

THE AUTHORISED OFFICER (AO)

OF

IDBI BANK LIMITED

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

M. No.: 9430022540/7800552000/9953581483/7021954882

TENDER DOCUMENT FOR SALE

**of immovable property owned and mortgaged by
Smt. Stellamary Kanakraj & Smt. Elizabeth Kanakraj
In the matter of loan facilities granted to
Smt. Stellamary Kanakraj & Smt. Elizabeth Kanakraj**

Details of the Property

Property owned by Smt. Stellamary Kanakraj & Smt. Elizabeth Kanakraj:
Address: B/204, Bldg No 3 Kanti Atharva Central Park, Atharva Society
Saphale West, Palghar, Maharashtra 401102.
Area - 529 Sq. ft. Carpet as per Agreement for Sale

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

CONTENTS

Sr.No	Particulars	Page No.
I	Public Notice for Sale published in the Newspapers	3-4
II	Brief Description – Immovable & Action under SARFAESI Act	5
III	Outstanding dues of Secured Lenders	5
IV	Terms & Conditions	6-15
V	Brief details of Tender / Offer document	16
VI	Form of Profile of the Bidder – Individual	17-18
VII	Form of Profile of the Bidder – Company / Firm /Party	19-21
VIII	Form of Appendix to the Bid/Offer (declaration by the Bidder)	22-24

