

The Authorised Officer (AO)

Of

IDBI BANK LIMITED

(CIN: L65190MH2004GOI148838)

Pune Zonal Office

**IDBI House, 1st Floor, Dnyaneshwar Paduka Chowk, F.C. Road,
Shivaji Nagar, Pune-411004**

Tender/ Offer / Bid Document

For

Sale of Secured Assets of

**Mrs. Shital Amit Aware and Mr. Amit Ramesh Aware
(Borrower/Co-Borrower / Mortgagor)**

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


CONTENTS		
Sr.No	Particulars	Page No.
I	Public Notice for Sale published in the newspapers	3-4
II	Introduction	5
III	Brief Description – Immovable Property / Assets	6
IV	Terms & Conditions	7-14
V	Brief details of Tender / offer / Bid document	15
VI	Form of Profile of the Bidder –Individual	16
VII	Form of Profile of the Bidder –Company /Partnership / Proprietorship / Party	17-18
VIII	Form of Appendix to the Bid/Offer (Declaration by the Bidder)	19-20

I –

Public Notice for Sale published in the newspaper

The Newspaper Publication notice for the E-auction sale of following Immovable Property was published in the following newspapers on **May 21, 2026**.

i) **The Indian Express (English) – Pune edition (Covers Satara)**

 IDBI BANK CIN: L65190MH2004G01148838		IDBI BANK LTD., RETAIL RECOVERY 1st Floor Regional Office Satara 1,172/4, Raviwar Peth, UWBBuilding, PowaiNaka, Shivaji Circle, Satara-415001			SALE NOTICE	
PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES APPENDIX IV-A (See proviso to Rule 8(6)/9(1)*						
E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 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 any recourse on 12.06.2026 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:						
DESCRIPTION OF IMMOVABLE PROPERTY						
Sr. No.	Name of the Borrowers & Owner of the Property	Date of Demand Notice & Date of Possession	Reserve Price & EMD amount. (Rs.)	Inspection date	Description of Property	
1	Mrs.Shital Amit Aware and Mr. Amit Ramesh Aware	15.12.2023 21.01.2026	RP – Rs. 17,10,000/- EMD – Rs. 1,71,000/-	02.06.2026	Flat No. S-2, 2nd Floor, Aarush Residency, Plot No.6+7, S.No. 334/2B/2, MoujeKodoli, Sambhajinagar Gramphanchyat, Dist - Satara - 415004. Admeasuring area 725 sq.ft.	
For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank's website www.idbibank.in .						
Date: 21-05-2026 Place: Satara				Sd./- Authorised Officer, IDBI Bank Ltd.		

ii) Loksatta (Marathi) – Pune edition (covers Satara)

