

THE AUTHORISED OFFICER (AO)

OF

IDBI BANK LIMITED

**Wagle Estate, Dosti Pinnacle, GF, Plot No. E-7, Road No. 22, Wagle Industrial Estate, MIDC,
Thane(W),Pin :400604, Maharashtra**

TENDER DOCUMENT FOR SALE

of immovable properties owned and mortgaged by

**Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes In the matter of loan facilities
granted to Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes**

Details of the Property

Property owned by **Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes**

Address : **Flat No 201, 2nd Flr Rai Heritage, C Wing Kalyan 421306, Maharashtra with carpet
area of 440 Sq ft.**

Sale under the provisions of
The Securitization and Reconstruction of Financial Assets and
Enforcement of Security Interest Act, 2002

&

The Security Interest (Enforcement) Rules, 2002

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IMPORTANT DATES & INFORMATION

Minimum Bid Incremental Amount	Rs.10,000/- (Rupees Ten Thousand Only)
Sale of Bid/ Tender Document	April 24, 2024 to May 09, 2024
Date of Inspection	04.05.2024 (11.00 am to 4 pm)
Last date of submission of Bids along with EMD	09.05.2024 till 4.00 pm.
Date of E-Auction	10.05.2024 at 11.30 am. To 12.00 pm

I. Possession Notices

IDBI BANK LIMITED
Desti Pinnacle, GF, Plot No. E-7,
Road No. 22, Wagie Industrial Estate, MIDC,
Thane(W), Thane Pin : 400604

PHYSICAL POSSESSION NOTICE
(For Immovable Property)

Whereas The undersigned being the Authorised Officer of the IDBI Bank Ltd. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 25.07.2019 calling upon the Borrower 1) Mr. Joseph Jerom Rozario (Borrower) 2) Mrs. Kavita Cicilia S. Gomes to repay the amount mentioned in the notice being Rs. 25,99,902 (Rs. Twenty Five Lakh Ninety Nine Thousand Nine Hundred Two Only) as on 10.06.2019 plus unapplied / unserviced interest, within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken physical possession of the property described herein below in exercise of powers conferred on him / her under Section 13 (4) of the said Act read with Rule 9 of the said Rule on this 04.10.2023

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IDBI Bank Ltd. for an amount of Rs. 25,99,902 (Rs. Twenty Five Lakh Ninety Nine Thousand Nine Hundred Two Only) as on 10.06.2019 and interest thereon.

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

Description of the Immovable Property:
Flat No. 201, 2nd Floor, Rai Heritage, C Wing, Katemanivali, Kalyan 421306
Date : 04.10.2023
Place : Kalyan

Authorised Officer
(IDBI Bank Ltd.)

IDBI BANK आयडीबीआय बँक लि.,
रोस्ली भिन्नेल, जोरुप, प्लॉट क्र. ई-७, रोड क्र. २२, वागले
इन्डस्ट्रीअल इस्टेट, एमआयडीसी, ठाणे (प), ठाणे - ४००६०४

सत्यमेव जयते

(स्वाधार मिळकतीकरिता)

ज्याअर्फी, निम्नस्वाधारीकरांनी आयडीबीआय बँक लि. चे प्राधिकृत अधिकारी या नात्याने सिन्डिकेटमंडेशन अन्वये विकसितकृत ऑफ फायनान्सिअल असेट्स अँड एन्फोर्समेंट ऑफ सिन्डिकेट इन्स्टिट्यूट (सेकंड) अँक्ट, २००२ आणि कलम १३(१२) सिन्डिकेट इन्स्टिट्यूट (एन्फोर्समेंट) कलम, २००२ सहवाचता नियम ३ अन्वये प्राप्त अधिकाराना वापर करून २५.०७.२०१९ रोजीची मागणी सूचना जारी करून कर्जदार १) श्री. जोसेफ जेरोम रोझारियो (कर्जदार) २) सौ. कविता सिमिलिया एस. गोम्स यांना सूचनेतील नमुद रकम १०.०६.२०१९ रोजीसंप्रमाणे रु. २५,९९,९०२ (दहापे पंचवीस लाख नव्यासह हजार नऊशे दोन मात्र) अधिक लागू नसलेले / न करावलेले व्याज या रकमेची परतफेड सदर सूचना प्रसिद्धी तारखेपासून ६० दिवसांत करण्यास सांगितले होते. रकमेची परतफेड करवूनस कर्जदार असमर्थ ठरल्याने, कर्जदार आणि सर्वसामान्य जवलेस याद्वारे सूचना देण्यात येते की, निम्नस्वाधारीकरांनी खाली वर्णन करण्यात आलेल्या मिळकतीचा प्रत्यक्ष कळता त्याला/तिला प्रदान करण्यात आलेल्या शर्तीचा वापर करून सदर कळसच्या नियम ९ सहवाचता सदर अँक्टच्या कलम १३(४) अन्वये ०४.१०.२०२३ रोजीस येतला आहे.

