



Sr. No.	CM Name	Property Address	State	Reserve Price	EMD	Auction Date & Time	Last Date of Tender	Contact Person Name & Contact No.
1	Santosh Bajirao Chikane	All that piece and parcel of the immovable property situated at Flat No.104, C Wing, 1st Floor, Building Known As " Green Park", Village- Derivali, bearing Survey No. 35/2, Kirlskar Workshop, Tal- Panvel, Raigad, Maharashtra - 410206 Admeasuring Area About:29.30 Sq Mtr.	Maharashtra	1198500	119850	Oct 12, 2026 , From 11:00 AM to 12:00 Noon	Oct 09, 2026 before 3 PM	Manish Tripathi- 9920204954
2	Kalyansinh Chahuji Rathod	All that piece and parcel of the immovable property situated at Plot No. 10 Paiki South, Survey No. 76 Paiki, Radhika Residency, Velunagar Road, Rajpur, Deesa, Banaskantha, Gujarat 385535	Gujarat	2069000	206900	Oct 12, 2026 , From 11:00 AM to 12:00 Noon	Oct 09, 2026 before 3 PM	Prajapati Bharatkumar - 9879002844
3	Rathva Bavabhai	All that piece and parcel of the immovable property situated at House Admeasuring About Land Area 52.14 Sq.Mtr, Situated At Revenue Survey No. 165, 166, City Survey No. Na-165, Plot No. 97, Girikandra Homes, Opp : Sagar Spring Company,At : Maghasar, Taluka : Halol, District : Panchmahal, Halol, Gujarat. 389350.	Gujarat	1269000	126900	Oct 12, 2026 , From 11:00 AM to 12:00 Noon	Oct 09, 2026 before 3 PM	Vikas Vaman Navangul- 9624005623
4	Shekh Aejhahhusen Ibrahimibhai	All that piece and parcel of the immovable property situated at Survey No.229/1 Paiki Final Plot No.C-308, Block-C, 3rd Floor, Al Kaushar Residency, Behind New Court, At Kadi, Ta- Kadi, Dist- Mehsana, Gujarat-382715, Built up area 719.73 sq.ft.	Gujarat	1231200	123120	Oct 12, 2026 , From 11:00 AM to 12:00 Noon	Oct 09, 2026 before 3 PM	Prajapati Bharatkumar - 9879002844

TENDER DOCUMENT FOR E AUCTION

1. The e-auction sale shall be under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and The Security Interest (Enforcement) Rules, 2002.
2. Offers below the Reserve Price shall not be valid and/or will be rejected.
3. The property mortgaged to Bandhan Bank Ltd. is offered for sale on 'AS IS WHERE IS BASIS', "AS IS WHAT IS BASIS" and "NO RECOURSE BASIS". The Bidder/intending purchaser shall send their offer in a sealed cover superscribed as "Offers for purchase of Immovable Property" along with Earnest Money Deposit (EMD) equivalent to 10% of the Reserve Price of the respective property/s by Bankers Cheque / Demand Draft favoring "Bandhan Bank Limited". The Bidder shall also enclose their self-attested KYC documents including PAN, Aadhar, etc. An offer if incomplete or if not accompanied by Banker's Cheque / Demand Draft of the requisite amount of the EMD as indicated shall be rejected.
4. All the Bidders whose bids are valid and qualify up to the standards as per the Authorized Officer of Bank shall be intimated.
5. The conditional bid(s) may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.
6. If the dues of Bank together with all costs, charges and expenses incurred by it or part thereof as may be acceptable to the Bank are tendered by or on behalf of the borrower or guarantor/s at any time on or before the date fixed for sale, the Bank has the sole discretion to cancel the e-auction.
7. On the acceptance of the successful Bidder's offer by the Authorized Officer, the successful Bidder shall deposit the balance 15% of the amount, aggregating to 25% of the bid amount immediately i.e. on the same day or not later than the next working day on receipt of the sale confirmation letter and the remaining bid amount within 15 days of the confirmation of sale of the property or such extended period as may be agreed upon in writing between the purchaser and the Bank. All payment shall be made only in the form of Bankers Cheque / Demand Draft favoring "Bandhan Bank Limited".
8. The EMD of unsuccessful bidder(s) will be refunded back within 15 working days of the completion of the auction. The bidder(s) will not be entitled to claim any interest, costs, expenses and any other charges (if any).
9. In case the successful Bidder either fails to deposit 25% of bid amount immediately on the acceptance of the Sale Confirmation Letter or fails to pay the remaining amount within next 15 days or any such extended period, then the 10% EMD amount and/or the balance amount aggregating to 25% of the bid amount made by the bidder, if any, shall be forfeited by the Authorized Officer without any further correspondence and the property shall be sold again in accordance with the provisions of the SARFAESI Act and the Rules made there under.
10. Successful Bidder may at the discretion of Authorized Officer be called on a pre-determined day for any discussion regarding clarity for completion of the remaining formalities within the given time frame.
11. As per section 194-IA of Income Tax Act, 1961, TDS @ 1% will be applicable on the sale proceeds where the sale consideration is Rs.50 lakhs and above. The successful bidder shall bear the applicable TDS as per Income

Tax Act 1961 and make arrangements for effecting registration.

