

## PROPOSAL FOR SALE OF NPAs TO ARCs

1. Indian Bank invites proposals from eligible Asset Reconstruction Companies (ARCs) / Banks / Non-Banking Financial Companies (NBFCs) / Financial Institutions (FIs) for purchase of following categories of NPAs along with underlying securities wherever available. The sale is on "as is where is and as is what is basis".

### **Sale of NPA Portfolio(s) of the following categories with position as on 31.07.2018**

- (i) Sale of 6 NPA accounts in the category of Rs.25.00 crores and above with aggregate book balance of Rs.270.39 crores at a Reserve Price of Rs.100.06 Crores on full cash or SR-15:85 basis / on individual / lot / pool basis as per **Annexure 1**.
- (ii) Sale of 11 NPA accounts in the category of Rs.5.00 crores and above and less than Rs.25.00 crores with aggregate book balance of Rs.72.51 crores at a Reserve Price of Rs.64.12 crores on full cash or SR-15:85 basis / on individual / lot / pool basis as per **Annexure 2**.
- (iii) Sale of 33 NPA accounts in the category of Rs.1.00 crore and above and less than Rs.5.00 crores with aggregate book balance of Rs.37.47 crores at a Reserve Price of Rs.32.86 crores on full cash or SR-15:85 basis / on individual / lot / pool basis as per **Annexure 3**.
- (iv) Sale of 28275 NPA accounts under MSME & Educational Loan Sector with aggregate book balance of Rs.565.90 cores at a Reserve Price of Rs.170.52 crores on full cash or SR-15:85 basis on pool basis as a whole as per **Annexure 4**.
- (v) Sale of 657 NPA accounts under Vehicle Loan and Clean Loan Sector with aggregate book balance of Rs.7.70 cores at a Reserve Price of Rs.2.67 crores on full cash or SR-15:85 basis on pool basis as a whole as per **Annexure 5**.

*[Handwritten signature]*



Total sale proposed to ARCs from the above mentioned five categories is 28982 PA Accounts amounting to Rs.953.97 crores at a total Reserve Price of Rs.370.23 crores.

2. The proposed sale is on full cash or on cash plus SR basis. As per RBI Guidelines ARCs have to bring a minimum investment of 15% in cash and the sale is proposed on 15:85 basis (15% cash and 85% SR).
3. Where there is Cash + SR quoted, the financial evaluation is on the basis of NPV of the cash flows associated with realizable value of securities of the assets put up for sale, subject to discretion of the Bank and minimum cash portion shall be 15% by the ARC / Banks / NBFCs / FIs in 15 : 85 ratio.
4. NPA Accounts wherein bids are offered on Cash + SR basis, there is an option to submit the bids on full cash basis and in such instance discount of 25% of Reserve Price fixed on SR basis is given.
5. When bids are submitted for an individual account on full cash basis as well as on Cash Plus SR basis, above Benchmark Reserve Price stipulated in the terms and conditions, Bank would accept the bid submitted on full cash basis only.
6. It is also facilitated for bids to be submitted for individual accounts on individual account basis or on Lot Basis or on whole Pool Basis. **When the bid is for entire pool, it is proposed that a discount of 10% of the Reserve Price fixed on SR basis shall be given.**
7. If any bid is submitted for any individual account(s) on full cash basis and at the same time, any bid is submitted for entire Lot/Pool on cash + SR basis, preference will be given to the bid which is submitted for entire Lot/Pool.
8. The portfolios of (i) 30434 NPA Accounts (Book Balance of Rs.10000/- and above and less than Rs.1 Crore) under MSME and Educational Loan Sector , (ii) 702 NPA Accounts (Rs.10000/- and above and less than Rs.1 Crore) under Vehicle and Clean Loan Sector, the bank will not accept bids for individual accounts as it is only on portfolio / lot basis. Bids have to be submitted for the portfolio on pool basis / lot basis separately in a sealed cover with the name of the portfolio / category mentioned on top of the sealed cover.

9. There may be bid(s) submitted by an ARC for few individual account(s) in a Lot/Pool on full cash basis and for the balance account(s) on Cash Plus SR basis, and the bid for entire Lot thereby will be of a hybrid kind. In such instances, the discount of 25% of the Reserve Price fixed will be given for bids submitted on full cash basis and for the balance accounts in the Lot submitted on SR basis, 10% discount on Reserve Price fixed will be offered.
10. In the event of bids being made on full cash basis for all accounts in a single Lot, then only one discount factor can be applied, which is 25% of the Reserve Price fixed.
11. Discretion to subdivide any of the categories into further lots / regrouping based on past experience, specific features of the account(s) is vested with the bank and General Manager (R & L) is the competent authority to finalise the sale.
12. This discount factor shall be made applicable only in one instance and not in combination of instances.
13. Other variables in respect of bids on cash plus SR basis are as follows:
  - ✓ The **Management fee** would be not exceeding **2% p.a.** (to be calculated and charged as percentage of the Net Asset Value (NAV) – at lower end of the range of the NAV, rather than the outstanding of the SRs, provided it is not more than acquisition value of the underlying asset)
  - ✓ The **cash + SR ratio** would be minimum of **15:85**.
  - ✓ The general period for redemption of SRs is **5 years**, which may be extended on mutual consent as per prevailing RBI guidelines.
  - ✓ The **upside sharing of recoveries**, after redemption of SRs would be **20:80** (ARC: Bank).
  - ✓ **Incentive on Recovery** – 5% for 1<sup>st</sup> and 2<sup>nd</sup> year, 4% for 3<sup>rd</sup> and 4<sup>th</sup> year and 3% for the 5<sup>th</sup> year.
14. ARCs / Banks / NBFCs / FIs quoting the highest bid in tender process will be the successful bidder. However, Bank will have the discretion to accept the bid submitted with higher cash component even though the price quoted may be lower. The price quoted should however be higher than the Reserve Price fixed and other aspects like management fee, incentive etc should be within the threshold fixed.