 IDBI BANK CIN: L65190MH2004G01148838	आयडीबीआय. बँक लि., रिटेल ब्रिचवरी, पहिला मजला प्रादेशिक कार्यालय सातारा 1,172/4, रविवार पेठ, UWB बिल्डिंग, पोवईनाका, शिवाजी सर्कल, सातारा-415001	विक्री सूचना			
स्थावर मालमतेच्या विक्रीसाठी सार्वजनिक सूचना परिशिष्ट IV-A (नियम 8(6)9(1)ची तरतुद)*					
<p>सिक््युरिटायझेशन अँड रीकन्स्ट्रक्शन ऑफ फायनान्शियल असेट्स अँड एन्फोर्समेंट ऑफ सिक््युरिटी इंटरेस्ट अँक्ट, 2002 अंतर्गत तसेच सिक््युरिटी इंटरेस्ट (एन्फोर्समेंट) नियम, 2002 मधील नियम 8(6)/9(1) च्या तरतुदीनुसार स्थावर मालमतेच्या विक्रीसाठी ई-लिलाव विक्री सूचना.</p> <p>याद्वारे सर्वसामान्य जनतेस तसेच विशेषतः कर्जदार व जामीनदार यांना सूचित करण्यात येते की, खाली वर्णन केलेली स्थावर मालमता जी सिक्योर्ड क्रेडिटर IDBI Bank Ltd. यांच्याकडे गहाण/तारण ठेवलेली असून, ज्याचा प्रत्यक्ष ताबा आयडीबीआय बँक लि. चे अधिकृत अधिकारी यांनी घेतलेला आहे, ती मालमता “जैसे आहे जिये आहे”, “जैसे आहे तसे आहे” आणि “जे काही आहे ते” या अटीवर तसेच कोणताही पुनर्विचार अथवा दावा न स्वीकारता, दिनांक 12/06/2026 रोजी खालील तक्त्यात नमूद केलेल्या रकमेच्या वसुलीसाठी, संबंधित कर्जदारांकडून येणे असलेल्या थकबाकीसाठी विक्री करण्यात येणार आहे. सदर मालमतेची राखीव किंमत तसेच अनामत रक्कम खालीलप्रमाणे असेल.</p>					
स्थावर मालमतेचे विवरण					
अनु. क्र.	कर्ज घेणाऱ्याचे नाव आणि मालमतेचे मालक	मागणी सूचना/ ताब्याची तारीख	राखीव किंमत आणि अनामत रक्कम. (रु.)	तपासणी तारीख	मालमतेचे वर्णन
1	सौ.शितल अमित आवारे व श्री.अमित रमेश आवारे	15.12.2023 21.01.2026	आरपी - रु. 17,10,000/- ईएमडी - रु. 1,71,000/-	02.06.2026	प्लॉट क्र. एस-2, दुसरा मजला, “आरुष रेसिडेन्सी”, प्लॉट क्र. 6+7, सॅट्टे क्र. 334/2बी/2, मौजे कोडोली, संभाजीनगर ग्रामपंचायत, जि. सातारा - 415004 येथे स्थित असून, सदर प्लॉटचे क्षेत्रफळ 725 चौ. फूट आहे.
<p>विक्रीच्या सविस्तर अटी व शर्तीसाठी, कृपया आयडीबीआय बँकेच्या www.idbibank.in या वेबसाइटवर दिलेल्या लिंकचा संदर्भ घ्या.</p>					
दिनांक : 21.05.2026 ठिकाण : सातारा			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, Regional office Satara I Region, 1st floor ,Raviwar Peth, 172/ 4, UWB Building, Raviwar Peth, Shivaji Circle,Powai Naka, Satara, Maharashtra – 415001 issued a notice dated 15th Dec 2023 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 Mrs. Shital Amit Aware and Mr. Amit Ramesh Aware having property at Flat No.S-2,2nd Floor, admeasuring area 725 sq. ft.(i.e. 67.37 sq mtr.) saleable area and parking area of 120 sq.ft (i.e. 11.15 Sq.) S.No,334/2B/2, Plot No.6+7, Aarush Residency, Mouje Kodoli, Sambhajinagar Grampanchyat , Dist – Satara – 415 004 Maharashtra to repay the amount mentioned in the said notice being 1) Home Loan A/c No. 0558675100005968 of Rs.19,21,830/- (Rs. Nineteen Lakhs Twenty One Thousand Eight Hundred Thirty Only) & 2) LIP A/c No. 0558675100005975 of Rs. 56,457.51 (Rs. Fifty Six Thousand Four Hundred Fifty Seven and Paise Fifty one only) which is aggregating Rs. 19,78,287.51 (Rs. Nineteen Lakhs Seventy-Eight Thousand Two Hundred Eighty-Seven and Fifty One Paise Only) as on 10/12/2023 together with the further interest thereon with effect from 10.12.2023 onwards, charges etc incurred and to be incurred thereafter at the contractual rates upon the footing of compound interest until payment/ realization. As the property of Mrs. Shital Amit Aware and Mr. Amit Ramesh Aware 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 (8) of SARFAESI Act. The possession of immovable properties was taken on **21-01-2026**. The Authorised Officer (AO) has also got the assets valued after taking 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 Asset:

Property bearing at Flat No.S-2,2nd Floor, admeasuring area 725 sq. ft.(i.e. 67.37 sq mtr.) saleable area and parking area of 120 sq.ft (i.e. 11.15 Sq.) S.No,334/2B/2, Plot No.6+7, Aarush Residency, Mouje Kodoli, Sambhajinagar Gramphanchyat , Dist – Satara – 415 004 n the state of Maharashtra and which is bounded as follows:

On the East by : Flat No. S-3
On the West by : Flat No.S-1
On the South by : Open to sky duct
On the North by : Copen space in plot

IV. TERMS AND CONDITIONS

1	<p>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').</p>						
2	<p><u>Issue of Tender/ Offer / Bid Document</u> The Tender/ Offer / Bid Document along with Offer Form is being distributed upto 10th June 2026 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 Arjun Shivajirao Thakur (DGM) IDBI Bank, Retail Recovery Department, IDBI House, 1st Floor, Dnyaneshwar Paduka Chowk, F.C.Road, Shivaji Nagar, Pune -411004, Shri. Ajay Kumar (Asst General Manager) and Shri. Dharavath Suman (Manager) IDBI Bank Ltd, Regional office, Satara I Region, 1st Floor, 172/ 4 Raviwar Peth, UWB Building, Powai Naka, Shivaji Circle, Satara- 415001. The Tender/ Offer / Bid Document can also be downloaded from IDBI website www.idbi.bank.in and www.bankeauctionwizard.com</p> <p>All payments to IDBI Bank Ltd. by bidders in connection with this auction shall be made by way of RTGS/NEFT/DD/PO/Cheque and may remit the amount in favour of IDBI Bank Limited, Account No, 55834915010026, IFSC Code: IBKL0000558, Branch : Karanje Turf.</p>						
3	<p><u>Reserve Price and Earnest Money Deposit (EMD)</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 45%;">Details</th> <th style="width: 25%;">Reserve Price</th> <th style="width: 30%;">Earnest Money Deposit</th> </tr> </thead> <tbody> <tr> <td>Property bearing at Flat No.S-2,2nd Floor, admeasuring area 725 sq. ft.(i.e. 67.37 sq mtr.) saleable area and parking area of 120 sq.ft (i.e. 11.15 Sq.) S.No,334/2B/2, Plot No.6+7, Aarush Residency, Mouje Kodoli, Sambhajinagar Grampanchayat , Dist – Satara – 415 004</td> <td>Reserve Price:- Rs.17,10,000 /-(Rs. Seventeen Lakh Ten Thousand Only)</td> <td>EMD:- Rs 1,71,000/- (Rs. One Lakhs Ninety Thousand Only)</td> </tr> </tbody> </table>	Details	Reserve Price	Earnest Money Deposit	Property bearing at Flat No.S-2,2 nd Floor, admeasuring area 725 sq. ft.(i.e. 67.37 sq mtr.) saleable area and parking area of 120 sq.ft (i.e. 11.15 Sq.) S.No,334/2B/2, Plot No.6+7, Aarush Residency, Mouje Kodoli, Sambhajinagar Grampanchayat , Dist – Satara – 415 004	Reserve Price:- Rs.17,10,000 /-(Rs. Seventeen Lakh Ten Thousand Only)	EMD:- Rs 1,71,000/- (Rs. One Lakhs Ninety Thousand Only)
Details	Reserve Price	Earnest Money Deposit					
Property bearing at Flat No.S-2,2 nd Floor, admeasuring area 725 sq. ft.(i.e. 67.37 sq mtr.) saleable area and parking area of 120 sq.ft (i.e. 11.15 Sq.) S.No,334/2B/2, Plot No.6+7, Aarush Residency, Mouje Kodoli, Sambhajinagar Grampanchayat , Dist – Satara – 415 004	Reserve Price:- Rs.17,10,000 /-(Rs. Seventeen Lakh Ten Thousand Only)	EMD:- Rs 1,71,000/- (Rs. One Lakhs Ninety Thousand Only)					
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</p>						

