

The Authorized Officer (AO)

Of

IDBI BANK LIMITED
(CIN: L65190MH2004GOI148838)

Pune II Regional Office
Off No.103A, First Floor, Pride House, 108/7, University Road, Shivaji
Nagar Pune-411016

Tender/ Offer / Bid Document

For

Sale of Secured Assets of

Mr. UMESH DEEPAK KALE & Mrs. SNEHAL UMESH KALE
Sale 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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I. Public Notice for Sale published in the newspapers

The notice was published in the following newspapers on **04.06.2025**

- i) Financial Express (English) – Pune edition
- ii) Loksatta (Marathi) – Pune edition

 IDBI BANK CIN:L65190MH2004GD148838		IDBI BANK LTD., RETAIL RECOVERY IDBI House, 1st Floor, Dnyaneshwar Paduka Chowk, F.C. Road, Shivaji Nagar, Pune- 411004.		SALE NOTICE	
PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY APPENDIX IV-A (See proviso to Rule 8(6)/9(1) *					
<p>E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6)/9(1) * of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of IDBI Bank Ltd., Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" and "without recourse" on 19-6-2025 for recovery of Rupees as mentioned in table below due to IDBI Bank Ltd., Secured Creditor from Borrower(s) as mentioned below. The reserve price and earnest money deposit will be as under:</p>					
DESCRIPTION OF IMMOVABLE PROPERTY					
Name of the Borrowers & Owner of the Property	A/c No & Outstanding loan amount as on 10-09-2024	Date of Demand Notice / Possession	Reserve Price & EMD amount. (Rs.)	Date of Inspection	Description of Property
Shri Umesh Deepak Kale (Borrower) & Mrs. Snehal Umesh Kale (Co-Borrower) A/C-0520675100005364	0520675100005364 Total Outstanding of all accounts Rs. 28.30 lakh plus unapplied interest from 11-09-2024	07-10-2024 23-01-2025	Rs. 20,55,000/- & Rs. 2,05,500/-	17/06/2025	Shop No. 03, measuring built up area 15.62 Sq. Mtrs. & Shop No. 04, measuring built up area 14.03 Sq. Mtrs. on Ground floor in the building known as 'Kanhayya Apartment' constructed at Plot No. 4B /5B out of Survey No. 222 /223/1 at Baramati near Indian oil Saraf petrol pump on Patas road Taluka Baramati.
<p>For detailed terms and conditions of the sale, please refer to the link provided in www.bankeauctionwizad.com and IDBI Bank's website i.e. www.idbibank.in. For any clarification and E Auction Support, the interested parties may contact Shri. Gyan Ranjan, 020-66004122 Authorised Officer, IDBI Bank Ltd Retail Recovery, IDBI House, 1st Floor, Dnyaneshwar Paduka Chowk, F.C. Road, Shivaji Nagar, Pune-411004. Ms.Preeti Satish Mohan on (T) 8983070075 (e-mail) preeti.satish@idbi.co.in or Mr. Ravi Shankar Raj 8878786488, Mr Upendra Kumar 8709249507. The Bid Document, which contains the detailed terms and conditions of sale, bid forms etc. may be obtained from any of our branch office free of charge, on all working days or can be downloaded from IDBI's website www.idbibank.in and www.bankeauctionwizad.com from 04.06.2025</p> <p>Date : 04/06/2025 Place : Pune</p> <p style="text-align: right;">Sd/- Authorised Officer IDBI Bank Ltd.</p>					