विशेषतः कर्जदार आणि सर्वसामान्य जवलेस याद्वारे हजारा देण्यात येतो की, सदर मिळकतीची कोणताही व्यवहार करू नये आणि सदर मिळकतीची करण्यात आलेला कोणताही व्यवहार हा आयडीबीआय बँक लि. च्या रकम १०.०६.२०१९ रोजीसंप्रमाणे रु. २५,९९,९०२ (दहापे पंचवीस लाख नव्यासह हजार नऊशे दोन मात्र) आणि त्यावरील व्याज या रकमेच्या भासाअधीन राहील.

नाराय मत्ताच्या विभाजनान्तरिता उपलब्ध वेळेत कलम १३ चे उप-कलम (८) च्या तरतुदीनुसार कर्जदारांचे सव वेधण्यात येत आहे.

स्वाधार मिळकतीचे वर्णन
फ्लॅट क्र. २०१, २रा मजला, राय हेरिटेज, सी विंग, कातेमानिवली, कल्याण ४२१३०६
दिनांक : ०४.१०.२०२३
स्थळ : कल्याण

प्राधिकृत अधिकारी,
(आयडीबीआय बँक लि.)

The above possession notices were published on October 8th, 2023 in the newspapers mentioned as below:

S.No.	Newspapers	Edition	Date Published
1	The Free Press Journal	Mumbai	08.10.2023
2	Navshakti	Mumbai	08.10.2023

II. E-auction Sale Notice dated. 21-04-2024, Published in the following newspapers :

Sl. No.	Newspapers	Edition	Date Published
1	The Free Press Journal	Mumbai	21-04-2024
2	Navshakti	Mumbai	21-04-2024

	Regd. Office: IDBI Bank, IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400005 Branch Office: Wagle Estate, Dosti Pinnacle, GF, Plot No. E-7, Road No. 22, Wagle Industrial Estate, MIDC, Thane (W), Pin : 400604, Maharashtra M. No.: 9839635346/ 9922413233/ 8328267135/ 9124328510/ 8369448069 Email : abhishek.singh@idbi.co.in & Anil.nalam@idbi.co.in, ganesh.dhomse@idbi.co.in, rakesh.gond@idbi.co.in, l.umes@idbi.co.in www.idbibank.in
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PUBLIC NOTICE FOR SALE through Mega E-Auction

See Proviso to Rule 8(6) or 9(1)

**RESIDENTIAL & COMMERCIAL PROPERTIES FOR SALE IN PRIME LOCATIONS
IN DOMBIVALI, KALYAN, BADLAPUR and AMBERNATH, MAHARASHTRA.**

Sale of Immovable properties mortgaged as security for availing financial assistance

The undersigned being the Authorized Officer (AO) of the IDBI Bank Ltd. (IDBI) invites Bids/Offer in sealed covers for sale of the following properties mortgaged as security for availing financial assistance by

Sr no	Name of customer	Date of Possession
1	Shri.Tushar Dadaji Mhaiske and Shri. Dadaji Sadhu Mhaiske	30-10-2023
2	Shri.Rakesh Ghanshyam Soni and Ms.Mamta Rakesh Soni	29-11-2023
3	Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes	04-10-2023
4	Mayur Shashikant Chavan and Prashant Shashikant Chavan and Shashikant Gopal Chavan	16-12-2022

under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with the Security Interest (Enforcement) Rules, 2002 read with proviso to rule 8(6) or 9(1), possession whereof has been taken by the AO, IDBI Bank Ltd.

