूचना" प्रकाशित केली आहे. या जाहिरातीतील इसारा ठेव रक्कम स्तंभातील रक्कम रु. १५,८०,०००/- ऐवजी रु. १,५८,०००/- अशी वाचावी.

इतर मजकूर तसाच राहील. सही/-

स्थळ: मुंबई प्राधिकृत अधिकारी

दिनांक: २८/०८/२०२६ आयडीबीआय बँक लिमिटेड

II. BRIEF DESCRIPTION OF SECURED ASSET

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

III. OUTSTANDING DUES OF THE SECURED LENDERS
As on 01.08.2026

Name of secured lenders	Borrower Name	Principal Outstanding	Total outstanding* (including interest/ others)
IDBI Bank Limited	Shri. Dipak Dhondu Phondake And Smt. Ratnali Ravindra Bhosale (Alias Smt. Divya Deepak Phondake)	Rs. 21,97,640/-	Rs. 32,45,778/-

***

IV.TERMS AND CONDITIONS

1	The Authorised Officer (AO) exercising the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the SARFAESI Act") is selling the assets/properties mentioned at item No. 1 of Newspaper publication and as mentioned in Tender document (hereinafter referred to as the 'Secured Asset') and the same are being sold free from charges and encumbrances of the secured lender mentioned at item No. 1 of Newspaper publication and as mentioned in Tender document.
2	**Issue of Tender/ Offer / Bid Document :** The Tender Document along with Offer Form is on sale from during **August 27, 2026 to September 10, 2026** on any working day between **10.00 am to 4.00 pm** and can be obtained from Shri Rahul S. Kulkarni (Email : rahul.kulkarni@idbi.co.in), DGM & AO / Shri. Teejo Thomas, Manager (Email : teejo.t@idbi.co.in) IDBI Bank , Retail Recovery Department, Unit No.1 , Safal Pride , Sion Trombay Road, Chembur , Mumbai – 400 088 .The bid document can also be downloaded from IDBI Bank website (www.idbibank.in) and e-Auction service provider **www.baanknet.com**
3.	**Reserve Price and Earnest Money Deposit (EMD)**

	Details	Reserve Price	Earnest Money Deposit
a.	Flat No.406, 4th floor, Building No.11, Sai Empire Complex S.No. 359, H. No. 2 of Village virar Kargil Nagar, Manvelpada Road, near M. Baria Estate Virar (East) Vasai Palghar Maharashtra Pin Code: 401305 Flat 1 BHK, (Built Up Area 388 Sq.Ft.)	**Rs.15,80,000 /-** (Rupees Fifteen Lakh Eighty Thousand Only)	**Rs.1,58,000 /-** (Rupees One Lakh Fifty Eight Thousand Only)

4.	The sale of Secured Assets is on ***"As is where is", "As is what is", "Whatever there is" and "without recourse"*** basis. The description of the immovable properties is based on the mortgages created by the Borrower with the secured lenders from time to time and the representations made by them. The AO or the other secured lenders do not take or assume any responsibility for any shortfall of the movable/immovable assets or for procuring any permissions, etc. or for the dues of any authority established by law. It is expressly made clear that the AO/secured lenders do not take or assume any responsibility for any dues, statutory or otherwise of **– SHRI. DIPAK DHONDU PHONDAKE AND SMT. RATNALI RAVINDRA BHOSALE (alias SMT. DIVYA DEEPAK PHONDAKE)** including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/ paid by the purchaser. The prospective bidders are advised to do due diligence and satisfy themselves regarding encumbrances, if any, over the above properties.
5	**Inspection of Asset** The interested bidders may inspect the asset at their own cost on **Wednesday, 02th September 2026 (With Prior Appointment)** between **11.00 a.m. to 12.00 p.m.** in the presence of the representative of the AO available at the site to facilitate the inspection.
6	**Due Diligence by the Bidders** The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, etc. whether the bidder actually verifies or not.
7	The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of movable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and abuttal of the assets/properties and that the bidder concurs or otherwise admits the identity of the assets/properties purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets/properties and their condition.
8	The Bidder shall not be entitled to receive re-imbursement of any expenses which may have been incurred in preparation of the Bid/Offer for submission and/or for carrying out due diligence, search of titles to the assets and matters incidental thereto or for any other purpose in connection with purchase of the asset under reference.
9	**Submission of Tender/Offer**