15. In accordance with extant RBI Guidelines, Reserve Price for each portfolio is indicated, below which no bid would be accepted. The bid quoted should be above the Reserve Price indicated.
16. The ultimate Reserve Price for each portfolio of accounts would be based on the total dues on the cut-off date i.e., as on **24.09.2018** (the date on which the data room closes). Schedule of Bid Process is furnished as **Annexure 6**.
17. In all the accounts proposed for sale, the Reserve Price is fixed reckoning the dues of fund based liabilities only. In the accounts wherein there is non-fund based liability exposure, it is stated that as and when Non-fund based facility devolve / crystallize at any stage, either in whole or in part, then the ARCs / Banks / NBFCs / FIs would take over the same, after adjusting the margin money, if any, from the assignor on same terms and conditions in which the offer under this proposal for sale is made by the ARCs / Banks / NBFCs / FIs and accepted by the Bank.
18. ARCs / Banks / NBFCs / FIs who are interested in purchasing one or more Accounts or one or more portfolios either individually or in lots or on pool basis have to submit their bid for each Account / Lot / Portfolio / Category separately in writing to 'The Assistant General Manager, Recovery Department, Indian Bank, Corporate Office, 254-260, Avvai Shanmugam Salai, Royapettah, Chennai-600 014', so as to reach him on or before **26.09.2018 by 01.00 p.m.** Bids received after the bid deadline will not be accepted. The bid proposal will be opened on **26.09.2018 by 03.00 p.m** at Indian Bank, Corporate Office, 254-260, Avvai Shanmugam Salai, Royapettah, Chennai-600 014.
19. Bids have to be submitted for individual accounts / lot / pool basis as the case may be separately in a sealed cover with the name of the Account / Lot / Portfolio mentioned specifically on top of the sealed cover.
20. In each category of accounts, once the bid(s) are opened, Bank may in its discretion hold either bilateral negotiations with the highest bidder OR decide to proceed with e-auction mode. This discretion exercised by the Competent Authority of the Bank would be final.
21. In the event of there being only a single bid for any Account / Any Lot / Any Pool, the bank may either accept or reject the bid even though, it may be above Reserve Price or hold bilateral negotiations with the bidder in the discretion of the competent authority of

the Bank. This discretion exercised by the Competent Authority of the Bank would be final.

22. Bank has the sole right to shortlist the **first two bidders to participate in e-auction**, if so decided in any account or portfolio(s) or any of the lots which would be decided by the competent authorities of the Bank after opening of the bid.

23. The participant who quotes the highest price in the e-auction process, if adopted will be the successful bidder subject to following **Terms and Conditions for acceptance of Bids:**

- Bid price shall be above reserve price.
- On approval by the Competent Authority of the Bank.

Bids which do not satisfy the above conditions are likely to be rejected.

Further terms and conditions for rejection are:

- The bid may be rejected for other indices viz., Management Fee / cash + SR ratio / upside sharing etc not as per the terms indicated earlier.
- Conditional and contingent offers shall be liable to be disqualified by the Bank.
- Any other reason where bank has reasonable grounds to believe that it is an impairment to its recovery or cause prejudice to the recovery steps.

24. In the event of there being no improvement in price quoted in e-auction or no participation by any persons, the bidder who quoted the highest price in the tender/bid opening process would be declared as the highest bidder and / or the bid itself may be rejected at the discretion of the Bank.

25. The Portfolio for 6 NPA Accounts (Book Balance of Rs.25 Crores and above), 11 NPA Accounts (Book Balance of Rs.5 Crores and above and upto Rs.25 Crores), 33 NPA Accounts (Book Balance of Rs.1 Crores and above and upto Rs.5 Crores) are divided based on the geographical locations and details will be available from **10.09.2018 to 24.09.2018 (between 10 am to 6 pm)** for due diligence / verifications by the ARCs / Banks / NBFCs / FIs at the respective Zonal Offices of the Bank, the address being provided in the **Annexure 7**. Bids have to be submitted for individual / lot / pool basis as



the case may be separately in a sealed cover with the name of the portfolio / category mentioned on top of the sealed cover.

26. The portfolios of (i) 30434 NPA Accounts (Book Balance of Rs.10000/- and above and less than Rs.1 Crore) under MSME and Educational Loan Sector , (ii) 702 NPA Accounts (Rs.10000/- and above and less than Rs.1 Crore) under Vehicle and Clean Loan Sector, the bank will not accept bids for individual accounts as it is only on portfolio / lot basis. Bids have to be submitted for the portfolio on pool basis / lot basis separately in a sealed cover with the name of the Convenient Lot / Portfolio / category mentioned on top of the sealed cover.
27. Evaluation of the bids shall be at the sole discretion of the Bank and the Bank reserves its right to accept bids or reject the bids at its sole discretion. This discretion exercised by the Competent Authority of the bank would be final.
28. ARCs / Banks / NBFCs / FIs who are interested can seek details / clarifications on the information made available and Bank would make available the details sought on best effort basis. For the individual Accounts showcased, the Preliminary Information Memorandum (PIM) format as per **Annuxure 10** will be made available in all the data rooms from the date of access to data rooms ie., **10.09.2018**. However records / files for perusal /due diligence will be available only in respective centres as indicated in respective Annexures of NPA Accounts proposed for sale.
29. As regards the accounts under MSME, Educational Loan, Vehicle Loan and Clean Loan Portfolios, the PIM will be provided to the intended purchasers, at random, for a maximum of 20 Accounts in each portpolio on specific request in writing which have to be made on or before **13.09.2018**. Any queries / clarifications sought after the said date shall not be entertained. The Bank shall attempt to reply these queries as far as possible / practicable. However, bank does not undertake to respond to all the queries raised by the ARCs / Banks / NBFCs / FIs

**Other terms and conditions:**

1. The highest bidder, on being accepted / confirmed as the successful bidder by the competent authority, would have to pay the purchase consideration and also execute the Deed of Assignment (DOA) within the time period specified in the communication of acceptance / confirmation given by the Bank, for each of the account.

2. Bid documents can be obtained from the Bank or may be downloaded from the Bank's website viz., [www.indianbank.in](http://www.indianbank.in).
3. ARCs / Banks / NBFCs / FIs who are eligible to participate as per RBI norms, who have executed Non-Disclosure Agreement (NDA) will be provided with a Preliminary Information Memorandum (PIM) containing the vital details of assets proposed to be sold, which is made available in soft copy and available on the records of the Bank at specified centres.
4. Bank will be providing the data and clarification at the best available and best effort basis and in a transparent manner. While the Bank will provide the available information to the intended purchasers which are on record, accepts no responsibility either on the part of the Bank or its Officers, if found later that the information on record with the Bank is not updated and the lack of it or inadequacy of it leading to realizing a lower value or facing litigations in the course of realization of the assets sold. No representation, undertaking or warranty is given or deemed to be given by the Bank or its officials about any information given in this proposal for sale including about the correctness, adequacy, validity, enforceability of documents etc.
5. Due diligence / independent verification shall be undertaken by the ARCs / Banks / NBFCs / FIs (the bidders) at their own cost. By virtue of submission of the offer, it shall be deemed that the ARCs / Banks / NBFCs / FIs (the bidders) have conducted their own independent due diligence in all aspects covering the unknown liabilities, legal proceedings, encumbrances and any other dues etc to their complete satisfaction.
6. For the purpose of due diligence, the ARCs / Banks / NBFCs / FIs shall indicate the name/s of their authorized officials, representatives, who will be conducting the due diligence and also the date/s of their visit at the specified centre, so that necessary arrangements could be made and there would be no clash of dates with other ARCs / Banks / NBFCs / FIs who are doing the due diligence process. Bidders are expected to submit their offer / bid after independent professional study, assessment and analysis of the accounts as well as the portfolio on all aspects and Bank does not undertake any responsibility for the same.
7. The sale is on “as is where is and what is there is basis” and as per RBI guidelines and the sale is “without any recourse to the Bank”.