Brief Description of Properties :

- Property owned by Shri.Tushar Dadaji Mhaiske and Shri. Dadaji Sadhu Mhaiske : Flat 1501, 15th Flr, Bldg. 5, River View Classic Bldg. Koliwali, Kalyan Thane 421301, Maharashtra With Carpet Area of 604 Sq ft + E. P area of 56 Sq ft + Open terrace of 63 Sq ft.
- Property owned by Shri.Rakesh Ghanshyam Soni and Ms.Mamta Rakesh Soni : Flat no-204,2nd floor, A- wing Square Heights CHSL,Village Pale,Ambernath East-421501with built up area 950 sq ft as per Index-II.
- Property owned by Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes: Flat No 201, 2nd Flr Rai Heritage, C Wing Kalyan 421306, Maharashtra with carpet area of 440 Sq ft.
- Property owned by Mayur Shashikant Chavan and Prashant Shashikant Chavan and Shashikant Gopal Chavan: F No 504, 5th Flr Wing B Popular Arcade Co-Op. Housing Society, Nr Motiram Lakeview Village Nilje Badlapur Gaon Badlapur (W) Thane-421503 Maharashtra with carpet area 615 Sq ft as per Index –II.

2 The dues of IDBI Bank Ltd. Outstanding :

i) Shri.Tushar Dadaji Mhaiske and Shri. Dadaji Sadhu Mhaiske dues as on 09.02.2024 stands at Rs.62.84 Lakhs (plus expenses, charges and further interest thereon with effect from 10.02.2024.)	ii) Shri.Rakesh Ghanshyam Soni and Ms.Mamta Rakesh Soni dues as on 09.02.2024 stands at Rs.43.28 Lakhs plus expenses, charges and further interest thereon with effect from 10.02.2024.
iii) Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes dues as on 09.02.2024 stands at Rs.41.49 Lakhs (plus expenses, charges and further interest thereon with effect from 10.02.2024.	iv) Mayur Shashikant Chavan and Prashant Shashikant Chavan and Shashikant Gopal Chavan dues as on 09.01.2024 stands at Rs.43.75. Lakhs. plus expenses, charges and further interest thereon with effect from 10.01.2024.

3 Reserve Price (In Lakhs)	EMD (In Lakhs)	Date of Inspection	Last Date of Submission of Bids along with EMD	Date of E-Auction & Time
i) Rs.61.47	Rs.6.15	03.05.2024 (property i & ii) 11.00 am to 4.00 pm	09-05-2024	10-05-2024 & 11.30 am to 12.00 pm
ii). Rs.30.10	Rs.3.01	04-05-2024	Branch Office: Wagle Estate, Dosti Pinnacle, GF, Plot No. E-7, Road No. 22, Wagle Industrial Estate, MIDC, Thane (W), Pin : 400604, Maharashtra.	
iii) Rs.29.94	Rs.2.99	(Property iii & iv) 11.00 am to 4.00 pm		
iv) Rs.28.59	Rs.2.86			

Note-Inspection will be with prior intimation to Bank.