**स्थावर मालमतेच्या विक्रीसाठी सार्वजनिक सूचना
परिशिष्ट IV-A (नियम 8(6)9(1)* ची तरतुद**

सुरक्षा दित (अंमलबजावणी) नियमांच्या नियम 8(6)9(1)* च्या तरतुदीसह वाचलेल्या आर्थिक मालमतेचे सिक्कुरिटायझेशन अँड रिकन्स्ट्रक्शन अँड इनफोर्समेंट ऑफ सिक्कुरिटी इंटरेस्ट ऐक्ट, 2002 अंतर्गत स्थावर मालमतेच्या विक्रीसाठी ई-लिलाव विक्री सूचना, 2002. याद्वारे सर्वसाधारणपणे जनतेला आणि विशेषतः कर्जदार आणि जमोनदारांना सूचना देण्यात येत आहे की खाली वर्णन केलेली स्थावर मालमता सुरक्षित कर्जदाराकडे गहाण / आकारणी केली आहे, ज्याचा प्रत्यक्ष ताबा आयडीबीआयच्या अधिकृत अधिकाऱ्याने घेतला आहे. आयडीबीआय बँक लि., सुरक्षित खाली नमूद केल्याप्रमाणे कर्जदाराकडून कर्जदार, राखीव किंमत आणि बयाणा ठेव खालीलप्रमाणे असेल: आयडीबीआय बँक लि., सिक्कुरिटी क्रेडिट "जिथे आहे तिथे", "जरी आहे तरी", आणि "तिथे जे असते ते" तसेच इतर कोणत्याही पर्यायांशिवाय या तत्वावर करण्यात येईल. दिनांक 19/06/2025 रोजी खालील तक्त्यामध्ये नमूद केल्याप्रमाणे रूपांच्या वसुलीसाठी विकले जाईल. आयडीबीआय बँक लि., कर्जदाराकडून सुरक्षित कर्जदार, राखीव किंमत आणि बयाणा ठेव खालीलप्रमाणे असेल.

स्थावर मालमतेचे विवरण

कर्ज घेणाऱ्याचे नाव आणि मालमतेचे मालक	खाते क्र. आणि 10.09.2024 रोजी कर्जाची शिल्लक रक्कम	मागणी सूचना/ ताब्याची तारीख	राखीव किंमत व ईसारा रक्कम (रु.)	तपासणी तारीख	मालमतेचे वर्णन
श्री उमेश दिपक काळे (कर्जदार) आणि सौ.सनेहल उमेश काळे (सह-कर्जदार) A/C-0520675100005364	0520675100005364 11.09.2024 पासून सर्व खात्यांची एकूण रक्कम रु. 28.30/- लाख अधिक लागू न झालेले व्याज	07-10-2024 23-01-2025	रु. 20,55,000/- आणि रु. 2,05,500/-	17/06/2025	प्लॉट क्रमांक 4बी/5बी येथे बांधलेल्या कन्हैया अपार्टमेंट नावाच्या इमारतीत तत्कालजल्पावर दुकान क्रमांक 03 आणि 15.62 चौरस मीटर बांधकाम असलेले आणि दुकान क्रमांक 04. 14.03 चौरस मीटर बांधकाम असलेले. सख्खे क्र 222/223/1 बारामती तालुक्यातील पाटस रोडवरील इंडियन ऑइल मराठा पेट्रोल पंपाजवळतालुका बारामती, पुणे, महाराष्ट्र

विक्रीच्या तपशीलवार अटी व शर्तीसाठी, कृपया www.bankeauctionwizard.com आणि आयडीबीआय बँकेच्या वेबसाइट अर्थात www.idbibank.in वर दिलेल्या लिंकचा संदर्भ घ्या. कोणत्याही स्पष्टीकरणासाठी आणि ई-लिलाव समर्थनासाठी, इच्छुक पक्ष यांच्याशी संपर्क साधू शकतात. श्री. जान रंजन, 020-66004122 अधिकृत अधिकारी, आयडीबीआय बँक लिमिटेड रिटेल रिकव्हरी, आयडीबीआय हाऊस, पहिला मजला, जालेश्वर पादुका चौक, एफ.सी. रोड, शिवाजी नगर, पुणे 411004 कु. प्रीती सतीश मोहन (मो.) 8983070075 (ई-मेल) preeti.satish@idbi.co.in किंवा श्री. रविशंकर राज 8878786488, श्री. उपेंद्र कुमार 8709249507 विड दस्तऐवज, ज्यामध्ये विक्रीच्या तपशीलवार अटी व शर्ती, विड फॉर्म ड. आतल्या कोणत्याही शाखा कार्यालयातून सर्व कामकाजाच्या दिवशी विनामूल्य मिळू शकतात किंवा आयडीबीआय बँकेच्या वेबसाइट www.idbibank.in आणि www.bankeauctionwizard.com वरून दिनांक 04/06/2025 पासून डाउनलोड केले जाऊ शकतात.

दिनांक : 04/06/2025
स्थळ : पुणे

मराठी भाषांतरामध्ये काही त्रुटि आढळल्यास इंग्रजी जाहिरात ग्राह्य धरण्यात यावी.