	The Bidder shall complete in all respects the Offer form(s) annexed to the Tender Document, and furnish the information called for therein and **shall sign and date each of the documents** in the space provided therein for the purpose. **The Bidder shall initial each page of the Offer.** Offers received for sale and / or accepted are not transferable. The Format for submission of Profile of the bidder are given in Chapter VI & VII respectively of this Tender Documents. **The format Chapter VI is for Individuals** and **The format Chapter VII is Company / Proprietorship / Partnership firms**. Bidders may fill in only the form relevant to them.
10	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
11	The Tender/Offer shall contain the full address, Telephone No., Fax No., e-mail-ID, if any, of the Bidder for serving notices required to be given to the Bidder in connection with the Offer.
12	The Tender/Offer form shall not be detached one from the other and no alteration or mutilation (other than filling in all the blank spaces) shall be made in any of the documents attached thereto.
13	**Last date for submission of Tender/Offer /Bid Document** The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the AO, Shri Rahul S. Kulkarni, DGM, IDBI Bank, Retail Recovery Department, Unit No.1, Safal Pride, Sion Trombay Road, Chembur, Mumbai – 400 088, **not later than 4 pm on Thursday, 10-09-2026**, in sealed cover by mentioning the details on envelope "Documents for**– SHRI. DIPAK DHONDU PHONDAKE AND SMT. RATNALI RAVINDRA BHOSALE (alias Smt. Divya Deepak Phondake)** Bidders to submit the EMD on www.baanknet.com by registering through OTP based authentication and logging in to their BAANKNET accounts and making payment by way of Net Banking/UPI/Wallets/Credit Cards/Debit Cards. Once paid, a digital receipt with transaction ID, EMD amount and auction details is generated. EMD amounts are held in a secure escrow account until the auction concludes. Unsuccessful bidders are notified by BAANKNET about EMD refunds to the original payment method within 07 working days
14	Only those bidders will be permitted to participate in e-auction whose Tender/ Offer /Bid Document is complete in every respect and remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time will be permitted to participate in the e -auction process. Bank does not take any responsibility and will not entertain any complaint for any delay in transfer of funds by way of electronic mode. Form of Tender /Offer/ Bid, if found incomplete in any respect, shall be liable for outright rejection. Bidders, whose forms are found to be in order together with the EMD submitted by them, will be intimated by e-mail and through mobile. Auction/ Bidding shall only be through "online Auction Mode" through the website of Service Provider https://baanknet.com
15	**Registration with E-Auction Service Provider** 1. Participants who are not already registered with the e-auction provider M/S. BAANKNET (Bank Asset Auction Network), should register themselves by following the procedure mentioned at the website: **www.baanknet.com** 2. The participants /intending purchasers are necessarily required to submit following documents / papers for registration to M/S. BAANKNET (Bank Asset Auction Network). a) SOI Form duly signed & filled up. Please download from provider www.baanknet.com b) Self-attested copy of Pan Card c) Self-Attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - any one) d) Self-attested valid e mail id and mobile no. The user id and password will be then sent directly to the registered participants / intending purchasers whose Bid Document is complete in every respect **and** remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time and the documents with further directions by the e- auction provider company, if any, for log in and participating in the auction through online process. After receiving the user id / password, in case any bidders feel the need for training / e – auction support, such bidders may contact to M/S PSB Alliance Private Limited, Unit 1, 3rd floor , VIOS Commercial Tower, Wadala East,Mumbai 400037. Contact person Email : support.baanknet@psballiance.com **Phone no 8291220220** (For Technical and Bidding Process) **The Bank/ AO / e-auction service provider will not be responsible for any error occurred due to power failure / computer hardware or software error / network error etc. at the time of e-auction.**
16	**Date and Time of e-Auction** — **Friday, 11th September 2026 (11.00 a,m to 12.00 noon with unlimited extension of 5 min)**