12. The Authorized Officer of the Bank reserves the right to accept any offer or to reject all or any of them without assigning any reason.
13. The assets/properties are being sold with no encumbrances as far known to the Bank. The Authorized Officer/bank shall not remain liable for any third party claims/rights/dues/litigations. The intending bidder should make their own independent inquiries regarding any encumbrances. These Terms and Conditions of the sale are also available in the link <https://bandhan.bank.in/properties-for-sale> provided in Bandhan Bank's website.
14. The tenderer/online bidder hereby agrees that once he/she has formally registered a qualified tender before the Authorized Officer then will have to express their interest to participate through the E-auction bidding platform by submitting this document along with completed Application Form. It shall be the tenderer's/online bidder's sole responsibility to procure his/her Login ID and Password from auction Service Provider
15. The Bank is not aware of any encumbrances including unpaid electricity charges, municipal taxes, society dues, if any, etc, over the said immovable property. It is the responsibility of the purchaser to find out all such information and encumbrances and the purchaser is solely responsible for paying such dues, if any, over the said immovable property and the Bank shall not be made liable for the same in any manner whatsoever or howsoever.
16. The successful Bidder shall arrange to execute and/or register by paying full stamp duty the sale certificate and/or Sale/Transfer Deed in the Office of the concerned Sub-Registrar within 30 days of full and final payment of sale price to the Bank, failing which, the EMD paid by the bidder shall be forfeited.
17. The sale certificate shall be issued only after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the e Auction will be entertained.
18. The bid is not transferable. Sale Certificate shall be issued by Authorised Officer of the Bank in the name of the successful bidder and/or his/her/its nominee only. Addition/deletion of name of any persons / institution shall not be possible. Compliance of all formalities and payment of the required fees as desired by the Government for transfer/delivery of the secured asset/s sold will be completely borne by the successful Bidder.
19. Special Instructions: Bidding in the last moment should be avoided. Neither the Bank nor Service provider will be responsible for any technical issues and/or lapse/ power or internet failure, etc. in order to avoid such contingent situations bidders are requested to ensure that they are technically well equipped and has all alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the Online Inter-se Bidding, successfully.
20. The possession of the property shall be handed over to the successful bidder only after the compliance of the condition as mentioned above and further completion of all documentation formalities and execution and registration of sale certificate/Transfer Deed in the Office of the concerned Sub-registrar and handing over of a copy of the duly registered sale certificate/Transfer Deed to the Bank.
21. All the expenses, charges, fees and other incidental expenses in connection with the sale and issuance of Sale

Certificate including applicable stamp duty, transfer and registration charges, etc shall be solely borne by the purchaser/successful bidder. Similarly, it will be the purchaser's sole responsibility to get his name registered / transferred in society / revenue records and / or any other government/ local / other authority registers / records, as applicable.

22. The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody shall be the sole responsibility of successful bidder only.
23. The sale will be subject to the Terms and Conditions of this Notice and Tender Document. Authorized Officer has absolute right to accept or reject any bid or modify the Terms and Conditions of the sale or adjourn /extend/postpone the sale/e-auction without assigning any reason thereof.
24. In case of any dispute the English version of publications shall prevail.
25. Other Terms & Conditions for E-Auction Sale of Secured Assets :
 - The bidder(s) shall not involved himself/itself or any of his/its representatives in price manipulation of any kind directly or indirectly by communicating with other bidder(s).
 - The bidder shall not divulge either his bid or any other exclusive details of the Bank or to any other party.
 - The Service Provider / Bank shall not have any liability to the bidder(s) for any interruption or delay in access to the site irrespective of the cause.
 - The Service Provider / Bank are not responsible for any damages, including damages that result from, but are not limited to negligence. The Service Provider will not be held responsible for consequential damages, including but not limited to systems problems, inability to use the system, loss of electronic information etc.

I /we hereby accept all the above terms & conditions.

Full Name & Signature of the bidders

Enclosed :

Annexure A (Application Form)

Annexure B (List of assets/properties under auction)

Annexure A

Date: _____, 2026

Tender Ref No:	
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To:
The Authorised Officer
Bandhan Bank Ltd.
_____, Branch

Dear Sir,

Sub: Your Sale Notice cum Auction Invitation to tender dated _____

Ref: My/Our offer for purchase of immovable property.

This has reference to the advertisement published by Bandhan Bank Limited, in the newspapers namely (1) _____ in English in _____ Edition and (2) _____ in _____ (Vernacular Language) in _____ Edition dated _____ inviting offers for sale of the Immovable property by the mode of auction process, situated at _____ (hereinafter referred to as “the said property”) of _____ under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with the Rules framed thereunder.

I/We place our offer of Rs. _____/- (Rupees _____) Only, for the purchase of the said property.

I/We enclose herewith Demand Draft/Banker’s Cheque No. _____ dated _____ drawn on “Bandhan Bank Limited” for Rs. _____/- being the amount towards EMD of 10% of Reserve Price for the said property as mentioned in the invitation to tender.

My / our further details are as under:

Full Name of Bidder	
Residential Address of Bidder	

Name and Registered Office/Company address of Bidder	
Residential Address of No. 3 above:	
PAN of Bidder	
PAN of the Office/Company of Bidder	
E- Mail of Bidder	
Telephone No of Bidder	Residence: Mobile:

I/We have inspected / verified / carried out title search of the aforesaid property and am/are interested to purchase the said property on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS” and “NO RECOURSE BASIS”.

I / We understand that Bandhan Bank does not take any responsibility of any encumbrance or otherwise on their part. I / We have also read and gone through all the Terms and Conditions of the Tender mentioned as attached and the same are accepted and binding to me/us.

Thanking you

Yours faithfully

Bidder
Name & Signature:

Enclo :

1. Tender documents
2. KYC self-attested documents

Annexure B

1. Last date for submission of offer.
2. Time and date of auction
3. State
4. Reserve price
5. EMD is 10% of reserve price
6. Address of property