स्वा./- अधिकृत अधिकारी
आयडीबीआय बँक लि.

II. INTRODUCTION

IDBI Bank Ltd. (IDBI) having its Head Office at IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai 400 005 & also having its one of the office at IDBI Bank, at IDBI Bank, Pune II R.O.Office No.103 A, First Floor,Pride House,108/7,University Road,Shivajinagar Pune-411016 issued a notice dated **October 07,2024** under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (*hereinafter referred to as "the SARFAESI Act"*) calling upon Borrower/ Mortgagor Mr.Umesh Deepak Kale & Mrs. Snehal Umesh kale having property address at Commercial Shop No 3 & Shop

no 4, S. No.222, 223/1, Kanhaya Apartment”, At Baramati, Dist- Pune Maharashtra 413102 to repay the amount mentioned in the said notice being **Rs. 28,30,279.34/- (Rupees Twenty Eight lakh Thirty thousand Two hundred Seventy Nine and Paisa Thirty four only)** together with further interest and other expenses/costs thereon from September 11, 2024 at the contractual rates upon the footing of compound interest until payment/ realization. As the properties of Mr.Umesh Deepak Kale & Mrs. Snehal Umesh kale have been mortgaged to IDBI Bank as security dues recoverable from the Borrower constitute and represent 100% value of the outstanding dues having charge on the assets as envisaged under Section 13 (9) of SARFAESI Act. The **Symoblic possession** of immovable properties was taken on **23.01.2025**. The Authorised Officer (AO) has also got the assets valued after taking **Symbolic possession** as required under the SARFAESI Act.

The secured assets being put on sale is mentioned at serial No. III hereinafter and referred to as “the Secured Assets”

III. BRIEF DESCRIPTION OF SECURED ASSETS

The Mortgaged Asses:

- i) Shop No. 03, admeasuring 168.00 Sq. Ft. i.e. 15.625 Sq. Mtrs. Super Built- Up area, Carpet area 134.50 Sq. Ft. i.e. 12.50 Sq. Mtrs on Ground floor in the building known as Kanhayya Apartment' constructed at Plot No. 4B /5B out of Survey No. 222 /223 /1 at Baramati City Taluka Baramati, together with all and singular the structures and erections thereon, both present and future.
- ii) All the piece and parcel of immovable property bearing Shop No. 04, admeasuring 151 Sq. ft. i.e. 14.037 Sq. Mtrs. Super Built- Up area, Carpet area 120.83 Sq. ft. i.e. 11.23 Sq. Mtrs on Ground floor in the building known as Kanhayya Apartment' constructed at Plot No. 4B /5B out of Survey No. 222 /223 /1 at Baramati City Taluka Baramati, together with all and singular the structures and erections thereon, both present and future.