	The auction would be held with unlimited extensions of 5 minutes each, if required**,** on e-auction platform at website: www.baanknet.com **.** In case no further valid bids are received during the extended period, the last highest bid (equivalent or more than Reserve Price) received would be treated as the successful bid and auction would be treated as closed/terminated. **Increase in Bid Amount :** It may be noted that increase in bid amount, if any, during the e-auction period shall be made as under. In multiples of Rs. 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 plus one increment or increment(s) over the Reserve Price in multiples as above. **Example:** If the Reserve Price is Rs.1,00,000 and the increment is Rs.10,000, the first bid will be Rs. 1,10,000, and further bids will be Rs.1,20,000, and so on
17	AO reserves the right to retain the EMD of top three bidder's upto three months from the date of e -auction and **the amount of EMD will not carry any interest**. The Bids so retained will be valid for two months from the date of e-auction or till further extension of time as may be approved by the AO. The EMD of other bidders will be returned within 7 days from the date of e-auction.
18	**Payment of Sale Price** The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the AO and will be required to deposit 25% of the sale price (less the amount of EMD) immediately i.e. on the same day or not later than next working day from the date of letter intimating acceptance of his/her bid to be issued on **Friday, 11-09-2026** by way of **RTGS** in favour of **IDBI Bank Limited, Account No. 12334915010026, IFSC Code: IBKL0000123, Branch: Vashi Sector 17**. The balance amount of the sale price shall have to be paid within 15 days of the date of letter intimating acceptance of his/her bid or by **Tuesday, 29-09-2026** by way of **RTGS** in favour of **IDBI Bank Limited, Account No. 12334915010026, IFSC Code: IBKL0000123, Branch: Vashi Sector 17**. Or such extended period as may be agreed upon in writing between the successful bidder and the AO, in any case not exceeding three months.
19	It shall be responsibility of Successful Bidder to remit TDS as applicable under Section 194-I-A, if the aggregate of sums credited or paid for sale consideration is Rs.50 lakh or more, TDS shall be filed online and TDS Certificate shall be issued. The Successful Bidder has to produce the proof of having deposit the income tax into Government account.
20	In case the successful bidder fails to deposit 25% of the sale price within permitted time, the AO shall forfeit the EMD and if the successful bidder backs out or does not pay balance 75% of the sale within permitted time after paying 25% of the sale price, then AO shall forfeit the 25% of the sale consideration so deposited including the EMD.
21	The defaulting successful bidder shall forfeit all claims to the assets or to any part of the sum for which it may be subsequently sold.
22	On confirmation of sale and if the terms of payment have been complied with, the AO exercising the power of sale shall issue Certificate of Sale for the immovable property in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
23	The successful Bidder shall, after making full payment of sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at his sole and absolute discretion, arrange to take possession of the Secured Assets immediately thereafter. It is explicitly stated that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the Secured Assets. In case the successful bidder fails to take possession of the secured assets as stated above, the AO reserves the right to revoke the sale confirmed in his/her favour, forfeit the entire amount paid by the successful bidder and go for re-bidding or sell the secured assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty. In such an event, the original successful bidder shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.

24	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of assets in his/her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured lenders and it shall be solely the obligation of the Bidder, at his/her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges etc. outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his/ her/ their name. Bank does not take any responsibility to provide information on the same.
25	The submission of the Bid/Offer means and implies that the Bidder/Offerer has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/Offer laid down herein.
26	The time here in above fixed for the observance and performance by the bidder of any of the obligations to be observed by him/her under these conditions is and shall be deemed to be of the essence.
27	**General Terms and Conditions** The AO shall be at liberty to amend/modify/delete/drop any of the above conditions as may be deemed necessary in the light of the facts and circumstances.
28	The entire procedure of e–auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the AO and the intending bidders shall have no right whatsoever to object to the same.
29	The AO reserves the right and liberty to accept/reject any or all the Bids/Offers and also reserves the right to cancel the entire sale process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the AO, at his sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.
30	In the event the said sale in favour of the bidder is not confirmed by AO, otherwise than on account of the wilful default of the bidder or if the sale is set aside by an order of the Court/Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be paid his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/her.
31	Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons.
32	**Jurisdiction** All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Mumbai alone shall have jurisdiction to entertain /adjudicate such disputes.
33	**Tenderer (s) must ensure the following while submitting the tender:** A. That the tender should be filled in the format of the tender bids enclosed at Annexure-VI/VII. B. Copy of the Pan Card of the person/s bidding and if it is a company / firm then copy of the pan card of company/firm. C. Copy of certificate of incorporation of the company/firm. D. Board Resolution of the company /firm authorizing the person /partner to file the bid for the assets and copy of the identity proof of the said person/partner. E. That every page of the tender document is duly signed by the tenderer before submitting the tender and document submitted shall be duly attested. F. That all alteration, erasures and over writing, if any, in the schedule or rate (s) are duly authenticated by the tenderer's signature.
34	The interested bidders shall submit their Bid along with EMD & KYC documents (PAN card / Address proof). On receipt of the EMD, the bidders shall receive user id / password on their valid email id (mandatory for e-auction) from the e-auction service provider M/s. PSB Alliance Pvt Limited.

