



PROCESS DOCUMENT FOR SALE OF NPA ACCOUNT FINANCIAL YEAR 2026-27

Janata Sahakari Bank Ltd., Pune

--Head Office--

1444, Shukrawar Peth, Thorle Bajirao Road, Pune - 411002 (MAH)

Tel: 020-24404444; Website: www.janatabankpune.com

Process Advisor – MVK Management Consulting Private Limited





Janata Sahakari Bank Ltd., Pune
Multistate Scheduled Bank

04.07.2026

INVITATION FOR EXPRESSION OF INTEREST FOR SALE OF NON –PERFORMING ASSETS

JANATA SAHAKARI BANK LIMITED, a Multi Sate Scheduled Co-operative Bank registered under the provisions of Multi Sate Co-operative Societies Act 2002, having its Head Office at 1444, Shukrawar Peth, Thorle Bajirao Road, Pune, Maharashtra - 411002 (hereinafter referred to as “JSBL” or “the Bank”) proposes to sell/ assign the below mentioned Non-Performing Assets (“**NPA Loan**”). The bid process will be conducted through Swiss Challenge Method in accordance with the Master Direction - Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 as modified, updated, amended or replaced, from time to time.

S.No	Name of the Borrower	Loan Type & a/c no.	Principal Outstanding (POS) (INR Lacs)	Overdue Interest (OIR) (INR Lacs)	Total Outstanding (TOS) (INR Lacs)	Terms of Sale
1	Mr. Harshad Vilas Satav	TL L&B – 1541/4 TL L&B -1541/587	506.59 526.35	901.48 1235.56	1408.05 1761.91	100% Upfront Cash Basis
			1032.94	2137.04	3169.97	

The interested and eligible Qualified Bidders (QBs), who would like to participate in the competitive bidding process are required to intimate their willingness to participate by submitting in writing, expression of interest (“**EOI**”) and executing non-disclosure agreement (“**NDA**”) with Janata Sahakari Bank Limited Pune, if not already executed. Interested and eligible bidders will be given access to the data room immediately after submission of the EOI and execution of the NDA, for the purpose of conducting due diligence. Cut-off date for the purpose of this due diligence will mean 17th JULY 2026.

The format for submission of the EOI and NDA can be accessed in Annexure 1 & Annexure 2 respectively.

The sale of the NPA Loan will be on an “*As is where is and as is what is*” and “*without recourse*” basis.

Timeline for the Bid Process

The electronic bidding will be conducted on 01.08.2026 (Saturday) between 2.00 PM to 4.00 PM



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Please see below time schedule for conducting the process for sale of NPA Loan. The timelines mentioned in the schedule below should be strictly followed by each bidder, as Janata Sahakari Bank Limited Pune will not consider any request for extension of the timelines.

Sr. No.	Particulars	Date
1.	Release of EOI & NDA to bidders	04.07.2026
2.	Last date for submission of EOI and NDA	17.07.2026
3.	Release of preliminary information memorandum (PIM) to bidders who have executed NDA	20.07.2026
4.	Sharing of tender documents and reserve price	After receipt of EOI and NDA
5.	Data room access to bidders	21.07.2026 to 28.07.2026
6.	Last date for informing names of the authorized official(s) along with their contact details (Mobile number, e-mail ids, etc.) to enable us to issue passwords and explain the procedure to bid through e-auction portal.	30.07.2026
7.	Allotment of User ID & password for E-Bidding	31.07.2026
8.	E- Bidding*	01.08.2026 between 2 PM to 4 P.M.
9.	Declaration of Highest Bidder	03.08.2026
10.	Declaration of successful bidder and depositing of 10% EMD	04.08.2026
11.	Execution of assignment agreement and transfer of purchase consideration	On or before 07.08.2026

*** Terms & Conditions of E-Bidding**

- 1) The e-bidding timing will be from 2.00 P.M. to 4.00 P.M. on 01.08.2026 (Saturday), with unlimited auto extensions of 5 minutes at an incremental amount of Rs. 25,00,000 for NPL Loan in case of inter-se bidding. A bidder will also be allowed to improve their bid by Rs. 25,00,000 for the NPL Loan.
- 2) Participants are advised not to wait till last minute or last few seconds to submit their bid to avoid complications related to internet connectivity, network problems, system crash down,



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power failure, etc. Neither Janata Sahakari Bank Limited Pune nor the service provider will be responsible for any unforeseen circumstances.