IV. TERMS AND CONDITIONS

1	The Authorized 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/ Offer / Bid Document (hereinafter referred to as the 'Secured Assets').
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2	<p><u>Issue of Tender/ Offer / Bid Document</u></p> <p>The Tender/ Offer / Bid Document along with Offer Form is being distributed from June 04, 2025 to June 18, 2025 on any working day between 10.00 am and 4.00 pm and can be obtained from any of our office/ Branch or from AO Shri. Gyan Ranjan (DGM) IDBI Bank, Retail Recovery Department, IDBI House, 1st Floor, Dnyaneshwar Paduka Chowk, F.C.Road, Shivaji Nagar, Pune -411004 and Smt.Preeti Satish Mohan (AGM) IDBI Bank, Pune II Regional Office, Office No.103A, First Floor, Pride House,108/7,University Road, Shivaji Nagar Pune -411016</p> <p>The Tender/ Offer / Bid Document can also be downloaded from IDBI website www.idbibank.in and www.bankeauctionswizard.com</p> <p>All payments to IDBI Bank Ltd. by bidders in connection with this auction shall be made by way of RTGS/NEFT only and may remit the amount in favour of IDBI Bank Limited, Account No. 52034915010026, IFSC Code: IBKL0000520, Branch : Baramati Branch, Pune</p>						
3	<p><u>Reserve Price and Earnest Money Deposit (EMD)</u></p> <table><tr><th>Details</th><th>Reserve Price</th><th>Earnest Money Deposit</th></tr><tr><td>Shop No. 03, admeasuring built up area 15.62 Sq. Mtrs. & Shop No. 04, admeasuring built up area 14.03 Sq. Mtrs. on Ground floor in the building known as Kanhayya Apartment' constructed at Plot No. 4B /5B out of Survey No. 222 /223/1 at Baramati near Indian oil Saraf petrol pump on Patas road Taluka Baramati, Pune, Maharashtra with all and singular the structures and erections thereon, both present and future.</td><td>Rs. 20,55,000/-</td><td>Rs.2,05,500/-</td></tr></table>	Details	Reserve Price	Earnest Money Deposit	Shop No. 03, admeasuring built up area 15.62 Sq. Mtrs. & Shop No. 04, admeasuring built up area 14.03 Sq. Mtrs. on Ground floor in the building known as Kanhayya Apartment' constructed at Plot No. 4B /5B out of Survey No. 222 /223/1 at Baramati near Indian oil Saraf petrol pump on Patas road Taluka Baramati, Pune, Maharashtra with all and singular the structures and erections thereon, both present and future.	Rs. 20,55,000/-	Rs.2,05,500/-
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4	<p>The sale of Secured Assets is on “<i>As is where is</i>”, “<i>As is what is & whatever there is</i>” and “<i>without recourse</i>” basis. The description of the immovable properties is based on the mortgages created by the Borrowed with the secured creditor. All statutory liabilities / taxes / maintenance fee / electricity / water charges/ property taxes etc., outstanding as on date and/or yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. The AO or the secured lender do not take or assume any responsibility for any shortfall of the movable/immovable assets or for procuring any permission, etc. or for the dues of any authority established by law. It is expressly made</p>						

	<p>clear that the AO / secured creditor do not take or assume any responsibility for any dues, statutory or otherwise of Mr. Umesh Deepak Kale & Mrs. Snehal Umesh kale having 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 solely by the purchaser.</p> <p>Statutory liabilities of the Borrower and encumbrances on the immovable properties known to the AO are Nil. However the prospective bidders are advised to satisfy themselves regarding encumbrances, if any, over the above properties.</p>
4(A)	<p><u>Inspection of asset:</u></p> <p>The interested bidders may inspect the secured asset at their own cost and expense on 17.06.2025 between 12.00 p.m. to 4.00 p.m. in the presence of the representative of the AO available at the site to facilitate the inspection.</p>
5	<p><u>Due Diligence by the Bidders</u></p> <p>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.</p> <p>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.</p>
6	<p>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 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.</p>
7	<p>The Bidder shall not be entitled to receive re-imbursement of any expenses which may have been incurred in preparation of the Bid/Offer for submission and/or for carrying out due diligence, search of titles to the assets and matters incidental thereto or for any other purpose in connection with purchase of the assets under reference.</p>
8	<p><u>Submission of Tender/ Offer / Bid Document /Offer</u></p> <p>The Bidder shall complete in all respects the Offer form(s) annexed to the Tender/ Offer / Bid 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</p>

	<p>sign each page of the Offer. Offers received for sale and / or accepted are not transferable.</p> <p>The Format for submission of Profile of the bidder is given in Chapter VI & VII respectively of this Tender/ Offer / Bid Document.</p> <p>The format Chapter VI is for Individuals and</p> <p>The format Chapter VII is Company / Proprietorship / Partnership firms.</p> <p>Bidders may fill in only the form relevant to them.</p>
9	The Tender/ Offer / Bid Document shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
10	The Tender/ Offer / Bid Document 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.
11	The Tender/ Offer / Bid Document 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.
12	<p><u>Last date for submission of Tender/ Offer / Bid Document/EMD</u></p> <p>The interested parties may submit Tender/ Offer / Bid Document duly filled and signed along with the required documents to AO Shri. Gyan Ranjan (DGM) IDBI Bank, Retail Recovery Department, IDBI House, 1st Floor, Dnyaneshwar Paduka Chowk, F.C.Road, Shivaji Nagar, Pune -411004 Smt.Preeti Satish (AGM) IDBI Bank, Pune II Regional Office,Office No.103A,First Floor,Pride House,108/7,University Road,Shivaji Nagar, Pune-411016 <u>on any working day but not later than 4.00 pm on June 18, 2025</u>, in sealed cover containing the Bid Document super scribed “Bid Document – “Mr.Umesh Deepak Kale & Mrs. Snehal Umesh kale” and Name and phone number of Bidder to be mentioned on left hand side.</p> <p><u>Remittance of EMD by way of RTGS/NEFT:</u></p> <p>Bidders to remit the EMD by way of RTGS/NEFT only, in favour of IDBI Bank Limited, Account No. 52034915010026, IFSC Code: IBKL0000520, Branch: Baramati branch, Pune not later than 4.00 PM of June 18, 2025. Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Bid Forms.</p>
13	The bidder/representative of whose Tender/ Offer / Bid document is complete in every respect and remittance by way of RTGS proceeds is credited into the account indicated above well before the cut-off time, will be permitted to participate in the e -auction process. Form of Tender /Offer/ Bid document, if found incomplete in any respect, shall