	<p>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 clear that the AO / secured creditor do not take or assume any responsibility for any dues, statutory or otherwise of Mrs. Shital Amit Aware and Mr.Amit Ramesh Aware 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 2 June 2026 between 10.00 a.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-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</p>

	purpose in connection with purchase of the assets under reference.
8	<p><u>Submission of Tender/ Offer / Bid Document</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 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</u></p> <p>The interested parties may submit Tender/ Offer / Bid Document duly filled and signed along with the required documents to AO Shri Arjun Shivajirao Thakur (DGM) IDBI Bank, Retail Recovery Department, IDBI House, 1st Floor, Dnyaneshwar Paduka Chowk, F.C.Road, Shivaji Nagar, Pune -411004 and Shri. Ajay Kumar (Asst General Manager) and Shri. Dharavath Suman (Manager) IDBI Bank Ltd, Regional office, Satara I Region, 1st Floor, 172/ 4 Raviwar Peth, UWB Building, Powai Naka, Shivaji Circle, Satara- 415001 <u>on any working day but not later than 4.00 pm on 10th June 2026</u>, in sealed cover containing the Bid Document super scribed “Bid Document Mrs. Shital Amit Aware & Mr.Amit Ramesh Aware 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 crossed A/c Payee Demand Draft/Pay Order/Cheque drawn in favour of “IDBI Bank Ltd.-A/c Mrs. Shital Amit Aware” payable at Satara issued by any Nationalized Bank/Scheduled Bank or by way of</p>

	RTGS/NEFT in favour of “IDBI Bank Ltd” Account No. 55834915010026 , IFSC Code: IBKL0000558 , Branch: Karanje turf not later than 6.00 PM of 10 th June 2026. Bidders must indicate RTGS/NEFT UTR No., Amount remitted and date in the appropriate space in the Bid Forms.
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 / Pooja M - (M) – 8951944383 / 9686196751 (email) www.bankeauctionwizard.com / sushmitha.b@antaressystems.com / pooja.m@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 / pooja.m@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. 55834915010026, IFSC Code: IBKL0000558, Branch: Karanje turf 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 process.</p> <p><u>After receiving the user id / password, in case any bidders feel the need for training / e – auction support</u>, such bidders may contact Miss. B M Sushmitha / Pooja M - (M) – 8951944383 / 9686196751 (email) www.bankeauctionwizard.com/sushmitha.b@antaressystems.com / pooja.m@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: <u>12th June 2026.</u></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 credit in the Account No. 55834915010026 either by way of crossed A/c Payee Demand Draft/Pay Order/cheque drawn in favour of "IDBI Bank Ltd.-A/c Mrs. Shital Amit Aware" payable at Satara issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS/NEFT in favour of IDBI Bank Limited, Account No. 55834915010026, IFSC Code: IBKL0000558, Branch: Karanje Turf . 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 26th June 2026 by way of crossed A/c Payee Demand Draft/Pay Order/cheque drawn in favour of "IDBI Bank Ltd.-A/c Mrs. Shital Amit Aware" payable at Satara issued by any Nationalised Bank/ Scheduled Bank or by way of RTGS/NEFT in favour of IDBI Bank Limited, Account No. 55834915010026, IFSC Code: IBKL0000558 Branch: Karanje Turf or such extended period as may be agreed upon in writing between the purchaser and the secured creditor</p>
18	<p>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.</p>
19	<p>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.</p>
20	<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 resell the assets.</p>
21	<p>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</p>
22	<p>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</p>

	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.

32. Bidder must ensure the following while submitting the Bid.

- A. That The Bid should be filled in the Format of the Bid enclosed at ANNEXURE –VI/ VII.
- B. Copy of the Pan card of the person bidding and if it is a company / Firm then copy of the Pan card of Company / Firm.
- C. Copy of Certificate of Incorporation of the Company / Firm.
- D. Board Resolution of the Company / Firm authorizing the Person / Partner to file Bid for the asset and copy of the identity proof of the said Person / Partner.
- E. That every page of the Bid document is duly signed by the Bidder before submitting the Bid and documents submitted shall be duly attested.
- F. That all alteration, erasures and over writing, if any, in the schedule or Rate are duly authenticated by the bidder signature.