8. While submitting the bid, the bidders shall indicate their experience in acquisition of high value accounts / portfolio of assets. Copy of the latest audited balance sheet shall also be enclosed to indicate that they have adequate financial strength to buy the assets offered for sale by the Bank and intended to be purchased by them.
9. The bidders shall submit a declaration (**Annexure-8**) and other documentary evidence (RBI approval, registration etc.) in support of their eligibility, financial capacity to undertake the transaction in case their Bid is accepted and that they shall be an eligible entity, to purchase that particular non-performing loan(s) as per the applicable guidelines issued by RBI including the recent RBI guidelines vide circular No.RBI/2016-17/56/DBR No.BP.BC.9/21.04.048/2016-17 dated 01.09.2016. Any bid submitted in contravention of RBI guidelines will be summarily rejected and stands disqualified.
10. Mere submission of bid does not confer on any ARCs / Banks / NBFCs / FIs, any right or entitlement to participate in the sale process described herein and does not obligate the Bank to accept any offer, application or request for information from any person / ARCs / Banks / NBFCs / FIs.
11. The duly completed bid proposal should be submitted to the AGM (Recovery), Indian Bank, Corporate Office, Recovery Department, 254-260, Avvai Shanmugam Salai, Royapettah, Chennai - 600 014, **on or before 26.09.2018 by 01.00 p.m.** The bids will be opened by the Bank, on **26.09.2018 at 03.00 p.m.** at Indian Bank, Corporate Office, 254-260, Avvai Shanmugam Salai, Royapettah, Chennai-600 014.
12. The Bidder should submit a resolution of Board of Directors / Power of Attorney duly supported by Board resolutions authorizing the signatories of the bid to submit the bids. The Bid shall be irrevocable and binding in all respects and shall be valid from the time the bid offer is received by the Bank until the acceptance/rejection of bid by the Bank. The Bidders who wish to be present at the time of opening of bid shall participate with appropriate resolution authorizing such personnel or representatives to carry forward the entire process until conclusion accordingly. If the bid is accepted, the same shall be intimated to successful bidder.

*Handwritten signature*

*Handwritten mark*





13. The Bid shall be submitted as per Bid Offer document (format enclosed as **Annexure 9)**
14. The ultimate **Reserve Price** for such accounts would be reckoned based on the total dues on the cut-off date ie. as on **24.09.2018** (the date on which the data room closes).
15. In a few NPA accounts wherein there are uncrystalised non fund based liability outstanding, it is stated that as and when Non-fund based facility devolve/crystallize at any stage, either in whole or in part, then the ARCs/ Banks/NBFCs/FIs would take over the same, after adjusting the margin money, if any, from the assignor on same terms and conditions in which the offer under this proposal for sale is made by the ARCs/ Banks/NBFCs/FIs and accepted by the Bank.
16. Bids quoting a price below Reserve Price will be summarily rejected. The Reserve price fixed is only indicative and factor of efflux of time to be borne in mind by the probable bidders, while quoting the price.
17. The Bidder shall be solely and absolutely responsible for completion of all statutory, regulatory and other compliances and all costs and expenses towards stamp duty and registration charges/taxes, if any towards transfer / assignment of assets shall be borne by the Bidder.
18. The Bidder shall be required to give an indemnity to keep the Bank indemnified against any loss, damages, liabilities, suits, claims, counterclaims, actions, penalties, expenses (including advocates' fee and court costs and expenses incurred by our Bank, if any, for enforcement of this indemnity) which our Bank may suffer as a result of any deficiency in respect of adjudication of stamp duty, payment of the same on assignment agreements or transfer instruments to be executed in favour of the Bidder by Indian Bank for assignment of the Financial assets in respect of such NPA accounts/portfolio accounts.
19. Any claims from statutory authorities pertaining to any account shall be the responsibility of the Bidder.
20. Details or clarifications in this regard can be obtained from the Assistant General Manager (Recovery), Indian Bank, Corporate Office, Recovery Department, at the address given above and who can be contacted over landline 044-28134559 / 044-28134413.



21. All records including the available documents/ files relevant to the accounts notified for sale will be made available to the successful bidder / Assignee only after registration of the Assignment agreement and on receipt of entire sale consideration. It shall be the sole responsibility of the successful bidder/ Assignee to collect all such documents at their own cost within a period of 30 days from the date of registration of Assignment agreement.
22. In the event of there being any dispute and / or difference on the point of any meaning or definition or any other aspect in any document or in relation to interpretation of any clause in any document submitted for scrutiny or the PIM etc, the decision of General Manager (Recovery & Legal ) shall be final and binding on all parties concerned.
23. No interested party or any representative of the ARCs/ Banks/NBFCs/FIs shall have any contact with the borrower, guarantor or mortgagor as the case may be, of any of the subject accounts proposed for sale, in connection with seeking any clarification or inspection or otherwise. If there is any such attempt made, the bid received from the said ARCs/ Banks/NBFCs/FIs will entail rejection.
24. The offer shall remain valid for a period of 30 days from the date of acceptance of the offer given by the Bank, within which period, the entire process of receipt of assignment consideration, execution of Deed of Assignment etc. will have to be completed. This time line may be extended only at the discretion of Indian Bank.
25. Recoveries made by the Bank in respect of the above accounts upto ie **24.09.2018** (cut-off date) will not be reckoned for the purpose of assignment. Bank will be assigning the outstanding (closing balance) as on the date viz **24.09.2018**.
26. ECGC / DICGC / CGTSME claims already received will be retained by the Bank, when the bid is in cash + SR basis, (pro-rata share will be refunded to the Corporation) and bank reserves the exclusive right to deal with the above claims.
27. The Bank reserves its right to modify, alter the terms and conditions of sale and also reserves its right to reject any or all the bids, withdraw any or whole of the assets from sale, reallocate/ regroup any of the asset/ account, defer or cancel the sale, in totality at any stage, without assigning any reason whatsoever, if in



INDIAN BANK, CORPORATE OFFICE, RECOVERY DEPARTMENT  
254-260, AVVAI SHANMUGAM SALAI, ROYAPETTAH, CHENNAI - 600014

the view of the Bank, the process is not viable or it would prejudicially affect the interest of the Bank owing to any reason. All decisions of the Bank in regard to the sale process shall be final and conclusive. No claim for compensation on account of rejection of bids and / or rescinding/cancellation of sale process shall be entertained.