4. Gist of the terms & conditions appearing in Bid Document:

- The sale of Secured Assets is on "as is where is basis", "as is what is basis", "whatever there is basis" and "no recourse basis" for and on behalf of the Secured Creditors viz.: IDBI Bank Ltd.
- The aforesaid properties shall not be sold below the reserve price mentioned above. Bid increase amount is Rs.10,000.00
- The Earnest Money Deposit – (EMD) will not carry interest. AO may retain EMD of top three bidders upto 3 months from the date of opening of the bids. The AO may permit inter-se bidding among the top three bidders. The sale would be on e-auction platform at website : www.bankeauctionwizard.com and shall take place on **10.05.2024 at 11.30 am to 12.00 pm**, unlimited extension of 5 minutes each. Intending Bidders shall hold a valid e-mail address, please contact M/s ANTARES SYSTEMS LIMITED, #24, Sudha Complex, 3rd Stage, 4th Block, Basaveshwaranagar, Bangalore-560079. Contact person Email : sushmitha.b@antaressystems.com / marina.j@antaressystems.com (M) 8951944383/9686196751, (L)-080-40482100 (For Technical and Bidding Process).
- Bidders are advised to go through the website: www.bankeauctionwizard.com for detailed terms and conditions of auction sale before submitting their bids for taking part in the e-auction sale proceedings.
- Earnest Money deposit (EMD) shall be deposited through DD from any scheduled bank drawn in favour of IDBI Bank Ltd., Wagle Estate Branch, Payable at Mumbai or to be remitted to **Account No. 78334915010026, IFSC Code: IBKL0000783**, Branch Name : IDBI Bank Limited, Wagle Estate Branch, Mumbai, by way of RTGS in favour of IDBI Bank Ltd and submit proof of payment along with KYC documents (photo identity and address proofs) like PAN Card (compulsory), Aadhaar Card, Passport, Voter ID card, Driving License etc. The amount of EMD paid by the interested bidders shall carry no interest. The EMD shall be forfeited if the bidder does not participate in the e-auction by placing the bid.

III. Brief Description – Immovable Properties

Property owned by **Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes**

Flat No 201, 2nd Flr Rai Heritage, C Wing Kalyan 421306, Maharashtra with carpet area of 440 Sq ft.

IV. Outstanding dues of IDBI Bank Ltd in the account of Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes as on December 09, 2024

Name of the Borrower	Amount Outstanding as on 09.02.2024
Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes	Rs.41.49 Lakhs (plus expenses, charges and further interest thereon with effect from 10.02.2024.

Together with further interest and costs thereon with effect from February 10, 2024 till the date of payment.

Terms and Conditions

1	The Authorized Officer (AO) exercising the powers under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the SARFAESI Act") is selling the assets/properties mentioned at item No. III of the Tender Document (hereinafter referred to as the 'Secured Assets').										
2	<p><u>Issue of Tender/ Offer / Bid Document</u></p> <p><u>The Tender Document along with required Forms is available from April 24, 2024 to May 09, 2024 on any working day between 10.30 am to 5.00 pm from Monday to Friday and can be obtained from Shri Abhishek, Authorized Officer, IDBI Bank Limited.,</u></p> <p>IDBI Bank Ltd., Goregaon West, Rustomjee’s Ozone, Shop No. 7, Laxmi Singh complex, Near Goregaon Flyover, MTNL Office, Goregaon West, Mumbai, Maharashtra – 400062 Mob. No.: 9839635346/9953581483/9430022540</p> <p style="text-align: center;">OR</p> <p>The Tender Document can also be downloaded from IDBI website - www.idbibank.in</p>										
3	<p><u>Reserve Price & Earnest Money (EMD)</u></p> <p>The Reserve price for the sale of the Secured Assets is fixed as under:</p> <table><tr><th>Part</th><th>Property Details</th><th>Possession taken on</th><th>Reserve Price (Rs Lakh)</th><th>EMD (Rs Lakh)</th></tr><tr><td>1</td><td>Property owned by Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes Flat No 201, 2nd Flr Rai Heritage, C Wing Kalyan 421306, Maharashtra with carpet area of 440 Sq ft.</td><td>04.10.2023</td><td>29.94</td><td>2.99</td></tr></table>	Part	Property Details	Possession taken on	Reserve Price (Rs Lakh)	EMD (Rs Lakh)	1	Property owned by Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes Flat No 201, 2nd Flr Rai Heritage, C Wing Kalyan 421306, Maharashtra with carpet area of 440 Sq ft.	04.10.2023	29.94	2.99
Part	Property Details	Possession taken on	Reserve Price (Rs Lakh)	EMD (Rs Lakh)							
1	Property owned by Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes Flat No 201, 2nd Flr Rai Heritage, C Wing Kalyan 421306, Maharashtra with carpet area of 440 Sq ft.	04.10.2023	29.94	2.99							
4	<p>i.) The sale of Secured Assets is on “<i>As is where is</i>”, “<i>As is what is & whatever there is</i>” and “<i>without recourse</i>” basis. The description of the immovable property is based on the mortgages created by the Borrower with the secured lenders from time to time and the representations made by them.</p> <p>ii.) Authorized Officer (AO) does not take or assume any responsibility for any shortfall of the immovable assets or for procuring any permission, etc. or for the dues of any authority established by law. All statutory liabilities / taxes / maintenance fee / electricity / water charges etc., outstanding as on date and/or yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. It is expressly made clear that AO / Bank do not take any responsibility to provide information on the same. AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, of Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes 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.</p> <p>iii.) Details of encumbrances known to the secured creditor are Nil. However the prospective bidders are advised to satisfy themselves regarding encumbrances, if any, over the above properties.</p>										
5	<u>Inspection of assets</u>										

