IDBI Bank Ltd.
Retail Recovery, 44 Shakespear Sarani, 2nd Floor, Kolkata-700017, West Bengal

Bid Document- IDBI Bank Ltd.

Bid Document for sale of assets under SARFAESI Act 2002

The Authorized Officer (AO)
of
IDBI Bank Ltd.

Retail Recovery Department 44,
Shakespear Sarani, 2nd Floor,Kolkata-700017,
West Bengal

BID DOCUMENT

for

Sale Of Secured Assets Of Sangita Maity (Hazra) (Borrower), Legal heirs of the deceased guaranto/co-borrower Late Dilip Hazra namely Sangita Maity Hazra and Mangol Hazra Situated At Medinipur, Paschim Medinipur

Under the provisions of

The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

&

The Security Interest (Enforcement) Rules, 2002

CONTENTS

IMPORTANT DATES & INFORMATION:

Bid Increase Amount	**By Rs. 25,000/-**
Sale of Bid / Tender document	**At URL https://baanknet.com upto March 18th, 2026, upto 4.00 PM**
Date of Inspection	**March 6th, 2026 Between 11am. To 3.00pm**
Last Date of submission of Bid along with EMD & KYC documents	**At URL https://baanknet.com upto March 18th, 2026, upto 4.00 PM**
Date of e –auction/ Time of e – Auction	March 19th , 2026 **Between 11:00 a.m. to 3:00p.m.**

I. PUBLIC NOTICE FOR SALE PUBLISHED IN THE NEWSPAPERS

1. Financial Express Kolkata, Page No 11, Tuesday 03rd March 2026 in English

IDBI BANK

IDBI Bank Limited
IDBI House, 44, Shakespeare Sarani, Kolkata - 700017
Ph. No. : (+91 33) 6655 7744
CIN : L65190MH2004GOI148838

[Appendix IV-A]
[See proviso to rule 8(6)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) that the below described immovable property mortgaged / charged to the secured creditor, the **Physical Possession** of which have been taken by the Authorized officer of IDBI Bank, secured creditors, will be sold on 19.03.2026 **"As is where is", "As is what is" and "whatever there is"** basis for recovery of dues to the IDBI Bank Ltd from below mention Borrower(s) and Guarantor(s).

The details of the properties to be auctioned on **19.03.2026** (15 days Notice) are given below.

Branch Name	Name of Borrower/ Co-Borrower(s)/ Guarantor(s) /Mortgagor(s)	Description of the Immovable Property	a) Date of Demand Notice b) Date of Possession Notice c) Claim Amount as per Demand Notice	a) Reserve Price b) Earnest Amount Deposit (EMD) c) Bid/Tender Increase Amount
Medinipur	**M/s Sangita Medical Stores, Borrower : SANGITA MAITY (HAZRA) (Proprietor)** and Legal heirs of the deceased Guarantor/ Co-Borrower **Late Shri Dilip Hazra** namely **Sangita Maity Hazra** and **Mangol Hazra** **Account No.:** 0420651100007535	All that piece and parcel immovable property located under Dist: Paschim Medinipur, P.S. : Midnapore, Mouza: KeraNitola, J.L. No. 171 under Midnapore Municipality Ward No. 22, L.R. Khatian No. 268, Modified L.R. Khatian No. 1304, R.S. & L.S. Plot No. 293/605 Area : 0.0085 acres.	a) **30.06.2025** b) **24.09.2025** c) **Rs. 72,51,619.64/-** (Rupees Seventy Two Lakh Fifty One Thousand Six Hundred Ninteen and Paisa Sixty Four Only) as on May 10, 2025	a) **Rs. 51,83,788/-** b) **Rs. 5,18,378/-** c) **Rs. 25,000/-**

Gist of terms and Conditions appearing in the bid documents :

1. The Sale would be on E-Auction platform at the website https://baanknet.com/ through auction service provider PSB Alliance Pvt. Ltd. Situated at Unit 1, 3rd Floor, VIOS Tower, Anik Nagar, Wadala East, Mumbai - 400037.
2. The Bid Documents can be obtained from Kolkata Zonal Office, 44, Shakespeare Sarani, Kolkata - 700017, Regional Office Durgapur, UCP-01, AmbedkarSarani, Urvashi Phase-Bengal Ambuja, City Centre Durgapur - 713216 on working days (11.00 A.M. to 4.00 P.M.) from the website www.idbibank.in and https://baanknet.com/ From 05-03-2026 to 18-03-2026
3. To the best of Knowledge and information there are no encumbrances on the above property.
4. This publication is also statutory sale notice to the Borrower's/Guarantor's/Mortgagor's for sale under rule 8(6) as per amended SARFAESI Act 2002.
5. Further details an General terms and Conditions is in Bank's website [www.idbibank.in] and or contact the Bank officials mentioned above and also refer to the bid document hosted therein.
6. The Authorised Officer reserves the right to accept or reject any or all of the bids without assigning reason(s) or cancel the auction process.