Place: CHENNAI

Date : 07.09.2018



  
DEPUTY GENERAL MANAGER (R)

## Annexure-1

### 1) NPAs with book balance of Rs.25.00 Crores and above as on 31.07.2018:

Following accounts are recommended for sale on full cash basis or 15:85 (cash + SRs) basis either as individual accounts or on entire lot basis

(Rs. In Crores)

| SL NO | ZONE       | BRANCH          | NAME OF THE BORROWER       | BALANCE | SECURITY VALUE | RESERVE PRICE | DATA ROOM      |
|-------|------------|-----------------|----------------------------|---------|----------------|---------------|----------------|
| 1     | MUMBAI     | NARIMAN POINT   | GTL LTD                    | 81.04   | 14.26          | 14.26         | ZO, MUMBAI     |
| 2     | MUMBAI     | NARIMAN POINT   | GTL INFRASTRUCTURE LTD     | 48.45   | 29.57          | 29.57         | ZO, MUMBAI     |
| 3     | DELHI      | ARMB, DELHI     | HIND AGRO INDUSTRIES LTD   | 46.24   | 8.89           | 25.12         | ZO DELHI       |
| 4     | MUMBAI     | ARMB, MUMBAI    | C MAHENDRA EXPORTS LTD     | 38.85   | 4.61           | 4.61          | ZO, MUMBAI     |
| 5     | HYDERABAD  | ARMB HYDERABAD  | VARIEGATE PROJECTS PVT LTD | 26.93   | 6.40           | 8.00          | ZO, HYDERABAD  |
| 6     | COIMBATORE | COIMBATORE MAIN | DURAIRAJ MILLS LIMITED     | 28.88   | 18.50          | 18.50         | ZO, COIMBATORE |
|       |            |                 | TOTAL-6 ACCOUNTS           | 270.39  | 82.23          | 100.06        |                |
|       |            |                 | AUC ACCOUNTS - 3 NO        | 158.37  | 43.83          | 43.83         |                |
|       |            |                 | GNPA ACCOUNTS – 3 NOS      | 112.02  | 38.40          | 56.23         |                |

- Bids can be submitted on individual account basis or for entire lot.
- The bids for individual accounts can be either on full cash basis or on cash + SR (15:85 basis).
- Preference will be given for bid submitted on full cash basis, for individual accounts.
- When bids are submitted for an individual account on full cash basis as well as on SR basis, above Benchmark Reserve Price stipulated in the terms and conditions, bank would accept the bid submitted **on full cash basis only**.
- If the bids are submitted for any account in this lot on full cash basis there will be discount of 25% of the Reserve Price fixed on cash +SR basis.
- There will be a discount of 10% of the Reserve Price fixed on cash+SR basis, if the bids are submitted for entire lot.
- If any bid is submitted for any individual account(s) on full cash basis and at the same time if any bid has been submitted for entire lot on cash + SR basis, preference will be given to the bid which is for the entire lot.
- There may be bid(s) submitted by an ARC for few individual account(s) in a Lot/Pool on full cash basis and for the balance account(s) on Cash Plus SR basis, and the bid for entire Lot thereby will be of a **hybrid kind**. In such instances, the discount of 25% of the Reserve Price fixed will be given for bids submitted on full cash basis and for the balance account in the Lot submitted on SR basis, 10% discount on Reserve Price fixed will be offered.
- In the event of there being bids on full cash basis for all accounts in a single Lot, then only one discount factor can be applied, which is 25% of the Reserve Price fixed.



## Annexure-2

### 2) NPAs with book balance of Rs.5.00 Crores and above and less than Rs.25.00 Crores as on 31.07.2018:

The following accounts are for sale on full cash basis or 15:85 (cash + SRs) basis either as individual accounts or on entire lot basis.

| (Rs.in Crores) |               |                 |                                 |              |                |               |                   |
|----------------|---------------|-----------------|---------------------------------|--------------|----------------|---------------|-------------------|
| SL NO          | ZONE          | BRANCH          | NAME OF THE BORROWER            | BALANCE      | SECURITY VALUE | RESERVE PRICE | DATA ROOM         |
| 1              | GUWAHATI      | SHILLONG        | R N B CEMENTS P LTD             | 12.82        | 13.08          | 11.54         | ZO, GUWAHATI      |
| 2              | GUWAHATI      | SHILLONG        | BILLENNIUM CEMENTS LTD          | 3.98         | 3.55           | 2.20          | ZO, GUWAHATI      |
|                | GUWAHATI      | SHILLONG        | VIRGO CEMENTS LIMITED           | 5.33         | 7.84           | 5.05          | ZO, GUWAHATI      |
|                |               |                 | <b>TOTAL</b>                    | <b>9.31</b>  | <b>11.39</b>   | <b>7.25</b>   |                   |
| 3              | COIMBATORE    | ARMB COIMBATORE | NARAYANASWAMY EDUCATIONAL TRUST | 10.12        | 30.69          | 18.36         | ZO, COIMBATORE    |
| 4              | TRICHY        | TRICHY CONTT.   | RLS ALLOYS P.LTD.               | 7.89         | 7.97           | 8.25          | ZO, CHENNAI SOUTH |
|                | TRICHY        | TRICHY CONTT.   | RAMKAR STEEL RE-ROLLING P LTD   | 0.35         | 1.10           |               | ZO, CHENNAI SOUTH |
|                |               |                 | <b>TOTAL</b>                    | <b>8.25</b>  | <b>9.07</b>    |               |                   |
| 5              | COIMBATORE    | ARMB COIMBATORE | VISWAA FASHIONS                 | 7.47         | 5.70           | 3.50          | ZO, COIMBATORE    |
| 6              | MUMBAI        | ARMB, MUMBAI    | ICCONOL PETROLEUMS P LTD        | 7.20         | 1.71           | 1.00          | ZO, MUMBAI        |
| 7              | CHENNAI SOUTH | STERLING ROAD   | UNITED STEEL BUILDING SYSTEMS   | 6.47         | 10.11          | 6.47          | ZO, CHENNAI SOUTH |
| 8              | TIRUNELVELI   | VIRUDHU NAGAR   | 1st CHOICE FOOD PRODUCT         | 5.45         | 5.61           | 5.00          | ZO, CHENNAI SOUTH |
| 9              | MUMBAI        | ARMB, MUMBAI    | INDIAN TRANSFORMERS CO. LTD     | 5.42         | 6.90           | 2.75          | ZO, MUMBAI        |
|                |               |                 | <b>TOTAL-11 ACCOUNTS</b>        | <b>72.51</b> | <b>94.26</b>   | <b>64.12</b>  |                   |
|                |               |                 | <b>AUC - 2 NOS</b>              | <b>14.67</b> | <b>7.41</b>    | <b>4.50</b>   |                   |
|                |               |                 | <b>GNPA-9 NOS</b>               | <b>57.84</b> | <b>86.85</b>   | <b>59.62</b>  |                   |