	The interested parties may inspect the assets at their own cost on May 03, 2024 during 11.00 am to 4.00 pm with prior request in the presence of a representative of the AO available at the site to facilitate the inspection.
6	<u>Due Diligence by the bidders</u> The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, etc. whether the bidder actually inspects or visits or verifies or not.
7	The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of movable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and abutments of the assets/properties and that the bidder concurs or otherwise admits the identity of the assets/properties purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets/properties and their condition.
8	The Bidder shall not be entitled to receive re-imbursement of any expenses which may have been incurred in preparation of the Bid/Offer for submission and/or for carrying out due diligence, search of titles to the assets and matters incidental thereto or for any other purpose in connection with purchase of the assets under reference.
9	<u>Submission of Tender/Offer</u> The Bidder shall complete in all respects the Profile of the Bidder and Declaration by the Bidder annexed to the Tender Document, and furnish the information called for therein and shall sign and date each of the documents in the space provided therein for the purpose. The Bidder shall sign each page of all the documents. Offers received for sale and / or accepted are not transferable. The Format for submission of "Profile of the Bidder" & "Declaration by the Bidder" are given in Chapter VI, VII & VIII of this Tender Documents. Bidders may fill in only the form relevant/applicable to them.
10	The Bid Documents shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
11	The Bid Documents shall contain the full address, Telephone No., Fax No., e-mail-ID, if any, of the Bidder for serving notices required to be given to the Bidder in connection with the Offer.
12	The Bid Documents shall not be detached one from the other and no alteration or Mutilation (other than filling in all the blank spaces) shall be made in any of the documents attached thereto.
13	<u>Last date for submission of Tender/Offer /Bid Document</u> The interested parties may submit Tender Document duly filled and signed on each page along with EMD and other required documents to the " Authorized Officer, IDBI Bank Ltd., Branch Office- IDBI Bank Ltd., Wagle Estate, Dosti Pinnacle, GF, Plot No. E-7, Road No. 22, Wagle Industrial Estate, MIDC, Thane(W), Pin :400604, Maharashtra. Mob. No.: 9839635346/ 9922413233/ 8328267135/ 9430022540/ 9124328510/ 8369448089 not later than 16.00 Hrs on May 09, 2024 in a cover, which shall be superscribed as " Tender Document and EMD: A/c Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes The DD / PO should be drawn in favour of " IDBI Bank Limited " payable at Mumbai issued by any Scheduled commercial Bank as Earnest Money Deposit (EMD). <u>Remittance of EMD by way of RTGS</u>