Last date of submission of Bid form along with undertaking, KYC documents and EMD	**March 18, 2026 upto 4.00 PM**
Date and Time of inspection :	**March 6, 2026 between 11.00 am to 3.00 pm**
Date and Time of E-Auction :	**March 19 2026 between 11.00 to 3.00 pm**

For detailed terms and conditions of the sale, pleaserefer to the link provided in:https://baanknet.com/ & https://www.idbibank.in

Date : 02.03.2026, Place : Kolkata **Sd/- Authorised Officer, IDBI Bank Ltd.**

2. Ekdin, Kolkata, Page No 6, Tuesday 03rd March 2026 in Bengali

IDBI BANK

আইডিবিআই ব্যাঙ্ক লিমিটেড
আইডিবিআই হাউস ৪৪, শেক্সপীয়র সরণি, কলকাতা - ৭০০০১৭
ফোন নং - (+ ৯১ ৩৩) ৬৬৫৫ ৭৭৪৪
CIN : L65190MH2004GOI148838

পরিশিষ্ট IV-A
[রুল ৮(৬) সংস্থান অধীনে]
স্থাবর সম্পত্তি বিক্রির জন্য বিক্রয় বিজ্ঞপ্তি

২০০২ সালের সিকিউরিটাইজেশন অ্যান্ড রিকনস্ট্রাকশন অফ ফিনান্সিয়াল অ্যাসেটস অ্যান্ড এনফোর্সমেন্ট অফ সিকিউরিটি ইন্টারেস্ট আইন সহিত পঠিত ২০০২ সালের সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলসের রুল ৮(৬) সংস্থান অধীনে স্থাবর সম্পদ বিক্রির জন্য ই-নিলাম বিক্রয় নোটিশ

এতদ্বারা সাধারণকে সাধারণভাবে এবং বিশেষ করে ঋণগ্রহীতা(গণ) এবং জামিনদাতা(গণ)কে অবগত করা হচ্ছে নীচে বর্ণিত স্থাবর সম্পত্তি বন্ধক/চার্জ করা হয়েছে সুরক্ষিত পাওনাদারের কাছে, যার স্বত্ব দখল অনুমোদিত ব্যক্তিরা নিয়েছেন। আইডিবিআই ব্যাঙ্কের অফিসার, সুরক্ষিত পাওনাদার, ১৯.০৩.২০২৬ তারিখে 'যেখানে যেমন আছে', 'যেখানে যা আছে' এবং 'যে অবস্থায় আছে' ভিত্তিতে বিক্রি করা হবে নিচে উল্লিখিত ঋণগ্রহীতা(গণ) এবং জামিনদাতা(গণ) এর কাছ থেকে আইডিবিআই ব্যাঙ্ক লি.-এর পাওনা পুনরুদ্ধারের জন্য।

১৯.০৩.২০২৬ (১৫ দিনের নোটিশ) তারিখে নিলামকৃত সম্পত্তির বিবরণ :

শাখার নাম	ঋণগ্রহীতা/সহ-ঋণগ্রহীতা(গণ)/ জামিনদাতা (গণ)/ বন্ধকদাতা (গণ) এর নাম	স্থাবর সম্পত্তির বিস্তারিত	ক) দাবি নোটিশের তারিখ খ) দখল নোটিশের তারিখ গ) দাবি নোটিশ অনুযায়ী বকেয়া পরিমাণ	ক) সংরক্ষিত মূল্য খ) বায়না জমা (ইএমডি) গ) ডাক/টেন্ডার বর্ধিতকরণ পরিমাণ
মেদিনীপুর	মেসার্স সঙ্গীতা মেডিকেল স্টোর্স, **ঋণগ্রহীতা : সঙ্গীতা মাইতি (হাজরা) (স্বত্বাধিকারী)** এবং আইনি উত্তরাধিকারী প্রয়াত জামিনদাতা/সহ ঋণগ্রহীতা **প্রয়াত শ্রী দিলীপ হাজরা, নাম সঙ্গীতা মাইতি হাজরা এবং মঙ্গল হাজরা।** অ্যাকাউন্ট নং : ০৪২০৬৫১১০০০০৭৫৩৫।	সংশ্লিষ্ট সকল অংশ স্থাবর সম্পত্তি অবস্থিত জেলা পশ্চিম মেদিনীপুর, থানা : মেদিনীপুর, মৌজা - কোরানীটোলা, জেএল নং ১৭১, মেদিনীপুর পুরসভা ওয়ার্ড নং ২২, এলআর খতিয়ান নং ২৬৮, সংশোধিত এলআর খতিয়ান নং ১৩০৪,আরএস এবং এলএল প্লট নং ২৯৩/৬০৫, এরিয়া : ০.০০৮৫ একর।	ক) ৩০.০৬.২০২৫ খ) ২৪.০৯.২০২৫ গ) ৭২,৫১,৬১৯.৬৪ টাকা (বাহাত্তর লাখ একান্ন হাজার ছশো উনিশ টাকা এবং চৌষট্টি পয়সা) ১০ মে ২০২৫ অনুযায়ী	ক) ৫১,৮৩,৭৮৮ টাকা খ) ৫,১৮,৩৭৮ টাকা গ) ২৫,০০০ টাকা