- Bids can be submitted on individual account basis or for entire lot.
- Due to common security, two sets of accounts (Item No.2 & 4), which cannot be sold out individually, have been listed as Joint Account. Item 2 & 4 are to be considered as individual accounts and to be bid accordingly.
- The bids for individual accounts can be either on full cash basis or on cash + SR (15:85 basis).
- Preference will be given for bid submitted on full cash basis, for individual accounts.
- When bids are submitted for an individual account on full cash basis as well as on SR basis, above Benchmark Reserve Price stipulated in the terms and conditions, bank would accept the bid submitted **on full cash basis only**.
- If the bids are submitted for any account in this lot on full cash basis, there will be discount of 25% of the Reserve Price fixed on cash +SR basis.
- There will be a discount of 10% of the Reserve Price fixed on cash+SR basis, if the bids are submitted for entire lot.
- If any bid is submitted for any individual account(s) on full cash basis and at the same time if any bid has been submitted for entire lot on cash + SR basis, preference will be given to the bid which is for the entire lot.
- There may be bid(s) submitted by an ARC for few individual account(s) in a Lot/Pool on full cash basis and for the balance account(s) on Cash Plus SR basis, and the bid for entire Lot thereby will be of a **hybrid kind**. In such instances, the discount of 25% of the Reserve Price fixed will be given for bids submitted on full cash basis and for the balance account in the Lot submitted on SR basis, 10% discount on Reserve Price fixed will be offered.
- In the event of there being bids on full cash basis for all accounts in a single Lot, then only one discount factor can be applied, which is 25% of the Reserve Price fixed.



### **Annexure-3**

#### **3) NPAs with book balance of Rs.1.00 Crore and above and less than Rs.5.00 Crores as on**

**31.07.2018:**

The following accounts are recommended for sale on full cash basis or 15:85 (cash + SRs) basis either as individual accounts or on entire lot basis.

(Rs.In Crs)

| SL NO | ZONE          | BRANCH          | NAME OF THE BORROWER           | BAL- 31.07.18 | SECURITY VALUE | RESERVE PRICE | DATE ROOM         |
|-------|---------------|-----------------|--------------------------------|---------------|----------------|---------------|-------------------|
| 1     | PUNE          | NANAPETH        | PLENUS POLYCORP                | 3.59          | 2.86           | <b>2.86</b>   | ZO, MUMBAI        |
|       | PUNE          | NANAPETH        | MAYUR PARDEEP JAIN             | 0.52          |                |               | ZO, MUMBAI        |
|       | PUNE          | NANAPETH        | SANDEEP NAMDEV PAIGUDE         | 0.73          |                |               | ZO, MUMBAI        |
|       |               |                 | <b>TOTAL</b>                   | <b>4.84</b>   | <b>2.86</b>    |               |                   |
| 2     | LUDHIANA      | KHANNA          | GURU FEEDS                     | 1.27          | 1.73           | <b>1.07</b>   | ZO, DELHI         |
|       | LUDHIANA      | KHANNA          | GURU AGRO EXPORTS              | 0.51          |                |               | ZO, DELHI         |
|       | LUDHIANA      | KHANNA          | GURU INDUSTRIES                | 0.98          |                |               | ZO, DELHI         |
|       | LUDHIANA      | KHANNA          | NATIONAL DAIRY CORPORATION     | 0.07          |                |               | ZO, DELHI         |
|       | LUDHIANA      | KHANNA          | PUNJAB FEED CORPORATION        | 0.22          |                |               | ZO, DELHI         |
|       |               |                 | <b>TOTAL</b>                   | <b>3.05</b>   | <b>1.73</b>    |               |                   |
| 3     | AMARAVATHI    | BRODIPET        | SARATH COTTONS                 | 2.92          | 1.72           | 1.72          | ZO, HYDERABAD     |
| 4     | MUMBAI        | SION            | KANTA KRISHNA TEXTILE ENGINEER | 2.20          | 2.13           | 1.60          | ZO, MUMBAI        |
| 5     | CHENNAI SOUTH | ETHIRAJ SALAI   | VANAJA G C                     | 1.99          | 3.55           | 2.24          | ZO, CHENNAI SOUTH |
| 6     | CHENNAI SOUTH | ETHIRAJ SALAI   | BALAMURUGAN S                  | 1.94          | 4.16           | 2.62          | ZO, CHENNAI SOUTH |
|       |               |                 | <b>TOTAL</b>                   | <b>3.94</b>   | <b>7.71</b>    | <b>4.86</b>   |                   |
| 7     | MADURAI       | BODINAYACKANUR  | K SETHURAM                     | 1.12          | 3.67           | <b>1.97</b>   | ZO, CHENNAI SOUTH |
|       | MADURAI       | BODINAYACKANUR  | S SARALAMBAL                   | 0.84          |                |               | ZO, CHENNAI SOUTH |
|       |               |                 | <b>TOTAL</b>                   | <b>1.97</b>   | <b>3.67</b>    |               |                   |
| 8     | PONDICHERRY   | KARAIKAL        | SELVA WINES                    | 1.35          | 4.64           | <b>2.44</b>   | ZO, CHENNAI SOUTH |
|       | PONDICHERRY   | KARAIKAL        | BALAA BUILDERS                 | 0.19          |                |               | ZO, CHENNAI SOUTH |
|       |               |                 | <b>TOTAL</b>                   | <b>1.54</b>   | <b>4.64</b>    |               |                   |
| 9     | VIJAYAWADA    | MOGALRAJAPURAM  | AVVA VENKATA RAMA RAO          | 1.50          | 3.63           | 2.21          | ZO, HYDERABAD     |
| 10    | VIJAYAWADA    | M M PADU        | LALITHA MULTI COLOUR GRAPH     | 1.09          | 2.17           | 1.32          | ZO, HYDERABAD     |
| 11    | VIJAYAWADA    | GOVERNORPET     | GARIKIPATI SRIRAMULU           | 1.33          | 0.87           | 0.56          | ZO, HYDERABAD     |
| 12    | KUMBAKONAM    | YAGAPPA NAGAR   | RAJ FOUNDATION INDIA P LTD     | 1.28          | 4.40           | <b>2.45</b>   | ZO, CHENNAI SOUTH |
|       | KUMBAKONAM    | YAGAPPA NAGAR   | RAJ CONSTRUCTIONS              | 0.95          |                |               | ZO, CHENNAI SOUTH |
|       | KUMBAKONAM    | YAGAPPA NAGAR   | RANIEE CONSTRUCTIONS           | 0.70          |                |               | ZO, CHENNAI SOUTH |
|       |               |                 | <b>TOTAL</b>                   | <b>2.94</b>   | <b>4.40</b>    |               |                   |
| 13    | LUDHIANA      | JAMMU           | BALAJII ENTERPRISES            | 1.08          | 0.63           | <b>0.71</b>   | ZO, DELHI         |
|       | LUDHIANA      | JAMMU           | RENU CHOUDHARY - HL            | 0.21          |                |               | ZO, DELHI         |
|       | LUDHIANA      | JAMMU           | KUNAL CHOUDHARY-HL             | 0.03          |                |               | ZO, DELHI         |
|       |               |                 | <b>TOTAL</b>                   | <b>1.33</b>   | <b>0.63</b>    |               |                   |
| 14    | COIMBATORE    | ARMB COIMBATORE | YOKE ENGINEERING OUTSOURCING   | 1.24          | 1.50           | 1.24          | ZO, COIMBATORE    |
| 15    | PUNE          | SADASHIVPETH    | SAHIL THE CARSPA               | 1.11          | 3.93           | <b>2.39</b>   | ZO, MUMBAI        |
|       | PUNE          | SADASHIVPETH    | NEW SAHIL THE CARSPA           | 1.60          |                |               | ZO, MUMBAI        |
|       |               |                 | <b>TOTAL</b>                   | <b>2.71</b>   | <b>3.93</b>    |               |                   |
| 16    | CHENNAI SOUTH | NUNGAMBAKKAM    | VIBGYOR VISUALS                | 1.10          | 1.36           | 0.80          | ZO, CHENNAI SOUTH |
| 17    | CHANDIGARH    | HOSHIARPUR      | JAI SHREE RICE MILLS           | 1.07          | 4.24           | 2.62          | ZO, DELHI         |
|       | CHANDIGARH    | HOSHIARPUR      | FAIR DEAL                      | 0.60          |                |               | ZO, DELHI         |
|       |               |                 | <b>TOTAL</b>                   | <b>1.68</b>   | <b>4.24</b>    | <b>2.62</b>   |                   |
| 18    | TRICHY        | KARUR           | KARTHIKEYAN ENTERPRISES        | 1.07          | 2.19           | 1.07          | ZO, CHENNAI SOUTH |
| 19    | MADURAI       | PARAMAKUDI      | V V INDUSTRIES                 | 1.03          | 1.59           | 0.97          | ZO, CHENNAI SOUTH |
|       |               |                 | <b>TOTAL -33 ACCOUNTS</b>      | <b>37.47</b>  | <b>50.98</b>   | <b>32.86</b>  |                   |
|       |               |                 | <b>AUC - 5 NOS</b>             | <b>3.13</b>   | <b>4.64</b>    |               |                   |
|       |               |                 | <b>GNPA-28 NOS</b>             | <b>34.34</b>  | <b>46.34</b>   |               |                   |