	be liable for outright rejection. Bidders, whose forms are found to be in order along with the EMD submitted by them, will be informed by e-mail and through mobile.
14	<p><u>Registration with E-Auction Service Provider</u></p> <ol style="list-style-type: none"> 1. IDBI Bank Ltd. has appointed <u>ANTARES SYSTEMS LIMITED.</u>, as e-Auction Support Provider (e-ASP) for said sale. 2. Participants who are not already registered with the e-auction provider ANTARES SYSTEMS LIMITED. should register themselves by following the procedure mentioned at the website: www.bankeauctionwizard.com 3. After scrutiny of bids and confirmation of the receipt of EMD as advised, AO would forward names and other details of valid bidders to the ANTARES SYSTEMS LIMITED., Ltd for initiating further process related to auction. 4. Miss. B M Sushmitha / Marina Josephine Jacob - (M) – 8951944383 / 9686196751 (email) www.bankeauctionwizard.com / sushmitha.b@antaressystems.com / marina.j@antaressystems.com is the authorized representatives of ANTARES SYSTEMS LIMITED 5. The participants /intending purchasers are necessarily required to submit following documents / papers for registration to ANTARES SYSTEMS LIMITED E-Auction Form duly signed & filled up. Please download from www.bankeauctionwizard.com / sushmitha.b@antaressystems.com / marina.j@antaressystems.com Self attested copy of PAN Card <ol style="list-style-type: none"> a. Self-Attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - any one) b. Valid e mail id and mobile no. 6. After completion of e-Auction process, ANTARES SYSTEMS LIMITED would submit list of the bidders along with its bid amount to AO/IDBI Bank Ltd. 7. Thereafter, AO would intimate the bidders accordingly. <p>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 whose EMD is received by way of RTGS/NEFT only, in favour of IDBI Bank Limited, Account No. 52034915010026, IFSC Code: IBKL0000520, Branch : Baramati branch, Pune before the cut-off time & date and the documents with further directions by the e- auction provider company, if any, for log in and participating in the auction through online</p>

	<p>process.</p> <p>After receiving the user id / password, in case any bidders feel the need for training / e – auction support, such bidders may contact Miss. B M Sushmitha / Marina Josephine Jacob - (M) – 8951944383 / 9686196751 (email) www.bankeauctionwizard.com / sushmitha.b@antaressystems.com / marina.j@antaressystems.com is the authorized representatives of ANTARES SYSTEMS LIMITED. 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.</p>
15	<p>The e- auction day: June 19, 2025</p> <p>The e-auction would be held from 11 am to 1.00 pm</p> <p>The auction would be held with unlimited extensions of 5 minutes each, beyond 1.00 pm, if required, on e-auction platform at website: www.bankeauctionwizard.com In case no further valid bids are received during the extended period, the last highest bid received would be treated as the successful bid and auction would be treated as closed/terminated.</p> <p><u>Increase in Bid Amount:</u></p> <p>It may be noted that increase in bid amount, if any, during the e-auction period shall be made as under.</p> <p>In multiples of <u>Rs.10,000/-</u></p> <p>Increase in bid amount below Rs.10,000/- will be rejected.</p> <p>First bid should be of at least equal to Reserve Price or increment(s) over the Reserve Price in multiples as above.</p>
16	<p>In case of default in payment at any stage by the successful bidder/ auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid will be forfeited and Authorised Officer reserves the right to resell the property or to conduct the auction again. The EMD of other bidders will be returned within 7 days from the date of e-auction and the amount of EMD will not carry any interest.</p>
17	<p><u>Payment of Sale Price</u></p> <p>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 (which is inclusive of EMD) on the same day of sale or not later than the next working day by way of RTGS/NEFT only in favour of IDBI Bank Limited, Account No. 52034915010026, IFSC Code: IBKL0000520, Branch: Baramati Branch, Pune. The balance 75% amount of the bid amount shall be paid on or before 15th day of confirmation of sale i.e. the date of letter intimating acceptance of his/her bid or by July 03, 2025 by way of</p>