	Bidders who prefer to submit the EMD by way of RTGS, may remit the respective EMD amount in favour of IDBI Bank Limited, Account No. 78334915010026,, IFSC Code: IBKL0000783, Branch: Wagle Estate, Dosti Pinnacle, GF, Plot No. E-7, Road No. 22, Wagle Industrial Estate, MIDC, Thane(W),Pin :400604. Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Profile of the Bidder.
14	Only those bidders will be permitted to participate in the auction whose Tender/ Offer Document is complete in every respect and whose Demand Draft/Pay Order for EMD is found to be in order and /or remittance by way of RTGS proceeds is credited into the account, indicated above, well before the cut-off time. Bank does not take any responsibility and will not entertain any complaint for any delay in transfer of funds by way of electronic mode. Form of Tender /Offer/ Bid, if found incomplete in any respect, shall be liable for outright rejection. Bidders, whose forms are found to be in order together with the EMD, submitted by them, will be intimated by e-mail and through mobile.
15	<p><u>Registration with E-Auction Service Provider</u></p> <p>1. Participants, who are not already registered with the e-auction provider, M/s ANTARES SYSTEMS LIMITED, should register themselves by following the procedure mentioned at the website : www.bankeauctionwizard.com. The participants/intending purchasers are necessarily required to submit following documents / papers for registration to M/s ANTARES SYSTEMS LIMITED.</p> <ol style="list-style-type: none"> SOI Form duly signed & filled up. Please download from : www.bankeauctionwizard.com Self attested copy of Pan Card. Self Attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - any one) Valid e-mail id and Mobile Number.
16	The user id and password will be then sent directly to the registered participants / intending purchasers whose Tender Document is complete in all respect and whose Demand Draft/Pay Order for EMD is found to be in order and /or remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time and whose documents are complete in all the respects, 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 bidder feels the need for training / e-auction support, such bidders may contact by contacting M/s ANTARES SYSTEMS LIMITED, #24, Sudha Complex, 3rd Stage, 4th Block, Basaveshwaranagar, Bangalore-560079. Contact person Email : sushmitha.b@antaressystems.com / marina.j@antaressystems.com (M) 8951944383 / 9686196751 , (L) - 080-40482100 (For Technical and Bidding Process).
17	Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither IDBI Bank nor the Service provider will be responsible for any lapses (Internet failure, Power failure, etc) on the part of the vendor, in such cases. In order to ward of 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.
18	<u>The e-Auction day : 10.05.2024 Wednesday) from 11.30 A.M. to 12 P.M.</u>

	<p>The initial 10 minutes of e-auction will be kept open for all the intending bidders to bid. The auction would be held with unlimited extensions of 5 minutes each, 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 Rs.10,000/- (Rupees Ten Thousand only)</p> <p>Increase in bid amount below the above amount will not be accepted.</p> <p>First bid should be of at least equal to or above the Reserve Price or increment(s) in multiples as mentioned above.</p>
19	<p>Authorised Officer (AO) reserves the right to retain the EMD of top three bids up to three months from the date of 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 auction or till further extension of time as may be approved by the AO. The EMD of other bids will be returned within 7 days from the date of auction.</p>
20	<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 (less the amount of EMD) immediately on receipt of the valid communication intimating acceptance of his/her bid by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of "IDBI Bank Limited" payable at Mumbai issued by any Scheduled Commercial Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 78334915010026, IFSC Code: IBKL0000783, Branch : Wagle Estate, Dosti Pinnacle, GF, Plot No. E-7, Road No. 22, Wagle Industrial Estate, MIDC, Thane(W),Pin :400604.</p> <p>The balance amount of the sale price shall have to be paid within 15 days from the date of valid communication intimating acceptance of his/her bid by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of IDBI Bank Limited Payable at Mumbai issued by any Scheduled Commercial Bank or by way of RTGS in favour of IDBI Bank Limited, Account No. 78334915010026, IFSC Code: IBKL0000783, Branch : Wagle Estate, Dosti Pinnacle, GF, Plot No. E-7, Road No. 22, Wagle Industrial Estate, MIDC, Thane(W),Pin :400604. or such extended period, not more than 90 days from the date of auction, as may be agreed upon in writing between the successful bidder and the AO.</p>
21	<p>In case the successful bidder fails to deposit 25% of the sale price within the above stipulated time, the EMD paid shall be forfeited and if the successful bidder backs out after paying 25% of the sale price, then the 25% of the sale consideration so deposited including the EMD shall be forfeited.</p>
22	<p>All claims of the defaulting successful bidder to the assets or to any part of the sum for which it may be subsequently sold shall stand forfeited.</p>
23	<p>In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to re - sell the assets to the second/third highest bidder in the above manner, who shall also be treated as the successful bidder mentioned in clauses 9 to 14 above and further in terms of this Bid Document.</p>