- These accounts can be bid on individual account basis or on convenient lot basis or entire pool basis.
- Due to common security, ten sets of accounts (Item No.1, 2, 5&6, 7, 8, 12, 13, 15 & 17), which cannot be sold out individually, have been listed as Joint Account. These accounts are to be considered as individual accounts and to be bid accordingly.
- This Lot can be regrouped into **sub lots**, on convenient Lot basis. Each of the sub lots shall comprise minimum of 10 accounts, or accounts, the Book Balance of which will sum up to minimum of 25% of Book Balance of the Lot.
- When bids are submitted on individual account basis, it can be on full cash basis or on cash + SR (15:85 basis).
- Preference will be given for bid submitted on full cash basis, for individual accounts.
- When bids are submitted for an individual account on full cash basis as well as on SR basis, above Benchmark Reserve Price stipulated in the terms and conditions, bank would accept the bid submitted **on full cash basis only**.
- If the bids are submitted for any account in this lot on full cash basis, there will be discount of 25% of the Reserve Price fixed on cash +SR basis.
- When any bid is submitted on convenient Lot basis or for entire pool, a discount of 10% of the Reserve Price fixed will be given.
- If any bid is submitted for any account(s) on full cash basis and at the same time if any bid has been submitted on convenient Lot basis for cash + SR, preference will be given to the bids submitted for the convenient Lot, even though it may be on cash + SR basis.
- There may be bid(s) submitted by an ARC for few individual account(s) in a Lot/Pool on full cash basis and for the balance account(s) on Cash Plus SR basis, and the bid for entire Lot thereby will be of a **hybrid kind**. In such instances, the discount of 25% of the Reserve Price fixed will be given for bids submitted on full cash basis and for the balance account in the Lot submitted on SR basis, 10% discount on Reserve Price fixed will be offered.
- In the event of there being bids on full cash basis for all accounts in a single Lot, then only one discount factor can be applied, which is 25% of the Reserve Price fixed.



**4) NPAs with book balance of Rs.10000/- and above and less than Rs.1.00 Crore as on 31.07.2018:**

The following borrowal accounts are proposed for sale under 2 Lots - Lot A / Lot B or as a whole.

(Rs. In Crs)

| SECTOR                | LOT   | TOTAL        |               | Security      | Reserve Price |
|-----------------------|-------|--------------|---------------|---------------|---------------|
|                       |       | No.          | Amt.          |               | (30% of BB)   |
| MSME LOAN             | LOT A | 10838        | 268.01        | 729.40        | 170.52        |
| EDUCATIONAL LOAN      |       | 17437        | 297.89        | 17.13         |               |
| <b>TOTAL OF LOT A</b> |       | <b>28275</b> | <b>565.90</b> | <b>746.53</b> |               |
| VEHICLE LOAN          | LOT B | 177          | 5.21          | 7.72          | 2.67          |
| CLEAN LOAN            |       | 480          | 2.49          | 0.48          |               |
| <b>TOTAL OF LOT B</b> |       | <b>657</b>   | <b>7.70</b>   | <b>8.20</b>   |               |
| <b>GRAND TOTAL</b>    |       | <b>28932</b> | <b>573.60</b> | <b>754.73</b> | <b>173.19</b> |