V. . BRIEF DETAILS OF TENDER/ OFFER / BID DOCUMENT

TENDER/ OFFER / BID DOCUMENT FORM FOR PURCHASE OF SECURED ASSETS/PROPERTY OF Mrs. SHITAL AMIT AWARE AND Mr. AMIT RAMESH AWARE

Property Description :

Property bearing at Flat No.S-2,2nd Floor, admeasuring area 725 sq. ft.(i.e. 67.37 sq mtr.) saleable area and parking area of 120 sq.ft (i.e. 11.15 Sq.) S.No,334/2B/2, Plot No.6+7, Aarush Residency, Mouje Kodoli, Sambhajinagar Grampanchayat , Dist – Satara – 415 004 n the state of Maharashtra and which is bounded as follows:

On the East by : Flat No. S-3
 On the West by : Flat No.S-1
 On the South by : Open to sky duct
 On the North by : Copen space in plot

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 Shri. Ajay Kumar (Asst. General Manager) and Shri. Dharavath Suman (Manager) IDBI Bank Ltd, Regional office, Satara-I Region, 1st Floor, 172/ 4 Raviwar Peth, UWB Building, Powai Naka, Shivaji Circle, Satara- 415001 upto 10th June 2026 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.idbi.bank.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	: 10th June 2026 up to 4.00 pm
4	Place, Date and time of E-Auction	: Place : e-auction platform at website: www.bankeauctionwizard.com Date : 12th June 2026 Time : 11.00 am to 1.00 pm with unlimited extensions of 5 minutes each beyond 1.00 pm, if required.

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

INDIVIDUAL

For purchase of secured assets / property of Mrs. Shital Amit Aware and Mr. Amit Ramesh Aware

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

1	a) Full Name of the Bidder / Offered <i>(in Block letters)</i>	:	
	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/DD/PO/Cheque only, must indicate DD/PO/Cheque/RTGS/NEFT UTR No., Amount remitted and date of remittance.			
	RTGS/NEFT UTR NO.	:	
	DD/PO/Cheque No.	:	
	Amount remitted	:	
	DD/PO/Cheque/RTGS/NEFT Date	:	
6	<i>Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer</i>	:	

* 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 Mrs. Shital Amit Aware and Mr. Amit Ramesh Aware**

(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 Cheque/DD/RTGS/NEFT only, must indicate RTGS/NEFT UTR No. / Cheque/DD No., Amount remitted and date.			

	RTGS/NEFT UTR NO.	:	
	DD/PO/Cheque No.	:	
	Amount remitted	:	
	DD/PO/ Cheque/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,
Dnayaneshwar Paduka Chowk,
F.C. Road, Shivaji Nagar,
Pune - 411004

Sir,

Sale of Secured Assets / Property of Mrs Shital Amit Aware and Mr. Amit Ramesh Aware

Property bearing at Flat No.S-2,2nd Floor, admeasuring area 725 sq. ft.(i.e. 67.37 sq mtr.) saleable area and parking area of 120 sq.ft (i.e. 11.15 Sq.) S.No,334/2B/2, Plot No.6+7, Aarush Residency, Mouje Kodoli, Sambhajinagar Grampanchayat , Dist – Satara – 415 004

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 **Mrs. Mrs. Shital Amit Aware and Mr. Amit Ramesh Aware** 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/DD/PO/Cheque amount in favour of IDBI Bank Limited **Account No. 55834915010026, IFSC Code: IBKL0000558, Branch: Karanje Turf with RTGS/NEFT UTR/Reference No. _____**, way of DD/PO/Cheque/RTGS/NEFT in favour of IDBI Bank Limited.

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 _____ 2026

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...