	RTGS/NEFT only in favour of IDBI Bank Limited, Account No. 52034915010026, IFSC Code: IBKL0000520, Branch: Baramati, Pune or such extended period as may be agreed upon in writing between the purchaser and the secured creditor.
18	In case the successful bidder fails to deposit 25% of the sale price as aforesaid, the AO shall forfeit the EMD and if the successful bidder backs out after paying 25% of the sale price, then AO shall forfeit the amount received of the sale consideration so deposited including the EMD and the Secured Assets will be resold.
19	In case of default in payment of the remaining 75% of the bid amount or part thereof within the prescribed period, the 25% amount deposited and/or the amount so deposited will be forfeited and Secured Assets will be resold. 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.
20	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.
21	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 favor of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002. The said Certificate of Sale shall be issued in the name of the person who has made the bid and not in the name of any other person.
22	The successful Bidder after making full payment of sale price shall immediately and simultaneously take possession of the Secured Assets. The AO shall not be in any manner responsible for security, safe-keeping and possession of the Secured Assets. In case the successful bidder fails to take possession as stated above, the AO reserves the right to revoke the sale confirmed in his/her favor and forfeit the entire amount paid by the bidder. Further, such bidder shall have no claims on the Secured Assets or to any amount /s for which Secured Assets may be subsequently sold.
23	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 lender 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/ property taxes 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. Only

	Sale Certificate will be issued to the successful purchaser.
24	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.
25	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.
26	If the entire outstanding dues of IDBI Bank together with all interests, costs, charges and expenses of IDBI Bank are Tender/ Offer / Bid documented by the borrower/s or co-borrower/s at any time on or before the sale, the sale of Secured Assets may be cancelled by the AO.
27	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	Notwithstanding anything to the contrary contained in this document, the AO reserves the right and liberty to accept/reject any or all the Bids/Offeres and also reserves the right to postpone the auction at any time or cancel the entire sale process without assigning any reasons and his decision in this regard shall be final. 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 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.
31	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Pune alone shall have jurisdiction to entertain /adjudicate such disputes.

V. BRIEF DETAILS OF TENDER/ OFFER / BID DOCUMENT

TENDER/ OFFER / BID DOCUMENT FORM FOR PURCHASE OF SECURED ASSETS/PROPERTY OF Mr. UMESH DEEPAK KALE & Mrs. SNEHAL UMESH KALE

Property Description.		
Shop No. 03, admeasuring built up area 15.62 Sq. Mtrs. & Shop No. 04, admeasuring built up area 14.03 Sq. Mtrs. on Ground floor in the building known as Kanhayya Apartment' constructed at Plot No. 4B /5B out of Survey No. 222 /223/1 at Baramati near Indian oil Saraf petrol pump on Patas road Taluka Baramati, Pune, Maharashtra with all and singular the structures and erections thereon, both present and future		
1	Issue of Bid/ Offer Document	: The Tender/ Offer / Bid Document can be obtained from AO Shri Gyan Ranjan (DGM) IDBI Bank, Retail Recovery Department, IDBI House, 1st Floor, Dnyaneshwar Paduka Chowk, F.C. Road, Shivaji Nagar Pune - 411004 and Smt Preeti Satish (AGM) IDBI Bank, Pune II Regional Office, Office No.103A, First Floor, Pride House, 108/7, University Road, Shivaji Nagar, Pune – 411016 from June 04, 2025 to June 18, 2025 on any working day between 10.00 am and 4.00 pm. The Tender/ Offer / Bid document can also be downloaded from IDBI website www.idbibank.in and www.bankeauctionwizard.com
2	Cost of the Tender/ Offer / Bid Document	: Nil
3	Last Date and time for submission of Tender/ Offer / Bid Document together with EMD	: June 18, 2025 up to 4.00 p.m.
4	Place, Date and time of E-Auction	: Place : e-auction platform at website: : www.bankeauctionwizard.com Date : June 19, 2025 Time : 11.00 am to 1.00 pm with unlimited extension of 5 mins , if required.