**Schedule**

| S.No.  | Bid Process  | Due Date   |
|--|--|--|
| 1.   | Date of commencement of sale of Bid documents                                | 07.09.2018   |
| 2.   | Date of commencement of due diligence process (access to DATA room)          | 10.09.2018   |
| 3.   | Date of end of due diligence (access to data Room)                           | 24.09.2018   |
| <i>* any queries / clarifications may be raised within the due diligence period and reply also to be obtained within the said period</i> |  |  |
| 4.   | Last Date and time of submission of Bid documents at the address given below | 26.09.2018– 01.00 P.M  |
| 5.   | Date and time of opening of Bids   | 26.09.2018 – 03.00 P.M   |
| 6.   | Date and time of finalizing negotiations or e-auction                        | Bilateral negotiation – 27.09.2018<br>11 A.M to 05.00 P M.   |
| 8.   | Contact Person   | Assistant General Manager (Recovery)<br>Indian Bank<br>Corporate Office<br>254-260, Avvai Shanmugam Salai,<br>Royapettah, Chennai-600 014.<br>Phone No: 044- 28134559<br>Mobile No : 9445433699<br>Fax No.044-28134093 |
| 9.   | Address for submission of Bid  | Assistant General Manager (Recovery)<br>Indian Bank<br>Corporate Office<br>254-260,Avvai Shanmugam Salai,<br>Royapettah, Chennai-600 014.<br>Fax No .044-28134093  |
| 10   | Availability of Bid Documents  | Assistant General Manager (Recovery)<br>Indian Bank<br>Corporate Office<br>254-260,Avvai Shanmugam Salai,<br>Royapettah<br>Chennai-600 014   |
| 11.  | website address  | <a href="http://www.indianbank.in">www.indianbank.in</a>   |



**ADDRESSES OF THE CENTRES (DATA ROOMS)**

**WHERE INSPECTION/DUE DILIGENCE TO BE UNDERTAKEN**

|  |   |
|--|---|
| <p><b><u>CHENNAI</u></b><br/><b>Zonal Office, Chennai South</b><br/>Indian Bank, Zonal Office<br/>55 Ethiraj Salai,<br/>Egmore,<br/>Chennai - 600008,<br/>Tamil Nadu.</p> <p>Zonal Manager, Secretariat Number<br/>044 -28251288 / 28256886</p> <p>Deputy Zonal Manager:<br/>Shri.Narendra Kumar Mishra, DGM<br/>Mobile No : 9445064366</p>  | <p><b><u>HYDERABAD</u></b><br/><b>Zonal Office, Hyderabad</b><br/>Indian Bank, Zonal Office<br/>4th Floor , Liberty Plaza<br/>Himayatnagar<br/>Hyderabad - 500029</p> <p>Zonal Manager Secretariat Number<br/>040-23224350</p> <p>Deputy Zonal Manager:<br/>Shri.V.Jagannatha Rao<br/>Mobile No.9640889555</p>                        |
| <p><b><u>GUWAHATI</u></b><br/><b>Zonal Office, Guwahati</b><br/>Indian Bank, Zonal Office<br/>Sharma and Sharma Market<br/>2<sup>nd</sup> Floor, R.G.Baruah Road<br/>Opp. Guwahati Commerce College<br/>Chandmari, Kamrup District, Assam.</p> <p>Zonal Manager, Secretariat Number –<br/>0361 – 0000000, 07086066081, 07086066082</p> <p>Deputy Zonal Manager:<br/>Shri.J.Srinivas<br/>Mobile No : 9401885964</p> | <p><b><u>MUMBAI</u></b><br/><b>Zonal Office, Mumbai</b><br/>Indian Bank, Zonal Office<br/>18<sup>th</sup> Floor, Maker Tower F,<br/>Cuffe Parade,<br/>MUMBAI - 400005<br/>Maharashtra</p> <p>Zonal Manager Secretariat Number<br/>022-22181880</p> <p>Deputy Zonal Manager:<br/>Shri.Manish Kumar, AGM<br/>Mobile No : 7738152005</p> |
| <p><b><u>NEW DELHI</u></b><br/><b>Zonal Office , Delhi</b><br/>Indian Bank, Zonal Office<br/>Upper Ground Floor, Babar Road<br/>World Trade Centre<br/>New Delhi – 110001</p> <p>Zonal Manager Secretariat Number<br/>011-23413934</p> <p>Deputy Zonal Manager:<br/>Shri.K.Sankaranarayanan<br/>Mobile No : 8826618880</p>   | <p><b><u>COIMBATORE</u></b><br/><b>Zonal Office , Coimbatore</b><br/>Indian Bank, Zonal Office<br/>31, Veriety Hall Road<br/>Coimbatore – 641001<br/>Tamilnadu</p> <p>Zonal Manager Secretariat Number<br/>0422-2309240</p> <p>Deputy Zonal Manager:<br/>Mr.Prasada Rao UNB<br/>Mobile No : 8300783027</p>                            |



**DECLARATION**  
**(On Letter Head of Bidder Company)**

Date :

Deputy General Manager (Recovery)  
Indian Bank  
Corporate Office  
Recovery Department  
254-260, Avvai Shanmugam Salai  
Royapettah, Chennai-600 014.

Dear Sir,

Sub : Our Bid offer in respect of purchase of NPA Accounts / Portfolio NPA accounts of your Bank.

We declare and confirm that the offer for purchase of **NPA Account(s) / Portfolio(s)** of the following categories with position as on **31.07.2018**

- (i) Sale of 6 NPA accounts in the category of Rs.25.00 crores and above with aggregate book balance of Rs.270.39 crores at a Reserve Price of Rs.100.06 Crores on full cash or SR-15:85 basis / on individual / lot / pool basis as per Annexure 1.
- (ii) Sale of 11 NPA accounts in the category of Rs.5.00 crores and above and less than Rs.25.00 crores with aggregate book balance of Rs.72.51 crores at a Reserve Price of Rs.64.12 crores on full cash or SR-15:85 basis / on individual / lot / pool basis as per Annexure 2.
- (iii) Sale of 33 NPA accounts in the category of Rs.1.00 crore and above and less than Rs.5.00 crores with aggregate book balance of Rs.37.47 crores at a Reserve Price of Rs.32.86 crores on full cash or SR-15:85 basis / on individual / lot / pool basis as per Annexure 3.
- (iv) Sale of 28275 NPA accounts under MSME & Educational Loan Sector with aggregate book balance of Rs.565.90 cores at a Reserve Price of Rs.170.52 crores on full cash or SR-15:85 basis on pool basis as a whole as per Annexure 4.
- (v) Sale of 657 NPA accounts under Vehicle Loan and Clean Loan Sector with aggregate book balance of Rs.7.70 cores at a Reserve Price of Rs.2.67 crores on full cash or SR-15:85 basis on pool basis as a whole as per Annexure 5.





INDIAN BANK, CORPORATE OFFICE, RECOVERY DEPARTMENT  
254-260, AVVAI SHANMUGAM SALAI, ROYAPETTAH, CHENNAI – 600014

with underlying securities wherever available, vide our bid dated (enclosed) \*\* is in accordance with applicable guidelines issued by RBI including the recent RBI guidelines vide circular No.RBI/2016-17/56/DBR No.BP.BC.9/21.04.048/2016-17 dated 01.09.2016 and applicable Indian laws.