35	Parties may get the Bid Document, which contains detailed terms and conditions of sale, bid forms etc. from any of our office, on all working days or downloaded from IDBI Bank's website.
36	AO/ Secured creditors do not take responsibility for any errors/omissions/discrepancy/ shortfall etc in the secured assets or for procuring any permissions etc or for the dues of any authority established by law.
37	This is a 15 days' notice for Sr No 1, of Rule 9(1) of "The Security Interest (Enforcement) Rule, 2002" to the Borrowers/Guarantors/Mortgagors of the loan Shri. Dipak Dhondu Phondake and Smt. Ratnali Ravindra Bhosale (alias Smt. Divya Deepak Phondake) under Rule 8(5) about holding of sale by inviting bids from the public in general for the sale of the secured assets on above mentioned date if your dues are not cleared in full. Notice is hereby given to you to pay the sum as mentioned above along with up to date interest and ancillary expenses, etc, before the date fixed for auction/ sale failing which the above property will be auctioned/ sold and balance dues, if any will be recovered with interest and costs from you. The sale shall take place on the expiry of Fifteen days from the date of publication of this notice.

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V. BRIEF DETAILS OF TENDER/OFFER DOCUMENT

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

1	**Issue of Bid/Offer Document**	**:**	The Tender/Offer Document can be obtained from Shri Rahul S.Kulkarni, DGM (M) 7021954882 (e-mail) – rahul.kulkarni@idbi.co.in, Shri. Teejo Thomas, Manager (M) 9130013885 (e-mail) – teejo.t@idbi.co.in IDBI Bank , Retail Recovery Department, Unit No.1 , Safal Pride , Sion Trombay Road, Chembur , Mumbai – 400 088 from **August 27, 2026 to September 10, 2026** on any working day between 10.00 am to 4.00 pm. The Tender/Offer Document can also be downloaded from *IDBI* **website (www.idbibank.in)** **and www.baanknet.com**
2	**Cost of the Tender/Offer Document**	**:**	Nil
3	**Last Date and time for submission of Tender Document together with EMD**	**:**	**10th September 2026 Upto 4.00 p.m.**
4	**Place, Date and time of E-Auction**	**:**	**Place : e-auction platform at website:** www.baanknet.com **Date: Friday, 11th September 2026 11.00 a.m to 12.00 noon with unlimited extension of 5 min each, if required**

* * *

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

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

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

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

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

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

Signature of the duly authorised official of the Bidder/Offerer
Name and Designation of the Authorised Signatory

Place:
Date:

VII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

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

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

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

VIII. <u>FORM OF APPENDIX TO THE BID/OFFER</u>
<u>(DECLARATION BY THE BIDDER)</u>
<u>(ON STAMP PAPER OF RS.100/-)</u>

<u>FORM OF BID/OFFER</u>

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

To,

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

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

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

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

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

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

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

3 I/We clearly understand and accept that the Authorised Officer or the secured lenders do not take or assume any responsibility for any dues, statutory or otherwise, of **SHRI. DIPAK DHONDU PHONDAKE AND SMT. RATNALI RAVINDRA BHOSALE (alias Smt. DIVYA DEEPAK PHONDAKE)** including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by me/us in case my/our Bid/offer is accepted.

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

5 I/We understand that time is the essence for completing the acquisition formalities of the Secured Assets/property and I/we agree and undertake to abide by it.

6 I/We have remitted Rs.____________ (Rupees ____ only) towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of RTGS amount in favour of IDBI Bank Limited, Account No. **12334915010026, IFSC Code: IBKL0000123, Branch : Vashi Sector 17 Branch**.

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

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

Place : Mumbai
Dated ...___ day of ___________2026

Signature ....……………………… in the capacity of ....
duly authorised to sign Bid/Offer for and on behalf of ....

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

WITNESS :

Signature : ....
Name & Address : ....
Occupation : ....