দরপত্রের নথিতে উল্লেখিত শর্তাবলীর সারাংশ

১. নিলাম পরিষেবা প্রদানকারী পিএসবি অ্যালায়েন্স প্রা. লি.-ইউনিট ১, ৪র্থ তল, ভিআইওএস টাওয়ার, অনিক নগর, ওয়াডালা পূর্ব, মুম্বাই - ৪০০০৩৭-এ অবস্থিতএর মাধ্যমে https//baanknet.com/ ওয়েবসাইটে ই-নিলাম প্ল্যাটফর্মে বিক্রয় করা হবে।
২. দরপত্রের নথি কলকাতা জোনাল অফিস, ৪৪, শেক্সপিয়ার সরণি, কলকাতা - ৭০০০১৭, আঞ্চলিক অফিস দুর্গাপুর, ইউসিপি-০১, আম্বেদকর সরণি, উর্বশী ফেজ-বেঙ্গল অম্বুজা, সিটি সেন্টার দুর্গাপুর - ৭১৩২১৬ কর্মদিবসে (সকাল ১১.০০ টা থেকে বিকাল ৪.০০ টা) ওয়েবসাইট www.idbibank.in এবং https//baanknet.com/ থেকে ০৫-০৩-২০২৬ থেকে ১৮-০৩-২০২৬ পর্যন্ত পাওয়া যাবে।
৩. সর্বোত্তম জ্ঞান এবং তথ্য অনুসারে, উপরোক্ত সম্পত্তির উপর কোনও দায়বদ্ধতা নেই।
৪. এই প্রকাশনাটি সংশোধিত সারফেসি আইন ২০০২ অনুসারে ৮(৬) বিধি অনুসারে ঋণগ্রহীতা/জামিনদাতা/বন্ধকদাতাদের কাছে বিক্রয়ের জন্য একটি বিধিবদ্ধ বিক্রয় বিজ্ঞপ্তি।
৫. আরও বিশদ বিবরণ ব্যাংকের ওয়েবসাইট [www.idbibank.in] এ রয়েছে এবং অথবা উপরে উল্লিখিত ব্যাংক কর্মকর্তাদের সাথে যোগাযোগ করুন এবং সেখানে হোস্ট করা বিড ডকুমেন্টটিও দেখুন।
৬. অনুমোদিত কর্মকর্তা কারণ (গুলি) উল্লেখ না করে যেকোনো বা সমস্ত বিড গ্রহণ বা প্রত্যাখ্যান করার বা নিলাম প্রক্রিয়া বাতিল করার অধিকার সংরক্ষণ করেন।

কেওয়াইসি নথি এবং ইএমডি সহ টেন্ডার নথি দাখিলের শেষ তারিখ	১৮ মার্চ ২০২৬ বিকেল ৪টা পর্যন্ত
পর্যবেক্ষণের তারিখ এবং সময় :	৬ মার্চ ২০২৬ সকাল ১১টা থেকে দুপুর ৩ টা পর্যন্ত
ই-নিলামের তারিখ এবং সময় :	১৯ মার্চ ২০২৬ বেলা ১১টা থেকে দুপুর ৩টে পর্যন্ত

বিক্রয়ের বিস্তারিত শর্তাবলীর জন্য, অনুগ্রহ করে https//baanknet.com/ এবং https//www.idbibank.in প্রদত্ত লিঙ্কটি দেখুন।

তারিখ : ০২.০৩.২০২৬ স্থান : কলকাতা **স্বা/-অনুমোদিত অফিসার, আইডিবিআই ব্যাঙ্ক লি.**

III (a) INTRODUCTION

IDBI Bank Ltd (IDBI) having its Registered Office at IDBI Tower, Cuffe Parade, Mumbai 400005 through its office at IDBI Bank Ltd., Retail Recovery, Zonal Office Building (2rd floor), 44 Shakespeare Sarani, Kolkata-700017, Phone: 033-66557725/613 issued a demand notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the SARFAESI Act") dated 30th June 2025 calling upon **Sangita Maity (Hazra) (Borrower), Legal heirs of the deceased guaranto/co-borrower Late Dilip Hazra namely Sangita Maity Hazra and Mangol Hazra** to repay within 60 days from the date of the said notice outstanding dues, details of which is furnished below:

IDBI Bank Ltd:-

Nature of Assistance	Amount	Further interest w.e.f.
Housing Loan(Term Loan) & Mortgage Loan(Cash Credit)	**Rs 72,51,619.64**(Rupees Seventy Two Lakh Fifty One Thousand Six Hundred Nineteen and Paisa Sixty Four Only)as on **10-05-2025 (interest reckoned up to 01-05-2025 and 09-05-2025 for cash credit loan and Home Loans/Loan Against Property respectively)**	**02-05-2025 and 10-05-2025 for cash credit loan and Home Loan/ Loan Against Property respectively.**

together with further interest from **02-05-2025 and 10-05-2025 for cash credit loan and Home Loan/ Loan Against Property respectively** as mentioned above at the contractual rates upon the footing of compound interest until payment/ realization. Though the Borrower duly acknowledged receipt of the said notice, it failed to discharge the liability.

As the borrower and mortgagor has mortgaged the property to IDBI Bank Ltd 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 (9) of SARFAESI Act. The physical possession of immovable properties taken on **24th September, 2025**. The property valuation done after taking possession as required under the SARFAESI Act.

The list of secured assets being put on sale is mentioned hereinafter.

III (b) BRIEF DESCRIPTION OF SECURED ASSETS

All that piece and parcel immovable property located under Dist: Paschim Medinipur, PS: Midnapore, Mouza: Keranitola, J.L. No. 171 under Midnapore Municipality Ward No. 22, LR Khatian No. 268, Modified LR Khatian No 1304, RS & LS Plot No 293/605 Area: 0.0085 acres.

IV. OUTSTANDING DUES OF THE SECURED LENDERS

Nature of Assistance	Amount	Further interest w.e.f.
Housing Loan(Term Loan) & Mortgage Loan(Cash Credit)	**Rs 72,51,619.64**(Rupees Seventy Two Lakh Fifty One Thousand Six Hundred Nineteen and Paisa Sixty Four Only)as on **10-05-2025 (interest reckoned up to 01-05-2025 and 09-05-2025 for cash credit loan and Home Loans/Loan Against Property respectively)**	**02-05-2025 and 10-05-2025 for cash credit loan and Home Loan/ Loan Against Property respectively.**

V. TERMS AND CONDITIONS

1	The Authorized Officer (AO) exercising the powers under the Securitization 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 (b) of the Tender Document (hereinafter referred to as the 'Secured Assets') and the same are being sold free from charges and encumbrances of the secured lenders mentioned at item No. III (b) of the Tender Document.
2	Auction/ bidding shall only be through “online electronic mode” through the website of the service provider: https://baanknet.com & https://psballiance.com, PSB Alliance Private Limited (BAANKNET Platform). Help desk- Toll free number :- +91 82912 20220, Email id :- support.baanknet@psballiance.com , is the Service Provider to arrange e–auction platform.

<table>
<tr><td>3</td><td>Issue of Tender/ Offer / Bid Document
The Bid Document along with Offer Form, available at Rs.118/- (Rs.100/- Fee Plus Rs.18/- GST)- from March 5th, 2026 to March 18th, 2026(except 2nd & 4th Saturday, Sundays and other intervening holidays) , can be obtained from Shri Vikas Kumar, Deputy General Manager, Retail Recovery and Shri Ashok Kumar Patel, Assistant General Manager, IDBI Bank Ltd., Zonal Office Building, 2nd Floor, 44, Shakespeare Sarani, Kolkata-700017.

And also from Shri Krishnendu Biswas, DGM & Branch Head, IDBI Bank Medinipur Branch and Shri Dibyendu Pal, Manager, Retail Recovery Officer, IDBI BANK Ltd, Sahid Khudiram Parikalpana Bhawan (Ground Floor), Paschim Medinipur Zila Parishad Complex, Dist-Medinipur (West), West Bengal-721101 on any working day (except Sunday, 2nd and 4th Saturdays & Holidays) between 11:00 a.m. and 4:00 p.m..

The bid document can also be downloaded from IDBI website www.idbibank.in & https://baanknet.com & https://psballiance.com. Those bidders preferring to download the Bid Document shall have to furnish the non-refundable fee of Rs.118/- (Rs.100/- Fee Plus Rs.18/- GST) as mentioned above, at the time of submission of the bid along with EMD.</td></tr>
<tr><td>4</td><td>Reserve Price and Earnest Money Deposit (EMD) :
<table>
<tr><td>Reserve Price: Rs 51,83,788/-(Rupees Fifty One Thousand Eighty Three Thousand Seven Hundred Eighty Eight Only)
Earnest Money Deposit (EMD): Rs. 5,18,378/- (Rupees Five Lakh Eighteen Thousand Three Hundred Seventy Eight Only)
Bid increment amount: Rs.25,000/- (Rupees Twenty Five Thousand Only)</td><td>Date/time of obtaining Bid/Tender Document: From March 5th, 2026 to March 18th, 2026 4.00 pm (except 2nd & 4th Saturday, Sundays and other intervening holidays)