24	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 movable and immovable properties in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
25	The successful Bidder shall, after making full payment of sale price within 15 days of acceptance of bid/offer or such extended period, not more than 90 days from the date of auction, as may be granted by the AO at his sole and absolute discretion, arrange to take possession of the Secured Assets immediately thereafter. <u>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.</u> 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.
26	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, sale tax 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.
27	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.
28	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.
29	<u>General Terms and Conditions</u> The AO shall be at liberty to amend/modify/delete/drop any of the above conditions as may be deemed necessary in the light of the facts and circumstances.
30	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.
31	The AO reserves the right and liberty to accept/reject any (including the highest bid) or all the Bids/Offeres and also reserves the right to cancel the entire sale process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the AO, at his sole and absolute discretion, reserves the right to go for re-bidding or sells 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.

32	In the event the said sale in favour of the bidder not being 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 payment of his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/her.
33	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.
34	Particular specified in schedule 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 Public Notice.
35	<p><u>Jurisdiction:</u></p> <p>All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Mumbai/Maharashtra State shall have the exclusive jurisdiction to entertain adjudicate such disputes.</p>

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

For purchase of secured assets / property of Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes dues as on 09.02.2024 stands at Rs.41.49 Lakhs (plus expenses, charges and further interest thereon with effect from 10.02.2024.

(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.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes dues as on 09.02.2024 stands at Rs.41.49 Lakhs (plus expenses, charges and further interest thereon with effect from 10.02.2024.

1.	a) Name of the Company/ Firm/ Party (in Block letters)	
	b) Complete Registered Address	
	c) Complete Correspondence Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	
2.	Date of Incorporation	
3.	Constitution (Private/Public/Joint)	
4.	Name of Chairman	
5.	Name of Managing Director / Partners	
6.	Board of Directors	a)
		b)
		c)
		d)
		e)
		f)
7.	Income tax PAN No. (attested copy of PAN card of the company to be attached)	
8.	Date of Last Income Tax Return (Enclose copy of last 3 years' Income Tax clearance certificate)	

9	a) Full Name of the Authorised Person to carry out e- auction on behalf of the company/firm /party (in Block letters) (Original Authorised letter to be attached to carry out the e-auction process)	:
	b) Complete Postal Address of the Authorise person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:
	c) Mobile Nos.	
	d) E-mail ID	
10	Designation of the Authorize Person	:
11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd.	:
12.	Details of Earnest Money Deposit (EMD)	
	RTGS UTR No.	
	Amount remitted	
	Date	
13.	Income Tax Permanent Account Number(s) (PAN) of Authorised person	
14.	Bank Account details(In case of refund of EMD amount)	Account Name: Account Number: Bank Name & Branch: IFSC Code:

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

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

Signature:

Name of the Authorised Person :

Designation :

Company Seal

All authorizations should be annexed to this form.

VIII. FORM OF APPENDIX TO THE BID/OFFER

(DECLARATION BY THE BIDDER)

(ON STAMP PAPER OF RS.100/-)

FORM OF BID/OFFER

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

To,

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

Sir,

Sale of Secured Assets/Property of Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes

Immovable properties situated at

Property owned by Shri.Joseph Jerom Rozario and Ms.Kavita Cicilia S Gomes ,Flat No 201, 2nd Flr Rai Heritage, C Wing Kalyan 421306, Maharashtra with carpet area of 440 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. Joseph Jerom Rozario and Ms. Kavita Cicilia S Gomes**, 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. 78334915010026**, IFSC Code: **IBKL0000783**, Branch : IDBI Bank Limited, Wagle Estate Branch ,Thane.
- 7 We understand that the EMD will not carry any interest.

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

Place : Mumbai

Dated ...__ day of _____20

Signature in the capacity of

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

(Name and address of the Bidder/Offerer)

(IN BLOCK CAPITALS)

WITNESS :

Signature :

Name & Address :

Occupation :