Janata Sahakari Bank Limited Pune may, at any time and for any reason, without giving any reason thereof, cancel the proposed sale until actual assignment and / or change / extend the deadlines or timelines outlined above, and shall communicate such cancellation / change / extension to relevant bidders.

Address for submission of the EOI

The EOI shall be forwarded to the following address:

Mr. VEVEK SHIRODE

**DGM Recovery Department: Sr. No. 691, Hissa no. A/1/2A,
Pune-Satara Road, Near Rao Nursing Home, Bibwewadi, Pune
411037;**

In case you have any queries or require any clarifications in relation to the proposed sale, submission of the EOI, execution of the NDA or the due diligence of the NPA Loan, you may contact Janata Sahakari Bank Limited Pune at below mentioned ids.

1. vevek.shirode@jsblpune.bank.in
2. ca.mangesh@gmail.com
3. arc@jsblpune.bank.in

Annexure 1

(On Bidder's Letter Head)

Dated:

Mr. Vevek Shirode
DGM – Recovery Department
Sr. No. 691, Hissa no. A/1/2A,
Pune-Satara Road, Near Rao Nursing Home,
Bibwewadi, Pune 411037;

Sub: Sale of Non-Performing Loan – 17th July 2026 – **Expression of Interest.**

We refer to Janata Sahakari Bank Limited Pune's advertisement in newspaper dated 04.07.2026 on sale of Non-Performing Loan ("**NPA Loan**"). We hereby confirm our intention to proceed with the due diligence for participation in the bid process and request for data room access.

We hereby confirm that:

- (i) We are eligible and have the financial capacity to conclude the purchase of NPA Loan in accordance with the applicable laws and regulations of India, and in specific Master Direction - Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021.
- (ii) We will execute Non-Disclosure Agreement with Janata Sahakari Bank Limited Pune, in a format acceptable to Janata Sahakari Bank Limited Pune.
- (iii) Pursuant to the due diligence review, we intend to submit a bid for the NPA Loan being auctioned by Janata Sahakari Bank Limited Pune.
- (iv) In undertaking the proposed transaction, we have no conflict of interest with and are not related, directly or indirectly, to Janata Sahakari Bank Limited Pune.

Below are the details of the Contact person/Authorized signatory:

Name of the contact person	Designation	Contact no.	Email ID

We shall be in touch with you to co-ordinate on the data room access.

With regards,

<Authorized Signatory>

Enclosures

1. Certified true copy of the license / permit granted by the relevant regulator permitting the bidder to carry on the business of purchasing the financial assets.
2. Certified true copy of the board resolution authorizing the bidder to participate in the purchase of financial assets.
3. Authority letter in favor of the authorized signatory acting on behalf of the bidder.

Annexure – 2

NON-DISCLOSURE AGREEMENT

BETWEEN

XXXXXXXXXXXX

AND

JANATA SAHAKARI BANK LIMITED PUNE

This Non-Disclosure Agreement ("**Agreement**") entered into on this __day of XXX, 20XX by and between

XXXXXXXXXXXXXXXXXXXX having its registered office at XXXXXXXXXXXXXXX (hereinafter referred to as "XXX" or the "**Recipient**", which term shall include unless its successors and permitted assigns) of the **FIRST PART**

And

JANATA SAHAKARI BANK LIMITED, a Multi Sate Scheduled Co-operative Bank registered under the provisions of Multi Sate Co-operative Societies Act 2002, having its Head Office at 1444, Shukrawar Peth, Thorle Bajirao Road, Pune, Maharashtra - 411002 and/or its related corporations (hereinafter referred to as "**Janata Sahakari Bank Limited Pune**", or the "**Disclosing Party**", which term shall include unless its successors and permitted assigns) of the **SECOND PART**.