Free Press Journal

Date: 05.09.2026

 IDBI BANK CIN : L65190MH2004G01148838	Regd. Office: IDBI Bank, IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400005 Branch Office: IDBI Bank Ltd., Rustomjee's Ozone, Shop No. 7, Laxmi Singh complex, Near Goregaon Flyover, MTNL Office, Goregaon West, Mumbai, Maharashtra - 400062. M. No.: 9430022540/9953581483/7800552000 Email: rahul.kulkarni@idbi.co.in & gupta.sanjeey@idbi.co.in; www.idbi.bank.in						
PUBLIC NOTICE FOR SALE THROUGH E-AUCTION See Proviso to Rule 8(6) or 9(1)							
Sale of Immovable property mortgaged as security							
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 13.10.2026. Last date of Submission of Bid: 12.10.2026 (Till 4:00 PM). Date of E-Auction: 13.10.2026 (From 11:30 AM to 12:30 PM). Brief description of properties and other details are mentioned hereunder:							
Sr. No.	Customer name	Brief Description of Properties	Possession Type	Reserve Price	EMD	Outstanding Balance	Inspection date
1	Smt. Stella Mary Kanakraj & Smt. Elizabeth Kanakraj	B/204, Bldg No 3 Kanti Atharva Central Park, Atharva Society Saphale West, Palghar, Maharashtra 401102, Area - 529 Sq. Ft. Carpet As Per Agreement For Sale	Physical	Rs.29,60 Lakh	Rs.3,00 Lakh	Rs.35,06 Lakh As On 10.06.2026	05.10.2026 (From 12:00 PM To 04:00 PM) With Prior Appointment.
2	Vikram Hiralal Gurjar/ Kailashi Hiralal Gurjar/Hiralal Bhawaral Gurjar	Flat Number 606, 6th Floor, Building Number 11, Type AB-3, Agarwal Lifestyle Avenue B1 Chsl, Rustomjee Global City, Virar West, Area-538 Sq.Ft Carpet As Per Index-III Agreement For Sale	Physical	Rs.60,00 Lakh	Rs.6,00 Lakh	Rs.67,70 Lakh As On 10.07.2026	30.09.2026 (From 12:00 PM To 04:00 PM) With Prior Appointment.)
3	Vijay Rambhau Avhad & Sharmila Vijay Avhad	Shop No.4, Tukaram Park Chsl, Akash Ganga Housing Complex Thane Maharashtra 400601	Physical	Rs.37,95 Lakh	Rs.3,80 Lakh	Rs.35,70 Lakh As On 10.07.2026	28.09.2026 (From 12:00 PM To 04:00 PM) With Prior Appointment.)
4	Ajayakumar Kodanda Pradhan & Savitri Ajayakumar Pradhan	Flat No B 402 Bldg No 2 Wonder Residency Fatherwadi Gollani Naka Vasai East 4012028	Physical	Rs.26,70 Lakh	Rs.2,67 Lakh	Rs.35,53 Lakh As On 10.06.2026	29.09.2026 (From 12:00 PM To 04:00 PM) With Prior Appointment.)
5	Raghvindra Raju Gawda & Sandhya Raghvindra Gawda	Flat No 206 2nd Floor Bldg No 15 Krushna E Chsl Mimrda Colony Powai Mumbai 400072	Physical	Rs.35,10 Lakh	Rs.3,51 Lakh	Rs.48,60 Lakh As On 10.06.2026	25.09.2026 (From 12:00 PM To 04:00 PM) With Prior Appointment
Gist of the terms & conditions appearing in Bid Document:							
1. 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.							
2. The aforesaid properties shall not be sold below the reserve price mentioned above. Bid increase amount is Rs.10,000/-							
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 13.10.2026 at 11.30 am to 12.30 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. 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.							
5. Earnest Money Deposit (EMD) shall be remitted into the e-wallet of the PSB Alliance portal after completion of one-time user registration by the interested bidders and submit proof of payment along with KYC documents (photo identity and address proofs) like PAN Card (compulsory), Aadhaar Card, Passport, Voter ID card, Driving License etc. The amount of EMD paid by the interested bidders shall carry no interest. The EMD shall be forfeited if the bidder does not participate in the e-auction by placing the bid.							
6. 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.							
7. 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.							
8. The Secured Assets mentioned in the Bid Document are based on the charges/mortgages created by the mortgagor/s in favour of Secured Creditors, the details whereof are given in the bid document. Interested parties are requested to verify the details of the Secured Assets and inspect the records relating to mortgaged assets available with AO on request.							
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 Secured Assets are being sold free from charges and encumbrances of Secured Creditor only.							
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., Rustomjee's Ozone, Shop No. 7, Laxmi Singh complex, Near Goregaon Flyover, MTNL Office, Goregaon West, Mumbai, Maharashtra - 400062, on M. No. : 7800552000/9430022540/9953581483, Email: rahul.kulkarni@idbi.co.in and can also be downloaded from www.idbi.bank.in							
13. Contact the AO, IDBI Bank Limited, Goregaon West Branch, Mumbai on M. No. 7800552000/9430022540/9953581483, Email: rahul.kulkarni@idbi.co.in at the above address in person during 05.09.2026 to 12.10.2026 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. Borrowers/Guarantors are also hereby given notice under Rule 8(6) or 9(1) of the Rules of SARFAESI Act that the said immovable asset shall be sold after 30 or 15 days from the date of this notice by adopting any of the following methods mentioned in Rule 8(5) of the Rules.							
Place: Mumbai Date: 05.09.2026				Sd/- Authorized Officer, IDBI Bank Ltd			

Date: 05.09.2026

[illegible]

II. BRIEF DESCRIPTION OF SECURED ASSET

Property Description
Property owned by Smt. Stellamary Kanakraj & Smt. Elizabeth Kanakraj: Address: B/204, Bldg No 3 Kanti Atharva Central Park, Atharva Society Saphale West, Palghar, Maharashtra 401102. Area - 529 Sq. ft. Carpet as per Agreement for Sale

III. OUTSTANDING DUES OF THE SECURED LENDERS

as on 10.06.2026

Name of Secured Lender	Borrower Name	Principal outstanding as on 10.06.2026	Total outstanding as on 10.06.2026
IDBI Bank Limited	Smt. Stellamary Kanakraj & Smt. Elizabeth Kanakraj	Rs.25.65 Lakh	Rs.35.06 Lakh

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 of the 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 in the Tender Document.								
2	<u>Issue of Tender/ Offer / Bid Document</u> The Tender Document along with Offer Form is on sale from 05.09.2026 to 12.10.2026 for mentioned property on any working day till 4.00 pm and can be obtained from Shri Sanjeev Gupta, AGM, contact No. – 9430022540, Email – gupta.sanjeev@idbi.co.in. or Shri Rahul S Kulkarni, DGM, Contact No. 7021954882 E-mail – rahul.kulkarni@idbi.co.in . IDBI Bank Ltd., Rustomjee’s Ozone, Shop No. 7, Laxmi Singh complex, Near Goregaon Flyover, MTNL Office, Goregaon West, Mumbai, Maharashtra – 400062. The bid document can also be downloaded from IDBI website - www.idbi.bank.in and e-Auction service provider website - www.baanknet.com .								
3.	<u>Reserve Price and Earnest Money Deposit (EMD)</u> <table><tr><th>Details</th><th>Reserve Price</th><th>Earnest Money Deposit</th></tr><tr><td>B/204, Bldg No. 3, Kanti Atharva Central Park, Atharva Society, Saphale West, Palghar, Maharashtra – 401102. Area – 529 Sq. Ft. Carpet as per agreement For Sale</td><td>Rs.29.60 Lakh</td><td>Rs.3.00 Lakh</td></tr></table>			Details	Reserve Price	Earnest Money Deposit	B/204, Bldg No. 3, Kanti Atharva Central Park, Atharva Society, Saphale West, Palghar, Maharashtra – 401102. Area – 529 Sq. Ft. Carpet as per agreement For Sale	Rs.29.60 Lakh	Rs.3.00 Lakh
Details	Reserve Price	Earnest Money Deposit							
B/204, Bldg No. 3, Kanti Atharva Central Park, Atharva Society, Saphale West, Palghar, Maharashtra – 401102. Area – 529 Sq. Ft. Carpet as per agreement For Sale	Rs.29.60 Lakh	Rs.3.00 Lakh							
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 the Smt. Stellamary Kanakraj & Smt. Elizabeth Kanakraj 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.
5	<u>Inspection of Asset:-</u> The interested bidders may inspect the asset at their own cost on 05.10.2026 (12:00 PM to 4.00 PM) With Prior Appointment in the presence of the 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 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-imburement 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	<u>Submission of Tender/Offer</u> The Bidder shall complete in all respects the Offer form(s) annexed to the Tender Document, and furnish the information called for therein and shall sign and 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 & VIII respectively of this Tender Documents. The format Chapter VI is for Individuals and The format Chapter VII is Company / Proprietorship / Partnership firms. The format Chapter VIII Form of appendix to the bid/ offer (Declaration by bidder 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	<u>Last date for submission of Tender/Offer /Bid Document</u> Earnest Money Deposit (EMD) shall be remitted into the e-wallet of the PSB Alliance portal after completion of one-time user registration by the interested bidders. The amount of EMD paid by the interested bidders shall carry no interest. The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the AO, DGM, IDBI Bank, Retail Recovery Department, Rustomjee's Ozone, Shop No. 7, Laxmi Singh complex, Near Goregaon Flyover, MTNL Office, Goregaon West, Mumbai, Maharashtra – 400062 not later than 4 PM on 12.10.2026 by mentioning the details on

	envelope “Name of Case”, Bidders to submit the after EMD amount rest amount by way NEFT/RTGS in favour of IDBI Bank Limited, Account No. 201634915010026, IFSC Code: IBKL0002016, Branch : Borivali East. Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Bid Forms.
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 NEFT/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.
15	<u>Registration with E-Auction Service Provider</u> 1. Participants who are not already registered with the e-auction provider M/s. PSB ALLIANCE PVT LIMITED, 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. PSB Alliance Pvt Limited. 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, Aadhaar Card, Passport copy, Ration card, telephone bill, electric bill - any one) d) 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 PSB Alliance Pvt Ltd, Mob: - M. No- 8291220220 / e-mail - support.baanknet@psballiance.com; logon at www.baanknet.com. 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 :	13.10.2026 (11.30 AM to 12.30 PM with unlimited extension of 5 min)
	The auction would be held with unlimited extensions of 5 minutes each, if required, on e-auction platform at website: www.baanknet.com. In case no further valid bids are received during the extended period, the last highest bid (equivalent or more than Reserve Price) received would be treated as the successful bid and auction would be treated as closed/terminated. <u>Increase in Bid Amount :</u> It may be noted that increase in bid amount, if any, during the e-auction period shall be made as under. In multiples of Rs.10,000/-, Increase in bid amount below the said Rs.10,000/- will be rejected. First bid should be of at least equal to Reserve Price or increment(s) over the Reserve Price in multiples as above.	
17	AO reserves the right to retain the EMD of top three bidder's up to three months from the date of e -auction and the amount of EMD will not carry any interest. The Bids so retained will be valid for two months from the date of e-auction or till further extension of time as may be	