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

For purchase of secured assets / property of Mr. UMESH DEEPAK KALE & Mrs.
SNEHAL UMESH KALE

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

1	a) Full Name of the Bidder / Offered (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)		
Bidders to submit the EMD by way of RTGS/NEFT only, must indicate RTGS/NEFT UTR No., Amount remitted and date of remittance.			
	RTGS/NEFT UTR NO.	:	
	Amount remitted	:	
	RTGS/NEFT Date	:	
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 / bid document 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 Authorized Officer and / or IDBI Bank Limited responsible for the same and shall not have any claim whatsoever against either of them.

Signature of the duly authorised official of the Bidder/Offerer

Name and Designation of the Authorised Signatory

Place :

Date :

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

COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase of secured assets / property of Mr. UMESH DEEPAK KALE & Mrs.
SNEHAL UMESH KALE

(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)	
		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 Authorised 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.	:	

12	Details of Earnest Money Deposit (EMD)	
Deposit the EMD by way RTGS/NEFT only, must indicate RTGS/NEFT UTR No., Amount remitted and date.		
	RTGS/NEFT UTR NO.	:
	Amount remitted	:
	RTGS/NEFT Date	:

* 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/bid document 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 Authorized Officer and / or IDBI Bank Limited responsible for the same and shall not have any claim whatsoever against either of them

Signature :

Name of the Authorised Person:

Designation :

Company Seal :

All authorizations should be annexed to this form.

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

FORM OF BID/OFFER

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

To,
IDBI Bank,
Authorised Officer,
Retail Recovery Department,
IDBI House, 1st Floor,
Dnyaneshwar Paduka Chowk,
F.C. Road, Shivaji Nagar,
Pune - 411004

Sir,

Sale of Secured Assets / Property of Mr. UMESH DEEPAK KALE & Mrs. SNEHAL
UMESH KALE

Property owned by Mr. UMESH DEEPAK KALE & Mrs. SNEHAL UMESH KALE situated at Shop No 3 & Shop no 4, S. No.222/223/1, Kanhaya Apartment”, At Baramati, Dist- Pune Maharashtra 413102, Pune, Maharashtra

1 Having fully read examined and understood the terms and conditions of the Tender/ Offer / Bid 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 / Bid Document /Offer Document.

2 I/We understand that if my/our Tender/Bid/Offer is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Tender/ Offer / Bid document 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.

3 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.

4 I/We further understand that if my/our Tender/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/her sole and absolute discretion, I/we shall take possession of the secured assets immediately and simultaneously on payment of entire sale price. I/We understand that once the sale is confirmed by the AO in my / our favour, the AO shall not be held responsible for security, safe-keeping and possession 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.

5 I/We further understand that, 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 and the said Certificate of Sale shall be issued in my / our name/s being the persons having made the bid and not in the name of any other person.

6 I/We clearly understand and accept that the Authorized Officer or the secured lenders do not take or assume any responsibility for any dues, statutory or otherwise, of Mr. UMESH DEEPAK KALE & Mrs. SNEHAL UMESH KALE 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.

7 I/We understand that you are not bound to accept the highest or any Tender/Bid/Offer you may receive. Further, I/we will not raise any objection in case the Authorized Officer goes for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act.

8 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.

9 I/We hereby confirm that I/We do not have any kind of relationship (professional/personal), with Borrower/Promoters/Guarantors/Mortgagors as mentioned in the Tender/Offer/Bid Document.

10 I/We also remit the amount towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of RTGS/NEFT only amount in favour of IDBI Bank Limited **Account No. 52034915010026, IFSC Code: IBKL0000520, Branch : Baramati branch, Pune. With UTR No.**

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

12 We understand that the terms and conditions of the Tender/Bid/Offer are unconditional and my /our Bid/Offer having conditions contrary to the terms and conditions of the Tender/Offer / Bid Document /Offer document shall be summarily rejected.

Place :

Dated : _____ day of _____ 2025

Signature in the capacity of

duly authorized to sign Bid/Offer for and on behalf of

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

WITNESS:

Signature :

Name & Address