(XXX and Janata Sahakari Bank Limited Pune are hereinafter individually referred to as a "**Party**" and collectively as the "**Parties**").

RECITALS

- A. _____ is engaged in the business of _____.
- B. The Parties intend to engage in discussions and negotiations concerning the sale and purchase of non-performing Loan ("**NPA Loan**"). In the course of such discussions and negotiations, it is anticipated that the Disclosing Party may disclose or deliver to the Recipient certain or some of its trade secrets or confidential or proprietary information, for the purpose of enabling the other party to evaluate the feasibility of such sale of NPA Loan (hereinafter referred to as "**the Purpose**").
- C. In order to facilitate the Purpose, certain Confidential Information (*as defined below*) may be disclosed by the Disclosing Party to the Recipient.
- D. The Parties desire to protect the confidentiality of, maintain their respective rights in, and prevent the unauthorized use and disclosure of such Confidential Information.
- E. As an express condition to the disclosure of Confidential Information by the Disclosing Party to the Recipient, the Parties have agreed to enter into this Agreement and be bound by the terms and conditions herein after set forth governing the disclosure, use and protection of the Confidential Information.

NOW THEREFORE in consideration of the premises and mutual obligations hereinafter described, the receipt and sufficiency of which is hereby acknowledged, the Parties hereby covenant and agree as follows:

1. The following expressions shall have the following meanings in this Agreement: -

- (a) **"Confidential Information"** means information of Janata Sahakari Bank Limited Pune and/or its related corporations (collectively **"JSBL"**) that Janata Sahakari Bank Limited Pune designates as being confidential or which, under the circumstances surrounding disclosure, ought to be treated as confidential. Confidential Information includes, without limitation, information provided by Janata Sahakari Bank Limited Pune, its related corporations, affiliates, employees, agents, representatives, advisors, consultants or customers, whether disclosed or communicated verbally, in writing or in any other tangible form, and whether relating to Janata Sahakari Bank Limited Pune's business, operations, processes, plans, requirements, inventions, product or service information, pricing, know-how, design rights, trade secrets, software, systems, market opportunities, customers (including information relating to the money or other relevant particulars of the accounts or account holders of Janata Sahakari Bank Limited Pune, our related corporations or affiliates) and business affairs.

However, Confidential Information shall not include information that recipient can conclusively establish: -

- i) entered or subsequently enters the public domain without its breach of any obligation owed to Janata Sahakari Bank Limited Pune;
- ii) was known to recipient prior to Janata Sahakari Bank Limited Pune's disclosure of such information to recipient without any confidentiality obligations;
- iii) became known to recipient from a source other than Janata Sahakari Bank Limited Pune other than by breach of an obligation of confidentiality owed to Janata Sahakari Bank Limited Pune; or
- iv) is independently developed by recipient without reference to Janata Sahakari Bank Limited Pune's Confidential Information,

- (b) **"Confidential Materials"** means any software and all tangible materials containing Confidential Information, including without limitation electronic, written or printed documents and computer disks or tapes, whether machine or user readable.

2. In consideration of Janata Sahakari Bank Limited Pune agreeing at recipient's request to provide it with Confidential Information and Confidential Materials in order that recipient may evaluate such information in connection with the Purpose, Recipient hereby agree and undertake as follows: -

- (a) to treat the Confidential Information and Confidential Materials as strictly confidential and not to disclose or reveal the Confidential Information and Confidential Materials (or any portion thereof) to any person except: -

- i) Recipient's (or its affiliates') employees on a strict need-to-know basis for the Purpose, provided that in such case recipient shall inform such persons of this Agreement and the confidential nature of the Confidential Information and Confidential Materials, and shall procure that such persons comply with the terms of this Agreement as if they were party hereto; or
 - ii) where Recipient require the assistance of any third party other than its (or its affiliates') employees, to whom disclosure of any Confidential Information or Confidential Materials is necessary, Recipient shall first obtain JSBL's prior written consent and thereafter shall inform such persons of this Agreement and the confidential nature of the Confidential Information and/or Confidential Materials, and shall procure that such persons comply with the terms of this Agreement as if they were party hereto; or
 - iii) if and to the extent disclosure is required in compliance with applicable law, or judicial or other governmental order or request, provided that in such case Recipient shall give Janata Sahakari Bank Limited Pune reasonable written notice prior to such disclosure to enable Janata Sahakari Bank Limited Pune to take such measures as Janata Sahakari Bank Limited Pune deems necessary to limit the disclosure of the Confidential Information and Confidential Materials and Recipient shall comply with any applicable protective order or equivalent obtained;
- (b) to exercise in relation to the Confidential Information and Confidential Materials no lesser security and control measures and degree of care than those which recipient apply to its own confidential information (and which Recipient warrant as providing adequate protection against any unauthorized access, erasure, disclosure, processing, transfer, copying or use);
- (c) to keep all documents bearing or incorporating any Confidential Information and Confidential Materials separate from all other documents, records, data and materials and at its usual place of business;
- (d) to keep a written record of all copies or reproductions of any Confidential Information and Confidential Materials specifying when and by whom they were taken and to whom they have been sent (if anyone);
- (e) not to use the Confidential Information and Confidential Materials for any purpose other than the Purpose;

- (f) not to reverse engineer, decompile or disassemble any software disclosed to recipient, except pursuant to any statutory right that cannot be excluded by contract;
- (g) to notify Janata Sahakari Bank Limited Pune immediately upon discovery of any unauthorized use or disclosure of Confidential Information or Confidential Materials, or any other breach of this Agreement by recipient, and to cooperate with Janata Sahakari Bank Limited Pune in every way to help Janata Sahakari Bank Limited Pune regain possession of the Confidential Information or Confidential Materials and prevent its further unauthorized use or disclosure; and
- (h) to immediately return all originals, copies, reproductions and summaries of Confidential Information and Confidential Materials in recipient's possession, custody or control at Janata Sahakari Bank Limited Pune's request, or at Janata Sahakari Bank Limited Pune's option, destroy all such Confidential Information and Confidential Materials and certify destruction of the same. save that recipient may retain one copy of the Confidential Information and Confidential Materials, for its records in compliance with regulatory requirements only and not for any other or further use or disclosure.

3. The Recipient further agree and acknowledge that: -

- (a) Monetary damages would not be a sufficient remedy for a breach of this Agreement and that Janata Sahakari Bank Limited Pune shall be entitled to such injunctive or equitable relief as may be deemed proper by a court of competent jurisdiction for any actual breach of this Agreement;
- (b) All Confidential Information and Confidential Materials are and shall remain Janata Sahakari Bank Limited Pune's property and that, by disclosing Confidential Information and Confidential Materials to recipient, Janata Sahakari Bank Limited Pune does not grant any express or implied right to recipient to or under any of Janata Sahakari Bank Limited Pune's patents, copyrights, trademarks, designs or other intellectual property or other rights;
- (c) The Parties accept no responsibility for and make no representation or warranty, express or implied, with respect to the truth, accuracy, completeness or reasonableness of the Confidential Information and/or Confidential Materials. Janata Sahakari Bank Limited Pune shall not be liable to recipient or any other person in respect of the Confidential Information and/or Confidential Materials or their use;
- (d) The Confidential Information and Confidential Materials may contain confidentiality clauses. If such documents are made available to recipient, it undertakes that it will thereafter not do any act which would result in Janata Sahakari Bank Limited Pune being in breach of such confidentiality clauses (other than the use of such information for the Purpose referred to in this Agreement and the disclosure of it to other permitted persons in accordance with this Agreement);