	approved by the AO. The EMD of other bidders will be returned within 7 days from the date of e-auction.
18	<u>Payment of Sale Price</u> The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the AO and will be required to deposit 25% of the sale price (less the amount of EMD) immediately i.e. on the same day or not later than next working day from the date of letter intimating acceptance of his/her bid to be issued, by way of NEFT/RTGS in favour of IDBI Bank Limited, Account No. 201634915010026, IFSC Code: IBKL0002016, Branch: Borivali East. The balance amount of the sale price shall have to be paid within 15 days of acceptance of his/her bid by way of NEFT/RTGS in favour of IDBI Bank Limited, Account No. 201634915010026, IFSC Code: IBKL0002016, Branch: Borivali East. Such extended period as may be agreed upon in writing between the successful bidder and the AO, in any case not exceeding three months subject to proper justification.
19	As per Sec 194-I A of Income Tax Act, 1961, TDS will be applicable on the sale proceeds where the sale consideration is Rs.50.00 Lakhs and above. Payment of TDS should be made through Form 29QB incorporating Bank's Pan Number by the successful Bidder and submit certificate to Authorised officer.
20	In case the successful bidder fails to deposit 25% of the sale price within permitted time, the AO shall forfeit the EMD and if the successful bidder backs out or does not pay balance 75% of the sale within permitted time after paying 25% of the sale price, then AO shall forfeit the 25% of the sale consideration so deposited including the EMD.
21	The defaulting successful bidder shall forfeit all claims to the assets or to any part of the sum for which it may be subsequently sold.
22	On confirmation of sale and if the terms of payment have been complied with, the AO exercising the power of sale shall issue Certificate of Sale for the immovable property in

	favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
23	The successful Bidder shall, after making full payment of sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at his sole and absolute discretion, arrange to take possession of the Secured Assets immediately thereafter. It is explicitly stated that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the Secured Assets. In case the successful bidder fails to take possession of the secured assets as stated above, the AO reserves the right to revoke the sale confirmed in his/her favour, forfeit the entire amount paid by the successful bidder and go for re-bidding or sell the secured assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty. In such an event, the original successful bidder shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.
24	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of assets in his/her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured lenders and it shall be solely the obligation of the Bidder, at his/her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges etc. outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his/ her/ their name. Bank does not take any responsibility to provide information on the same.
25	The submission of the Bid/Offer means and implies that the Bidder/ Offerer has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/Offer laid down herein.
26	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.

27	<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.
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/Offeres and also reserves the right to cancel the entire sale process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the AO, at his sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.
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	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Mumbai alone shall have jurisdiction to entertain /adjudicate such disputes.
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/VIII

	B. Copy of the Pan Card of the person/s bidding and if it is a company / firm then copy of the pan card of company/firm. C. Copy of certificate of incorporation of the company/firm. D. Board Resolution of the company /firm authorizing the person /partner to file the bid for the assets and copy of the identity proof of the said person/partner. E. That every page of the tender document is duly signed by the tenderer before submitting the tender and document submitted shall be duly attested. F. That all alteration, erasures and over writing, if any, in the schedule or rate (s) are duly authenticated by the tenderer's signature.
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	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 30 days' notice of Rule 8(6) of "The Security Interest (Enforcement) Rule, 2002" to the Borrowers/Guarantors/Mortgagors of the loan Smt. Stellamary Kanakraj & Smt. Elizabeth Kanakraj 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.

38.	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.
39.	The Secured Assets mentioned in the Bid Document are based on the charges/mortgages created by the Borrower in favour of Secured Creditors, the details whereof are given in the bid document. Interested parties are requested to verify the details of the Secured Assets and inspect the records relating to mortgaged assets available with AO on request.
40.	The successful bidder will be required to deposit 25% of the sale price less the amount of EMD deposited) at the time of confirmation of sale. The balance amount 75% of the sale price is to be paid within 15 days of the confirmation of the sale or such extended period as may be agreed to by the AO. In case of failure to deposit the balance amount within the prescribed period, the deposited amount shall be forfeited, including earnest money
41.	The secured asset is being auctioned with all the existing and future encumbrances whether known or unknown to IDBI Bank. However, the intending bidders should make their own independent inquiries in their own interest and satisfy themselves regarding the encumbrances, title of secured asset, condition and description/physical area of secured asset, other claims / rights / dues / affecting the secured asset, statutory dues, arrears of tax, etc prior to submitting the bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of IDBI Bank. IDBI Bank shall not be responsible in any way for any claims / rights/ dues. IDBI Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the secured asset offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the secured asset.

V. BRIEF DETAILS OF TENDER/OFFER DOCUMENT

TENDER/OFFER FORM FOR PURCHASE OF SECURED ASSETS

1	Issue of Bid/Offer Document	:	The Tender Document along with Offer Form is on sale from 05.09.2026 to 12.10.2026 for mentioned property on any working day till 4.00 pm and can be obtained from Shri Sanjeev Gupta, AGM, contact No. – 9430022540, Email – gupta.sanjeev@idbi.co.in. or Shri Rahul S Kulkarni, DGM, Contact No. 7021954882 E-mail – rahul.kulkarni@idbi.co.in . IDBI Bank Ltd., Rustomjee's Ozone, Shop No. 7, Laxmi Singh complex, Near Goregaon Flyover, MTNL Office, Goregaon West, Mumbai, Maharashtra – 400062. The bid document can also be downloaded from IDBI website - www.idbi.bank.in and e-Auction service provider website - www.baanknet.com .
2	Cost of the Tender/Offer Document	:	Non-refundable fee of Rs.100.00
3	Last Date and time for submission of Tender Document together with EMD	:	12.10.2026 (Till 4.00 PM)
4	Place, Date and time of E-Auction	:	Place : E-auction platform at website: www.baanknet.com. Date: 13.10.2026 (11.30AM to 12.30 PM) 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 Smt. Stellamary Kanakraj & Smt. Elizabeth Kanakraj, B/204, Bldg No 3 Kanti Atharva Central Park, Atharva Society Saphale West, Palghar, Maharashtra 401102. Area – 529 Sq. Ft. Carpet as per agreement for sale.

(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 Smt. Stellamary Kanakraj & Smt. Elizabeth Kanakraj, B/204, Bldg No 3 Kanti Atharva Central Park, Atharva Society Saphale West, Palghar, Maharashtra 401102. Area – 529 Sq. Ft. Carpet as per agreement for sale.

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

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

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

Signature:

Name of the Authorised Person :

Designation :

Company Seal

All authorizations should be annexed to this form.

VIII. FORM OF APPENDIX TO THE BID/OFFER

(DECLARATION BY THE BIDDER)

(ON STAMP PAPER OF RS.500/-)

FORM OF BID/OFFER

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

To,

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

Sir,

Sale of Secured Assets/Property of Smt. Stellamary Kanakraj & Smt. Elizabeth Kanakraj
Immovable properties situated at

B/204, Bldg No 3, Kanti Atharva Central Park, Atharva Society Saphale West, Palghar, Maharashtra 401102. Area – 529 Sq. Ft. Carpet as per agreement for sale.
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- 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 **Smt. Stellamary Kanakraj & Smt. Elizabeth Kanakraj**, 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. **201634915010026**, IFSC Code: **IBKL0002016**, Branch : IDBI Bank Limited, Boivali East Branch, Mumbai.
- 7 I/We understand that the EMD will not carry any interest.
- 8 I/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 _____ 2025

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 :