Date of Inspection: March 6th, 2026 11am. To 3.00pm

Date & Time of E auction: March 19th 2026 Between 11:00 a.m. to 3:00p.m.</td></tr>
</table></td></tr>
<tr><td>5</td><td>The sale of Secured Assets is on “As is where is”, “As is what is & whatever there is” and ‘without recourse” basis. The description of the immovable properties is based on the mortgages created by the Borrower with the secured lenders from time to time and the representations made by them. The AO does not take or assume any responsibility for any shortfall of the immovable assets or for procuring any permission, etc. or for the dues of any authority established by law. All statutory liabilities / taxes / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. It is expressly made clear that the AO / Bank do not take any responsibility to provide information on the same. The AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by the purchaser.</td></tr>
<tr><td>6</td><td>Inspection of assets
The interested parties may inspect the assets at their own cost by giving prior intimation to</td></tr>
</table>

	the authorized officer in the presence of a representative of the AO available at the site to facilitate the inspection.
7	**Due Diligence by the Bidders** The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, etc. whether the bidder actually inspects or visits or verifies or not.
8	To the best of knowledge and information of Bank /Authorized Officer no encumbrances exists on the stated properties/assets. However, prospective bidders may peruse the copies of title deeds available with Bank with prior appointment and also carry out their own enquiries to satisfy themselves regarding encumbrances, if any over the above properties/assets.
9	The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of movable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and abuttal of the assets/properties and that the bidder concurs or otherwise admits the identity of the assets/properties purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets/properties and their condition.
10	The Bidder shall not be entitled to receive re-imbursement of any expenses which may have been incurred in preparation of the Bid/Offer for submission and/or for carrying out due diligence, search of titles to the assets and matters incidental thereto or for any other purpose in connection with purchase of the assets under reference.
11	**Submission of Tender/Offer** The Bidder shall complete in all respects the Offer form(s) annexed to the Tender Document, and furnish the information called for therein and shall sign and date each of the documents in the space provided therein for the purpose. The Bidder shall initial each page of the Offer. Offers received for sale and / or accepted are not transferable. The Format for submission of Profile of the bidder is given in Chapter VI & VII respectively of this Tender Documents. The format Chapter VI is for Individuals and The format Chapter VII is Company / Proprietorship / Partnership firms. Bidders may fill in only the form relevant to them.
12	The interested bidders shall submit their Bid along with EMD & KYC documents (PAN card & Address proof) to the Authorised Officer at IDBI Bank Ltd. After scrutinizing if the bid documents are complete in all respect, the eligible bidders shall receive user id / password on their valid email id (mandatory for e-auction) from the e-auction service provider **PSB Alliance Private Limited (BAANKNET Platform).**
10	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder. The Authorized person's signature should be duly attested by the Bidder.
11	The Tender/Offer shall contain the full address, Telephone No., Fax No., e-mail-ID, if any, of the Bidder for serving notices required to be given to the Bidder in connection with the Offer.
12	Bidders are also required to submit declaration executed on general **stamp paper of Rs.100/-** along with the **Bid form** as per the format given at **Chapter VII.**

13	The Tender/Offer form, declaration etc. shall not be detached from the Bid Documents i.e., 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 i.e., entire set of Bid Document along with duly filled relevant forms be submitted to AO.
14	**Last date for submission of Tender/Offer /Bid Document** The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to any one of the below mentioned. (i) **Shri Vikas Kumar**, DGM, Retail Recovery Kolkata or **Shri Ashok Kumar Patel,** Assistant General Manager, Retail Recovery Kolkata at IDBI Bank Ltd., Zonal Office Building, 2nd Floor, 44, Shakespeare Sarani, Kolkata-700017. (ii) **Shri Krishnendu Biswas,** DGM & Branch Head, IDBI Bank Ltd, Medinipur Branch or **Shri Dibyendu Pal**, Manager, Retail Recovery Officer, IDBI BANK Ltd, at Sahid Khudiram Parikalpana Bhawan (Ground Floor), Paschim Medinipur Zila Parishad Complex, Dist-Medinipur (West), West Bengal-721101 on any working day (except Sunday, 2nd and 4th Saturdays & Other Holidays if any). Not later **than 4:00 pm on 18th March, 2026**, in a sealed cover. Bidders to submit the EMD by way of RTGS in favor of "**IDBI Bank Ltd.", Account No.: 42034915010026, IFSC Code: IBKL0000420, Branch: Medinipur, PIN-721101 (Sol 420).**
15	Only those bidders will be permitted to participate in the e-Auction whose Tender/ Offer /Bid Document is complete in every respect and remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time. Bank does not take any responsibility and will not entertain any complaint for any delay in transfer of funds by way of electronic mode. Form of Tender /Offer/ Bid document, if found incomplete in any respect, shall be liable for outright rejection. Bidders whose forms are found to be in order together with the EMD / Cost of Tender Document submitted by them, will be intimated by e-mail and through mobile.
16	Procedure for e-Auction (after submission of bid to **AO**). a. IDBI has appointed PSB Alliance Private Limited (BAANKNET Platform), (https://baanknet.com & https://psballiance.com) as e-Auction Support Provider (e-ASP) for said sale. b. Contact Details- Ms. Swani-9990605075 & Dharmesh Asher Sr. Manager- 91-9892219848 E-mail- support.baanknet@psballiance.com are authorized representative of e-ASP. c. After securitization of bids and confirmation of the receipt of EMD as advised, **AO** would forward names and other details of valid bidders to the e-ASP for initiating further process related to auction. d. Valid bidders are required to be in touch with the e-ASP and submit following documents to e-ASP:- 1. Details of EMD i.e. details of RTGS sent to **AO**. 2. Self attested copy of PAN Card 3. Self attested valid Residential Proof (any one of the-Voter-id, Passport, Driving License, Aadhar Card, Utility bill, MNREGA Card, NPR certificate) 4. Valid e-mail id and contact details (with alternate mobile/ land line phone numbers)

	e. Participants who are not already registered with the e-auction provider PSB Alliance Private Limited (BAANKNET Platform), should register themselves by following the procedure mentioned at the website: https://baanknet.com & https://psballiance.com. f. 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 RTGS for EMD is found to be in order. The documents with further directions by the e-ASP company, if any, for log in and participating in the auction through online process. After receiving the user id / password, in case any bidders feel the need for training / e – auction support, such bidders may Contact Details-**Ms. Swani - 9990605075 & Dharmesh Asher Sr. Manager- 91-9892219848** and Email id :- **support.baanknet@psballiance.com,** Toll free number :- **+91 82912 20220.** The bidders may be participating in e – auction for bidding from their place of choice and internet connectivity shall have to be ensured by bidder himself. 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. g. After completion of e-Auction process, e-ASP would submit list of the bidders along with its bid amount to AO. Thereafter, AO would intimate the bidders accordingly.	
17	**Date and Time of e–Auction**	**March 19th 2026 Between 11:00 a.m. to 3:00p.m.**
	The auction would be held with **unlimited** extensions of 05 minutes each, **if required**, on **<u>e-Auction platform</u>**. 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. Interested bidders, who have been found to be eligible and submitted their refundable & non-interest bearing EMD, not below Reserve price, before the last date mentioned shall be eligible for participating in the e- bidding process. Online Auction shall be held **primarily for a period of two hours** on e-auction platform at website: https://baanknet.com, https://psballiance.com ,_subject to the condition that if a bidder places a bid in the last 5 minutes of closing of the E-auction and if that bid gets accepted, then the auction's duration shall get extended automatically by the system for another 5 minutes, for the entire auction (i.e. for all the items in the auction), from the time that bid comes in. **Please note that the auto-extension will take place only if a bid comes in those last 5 minutes and if that bid is valid bid in terms of e-auction notice published and this Tender document**. If such valid bid is not received in the said last 5 minutes, the auto-extension will not take place and the E-auction shall get closed automatically without any further extension and the last highest bid received would be treated as the successful bid and auction would be treated as concluded subject to acceptance and approval of the Bid by the Authorised Officer. Necessary communication in this regard shall be sent in writing by the Authorised Officer to the successful Bidder. It is suggested that the bidders do not wait till the last minutes to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure etc. **Increase in Bid Amount :** It may be noted that increase in bid amount, if any, during the e-Auction period shall be **in multiples of Rs.25,000/- (Rupees Twenty Five Thousand Only)** **Increase in bid amount below the aforesaid amounts will be rejected.**	

	First bid should be of at least equal to Reserve Price or increment(s) over the Reserve Price in multiples as above.
18	AO reserves the right to retain the EMD of top three bidders upto three months from the date of e-Auction and **the amount of such EMD will not carry any interest**. The Bids so retained will be valid for three months from the date of e-Auction or till further extension of time as may be approved by the AO. The EMD of other bids will be returned within 7 days from the date of e-Auction.
19	**Payment of Sale Price** The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the AO and the purchaser shall immediately i.e. on the same day or not later than next working day will be required to deposit 25% of the sale price (less the amount of EMD) on acceptance of his/her bid **by way of RTGS in favor of IDBI Bank Ltd.", Account No.: 42034915010026, IFSC Code: IBKL0000420, Branch: Medinipur, PIN-721101 (Sol 420).** The balance amount of the sale price shall have to be paid on or before 15th day of confirmation of sale **by way of RTGS in favor of IDBI Bank Ltd.", Account No.: 42034915010026, IFSC Code: IBKL0000420, Branch: Medinipur, PIN-721101 (Sol 420).** or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer in any case not beyond three months.
20	In case the successful bidder fails to deposit 25% of the sale price within stipulated period, 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 25% of the sale consideration so deposited including the EMD.
21	The defaulting successful bidder shall forfeit all claims to the assets or to any part of the sum for which it may be subsequently sold.
22	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the amount paid by such bidder would be forfeited and also the AO reserves the right to re-sell the assets to the second/third highest bidder or re-auction the property in the above manner, who shall also be treated as the successful bidder mentioned in clauses 12 to 17 above and further in terms of this Bid Document.
23	On confirmation of sale and if the terms of payment have been complied with and the successful bidder pays entire sale consideration, 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.
24	The Successful Bidder shall, after making full payment of sale price within 15 days of sale or such extended period as may be granted by the AO at his/her sole and absolute discretion, arrange to take possession of the Secured Assets immediately thereafter. It is explicitly stated that once the Sale Certificate is issued by the AO, the AO/ IDBI Bank Ltd or its any official shall not be held responsible for security and safe-keeping of the Secured Assets. In case the successful bidder fails to take possession of the secured assets as stated above, the AO reserves the right to revoke the sale confirmed in his/her favor, forfeit the entire amount paid by the successful bidder and go for re-bidding or sell the secured assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty. In such an event, the original successful bidder shall have no claims on the secured assets or to any amount/s for which it

	may be subsequently sold.
25	After issuance of Certificate of Sale by AO, the Successful Bidder (purchaser) is required to get the same registered with the competent authority (if required) within four months or as per norms guidelines of government authorities issued from time to time at his cost. The purchaser will be required to bear all the necessary expenses like stamp duty, registration, conveyance expenses, etc. for transfer of assets in his/her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured lenders and it shall be solely the obligation of the Bidder, at his/her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his /her/their name. Bank does not take any responsibility to provide information on the same.
26	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.
27	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.
28	**General Terms and Conditions** 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.
29	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.
30	The AO reserves the right and liberty to accept/reject any or all the Bids/Offers and also reserves the right to cancel the entire sale process/ e-Auction process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the AO, at her 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.
31	In the event the said sale in favor 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.
32	Offers received for sale and / or accepted are not transferable.
33	Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him only.
34	All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
35	Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the

	right to call off the sale process at any point of time without assigning any reasons.
36	All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Kolkata alone shall have jurisdiction to entertain /adjudicate such disputes.
37	On payment of Sale consideration, the successful bidder to the Bank will be subject to TDS under section 194-1A of the Income Tax Act 1961 and TDS is to be deducted by the successful bidder only at the time of deposit of remaining 75% of the Bid amount. Any dispute regarding the matter would be under jurisdiction of courts in Kolkata only.
38	Particulars specified in schedule above has been stated to the best of the information of the Authorized Officer/ Bank. Authorized Officer and/or Bank will not be answerable for any error, mis-statement or omission in this Public Notice.
39	Tenderer (s) must ensure the following while submitting the tender: a. That the tender should be filled in the format of the tender bid enclosed at Chapter No-VI/VII as applicable. 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 the 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 tender document is duly signed by the tenderer before submitting the tender and documents submitted shall be duly attested. f. That all alteration, erasures and over writing, if any, in the documents/schedule or rate(s) are duly authenticated by the tenderer's signature.

VI. BID FORM FOR INDIVIDUAL

For purchase of Secured assets of secured asset of Sangita Maity (Hazra) (Borrower), Legal heirs of the deceased guaranto/co-borrower Late Dilip Hazra namely Sangita Maity Hazra and Mangol Hazra Situated At Medinipur, Paschim Medinipur

Property Description: All that piece and parcel immovable property located under Dist: Paschim Medinipur, PS: Midnapore, Mouza: Keranitola, J.L. No. 171 under Midnapore Municipality Ward No. 22, LR Khatian No. 268, Modified LR Khatian No 1304, RS & LS Plot No 293/605 Area: 0.0085 acres.

1	***a)*** Full Name of the Bidder/Offerer*(in Block letters)*	:	
	b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.		
	d) E-mail ID		
2	Brief particulars of business (if any)	:	
3	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd.	:	
4	Name and particulars of the Company/Firm/Person in whose name the Secured Assets/property are to be purchased	:	
5	RTGS remitted through i.e. Name of the Bank	:	
	RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	
In case of refund of EMD, it would be refunded to the account from where it was remitted.			
6	Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer	:	

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

Place : Signature of the duly authorized official of the Bidder/Offerer
Date : Name and Designation of the Authorized Signatory

VII. BID FORM FOR COMPANY/ PARTNERSHIP/ PROPRIETORSHIP FIRM

For purchase of Secured assets of secured asset of Sangita Maity (Hazra) (Borrower), Legal heirs of the deceased guaranto/co-borrower Late Dilip Hazra namely Sangita Maity Hazra and Mangol Hazra Situated At Medinipur, Paschim Medinipur

Property Description: All that piece and parcel immovable property located under Dist: Paschim Medinipur, PS: Midnapore, Mouza: Keranitola, J.L. No. 171 under Midnapore Municipality Ward No. 22, LR Khatian No. 268, Modified LR Khatian No 1304, RS & LS Plot No 293/605 Area: 0.0085 acres.

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 Authorized Person to carry out e- auction on behalf of the company/firm /party ***(in Block letters)*** **(Original Authorized letter to be attached to carry out the e-Auction process)**	:
	b) Complete Postal Address of the Authorize person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:
	c) Mobile Nos.	
	d) E-mail ID	
10	Designation of the Authorized Person	:
11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd.	:
13	RTGS remitted through i.e. Name of the	:

	Bank	
	RTGS UTR No.	
	Amount Remitted	
	Date	
In case of refund of EMD, it would be refunded to the account from where it was remitted.		
14	Income Tax Permanent Account Number(s) (PAN) of the Authorized person	:

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

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

Signature:

Name of the Authorized Person:

Designation:

Company Seal

All authorizations should be annexed to this form.

VIII. DECLARATION BY THE BIDDER (ON GENERAL STAMP PAPER OF Rs.100/-)

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

To,
The Authorized Officer,
IDBI Bank Ltd., Zonal Office Building,
2nd Floor, 44, Shakespeare Sarani,
Kolkata-700017,West Bengal
Dear Sir,

For purchase of Secured assets of secured asset of Sangita Maity (Hazra) (Borrower), Legal heirs of the deceased guaranto/co-borrower Late Dilip Hazra namely Sangita Maity Hazra and Mangol Hazra Situated At Medinipur, Paschim Medinipur
All that piece and parcel immovable property located under Dist: Paschim Medinipur, PS: Midnapore, Mouza: Keranitola, J.L. No. 171 under Midnapore Municipality Ward No. 22, LR Khatian No. 268, Modified LR Khatian No 1304, RS & LS Plot No 293/605 Area: 0.0085 acres.

1. Having fully examined and understood the terms and conditions of the Tender Document and condition and status of the Secured Assets/property, I/We offer to purchase the said Secured Assets strictly in conformity with the terms and conditions of this Tender/Offer Document.
2. I/We understand that if my/our Bid/Offer is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Tender/Offer and acquire the Secured Asset/property. Should I/We fail to execute and perform the terms and conditions when called upon to do so, the Earnest Money Deposit (EMD) shall be forfeited.
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 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 arrange to take possession of the secured assets immediately after payment of entire sale consideration. I/We understand that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the secured assets. We further understand that in the event I/We fail to take possession of the Secured Assets as stated above, the AO reserves the right to revoke the sale confirmed in my/our favor 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 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 the owners

and/or **Sangita Maity (Hazra) (Borrower), Legal heirs of the deceased guaranto/co-borrower Late Dilip Hazra namely Sangita Maity Hazra and Mangol Hazra** 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 is accepted.

6. I/We understand that you are not bound to accept the highest or any Bid, as you may consider deem fit. 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 including sale by negotiation with any of the bidders and/or other parties by private treaty.
7. 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.
8. I/We have paid ____ towards Earnest Money Deposit (EMD) in the name of "IDBI Bank Ltd." by way of RTGS.
9. We understand that the EMD will not carry any interest.
10. We understand that the Bid should be unconditional and Bid having conditions contrary to the terms and conditions of the Bid Document can be summarily rejected.

Place:
Dated: _____ day of 2026

Signature ....……………………… in the capacity of ....

duly authorized to sign Bid for and on behalf of ....

(Name and address of the Bidder)
(IN BLOCK CAPITALS)

WITNESS :

Signature : ....

Name & Address : ....

Occupation : ....

IX. Disclaimer

The information contained in this Bid Document or information provided subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of "IDBI Bank Ltd", is provided to the bidder(s) on the terms and conditions set out in this Bid Documents and all other terms and conditions subject to which such information is provided.

This Bid Document is not an agreement and is not an offer or invitation by IDBI Bank Ltd to any parties other than the applicants who are qualified to submit the bids. The purpose of this Bid Document is to provide the Bidder(s) with information to assist the formulation of their proposals/offer. This Bid Document does not claim to contain all the information each Bidder may require. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this Bid Document. IDBI Bank Ltd makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this Bid Document. IDBI Bank Ltd may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this Bid Document.

IDBI Bank Ltd reserves the right to reject any or all the expression of interest / proposals/offer received in response to this Bid Document at any stage without assigning any reason whatsoever. The decision of IDBI Bank Ltd shall be final, conclusive and binding on all the parties/Bidders.