We acknowledge that the sale is on **“As is where is and as is what is basis and without any recourse to the bank”**.

We had gone through the terms and conditions governing the sale of 13 high value Accounts / Portfolio NPA accounts stipulated by the Bank and the bid submitted is in accordance with the terms and conditions stipulated in the Bid Document.

We also confirm that the statements made and information provided vide our bid documents/ declarations and its supporting documents are complete, true and correct in every aspect.

Signature

Name of the Signatory /Capacity

Encl : Supporting Documents.

**\*\* delete whichever not applicable**





INDIAN BANK, CORPORATE OFFICE, RECOVERY DEPARTMENT  
254-260, AVVAI SHANMUGAM SALAI, ROYAPETTAH, CHENNAI – 600014

**Annexure 9**

## BID OFFER LETTER

Deputy General Manager (Recovery)  
Indian Bank  
Corporate Office, Recovery Department  
254-260, Avvai Shanmugam Salai  
Royapettah, Chennai-600 014.

Date:

Sir,

1. We, (Name of the Bidder)/(the "Bidder") hereby confirm that, having read and understood all the terms and conditions and the bidding procedures provided to us, are submitting a Bid to acquire
  - (i) the A/c ..... for Rs .....on the terms outlined herein and the General terms and conditions in the sealed cover.
  - (ii) To acquire the portfolio of ..... Number of accounts with Book Balance of Rs. crs
2. The Bidder hereby confirms, undertakes and represents that :
  - (i) The Bid is irrevocable and binding in all respects and shall be valid from the time the Bid offer letter is received by the Indian Bank and until the formalities of assignment are completed.
  - (ii) The Bidder is an organization duly established and validly existing and in good standing under the laws of India and any other jurisdiction in which it has a business establishment/operations having its registered office at..... and a branch/corporate office/main office at .....
  - (iii) The Bidder has the financial capacity to purchase the subject Loan account(s), should the Bid be accepted by Indian Bank.
  - (iv) The Deed of Assignment (DoA) approved by the Bank shall be entered into on or before .....(date), on acceptance of the Bid by Indian Bank.
3. In case we are the successful bidder, then full consideration as per Bid shall be payable on execution of DoA.
4. Document authorizing the undersigned to submit bid on behalf of the Company is enclosed.
5. We concede that the bank will have right to accept or reject the bid without assigning any reason whatsoever as laid down in the bid documents.

Yours faithfully

(Name/Capacity)





INDIAN BANK, CORPORATE OFFICE, RECOVERY DEPARTMENT  
254-260, AVVAI SHANMUGAM SALAI, ROYAPETTAH, CHENNAI – 600014

**Annexure 10**

**PRELIMINARY INFORMATION MEMORANDUM (PIM)**

|                      |  |
|----------------------|--|
| Name of the Branch   |  |
| Name of the Account  |  |
| Asset Classification |  |
| Date of NPA:         |  |

|    |  |                     |  |                   |                        |
|----|--|---------------------|--|-------------------|------------------------|
| 1. | Name of the Borrower   |                     |  |                   |                        |
| 2. | Constitution   |                     |  |                   |                        |
| 3. | Nature of Activity   |                     |  |                   |                        |
|    | Location of unit: Factory:/Unit:<br>Office:<br>Contact No(s):    |                     |  |                   |                        |
| 4. | Name(s) of Partners and Net worth<br>(Rs. in CR)                 | Name                |  | Net Worth         |                        |
|    |  |                     |  | (as on.....)      |                        |
|    |  |                     |  |                   |                        |
| 5. | Name(s) of Guarantors and Net worth<br>(Rs. in CR)               | Name                |  | Net Worth         |                        |
|    |  |                     |  | (as on .....      |                        |
|    |  |                     |  |                   |                        |
| 6. | Financing pattern -under<br><br>Sole Banking / MBA / Consortium  | Name / % of holding |  | Limit in<br>Crore | Total Dues in<br>Crore |
|    |  |                     |  |                   |                        |
|    |  |                     |  |                   |                        |
|    |  |                     |  |                   |                        |
| 7. | Term lenders and details of dues as on<br>31.07.2018 (Rs. in CR) | Name of the Bank    |  | Limit<br>In Crore | Total dues in<br>Crore |
|    |  |                     |  |                   |                        |
|    |  |                     |  |                   |                        |

✓

4





INDIAN BANK, CORPORATE OFFICE, RECOVERY DEPARTMENT  
254-260, AVVAI SHANMUGAM SALAI, ROYAPETTAH, CHENNAI - 600014

**Account Name:**

**8. Position of the account: as on 31.07.2018**

**(Rs. in Crore)**

| Nature of facility | CBS No | Limit | Book Balance | MOI | MLE | Total dues |
|--------------------|--------|-------|--------------|-----|-----|------------|
|                    |        |       |              |     |     |            |
|                    |        |       |              |     |     |            |
|                    |        |       |              |     |     |            |

**9. Details of Suit:**

|                                      |   |
|--------------------------------------|---|
| Date of Suit                         |   |
| Amount of Suit in Crore              |   |
| Whether RC issued                    | Date of DRC:<br>DRC Amt Rs. CR<br>ROI allowed in DRC: |
| If not, present position of the suit |   |

**10. Details of SARFAESI action:**

|  |  |
|--|--|
| Date of SARFAESI notice                        |  |
| Date of Possession                             |  |
| Present Position of SARFAESI sale if conducted |  |
| If there are litigations, present position     |  |

**11. Security Details: EVR should not be older than one Year**

| Description of Security<br>(furnish full description<br>like door no,<br>S.No,street name ,<br>location, taluk , SRO,<br>district, extent of land ,<br>area floor wise) | Market value<br>In Crore<br>(A) | Realisable value<br>In Crore<br>(B) | Our share in (B)<br>(in per cent) | Our share<br>in (B)<br>(Rs. Crore) | Date of<br>valuation<br>(in Crore) | Nature<br>of<br>charge<br>(First or<br>Secondary) |
|---|---------------------------------|-------------------------------------|-----------------------------------|------------------------------------|------------------------------------|---|
|   |                                 |                                     |                                   |                                    |                                    |   |
|   |                                 |                                     |                                   |                                    |                                    |   |

**12. OTHER PARTICULARS PERTAINING TO PROSPECTS / ACTION PROPOSED FOR RECOVERY:**

I hereby certify that, the details furnished in the account are correct and updated details furnished

Branch Manager

Zonal Manager/SIC

Place:

Date: