



The Authorized Officer (AO)

of

IDBI BANK LIMITED

IDBI Bank Ltd, Retail Recovery
44 Shakespeare Sarani
Kolkata – 700017
West Bengal

BID DOCUMENT

For Anukul Garments Pvt Ltd

SALE OF ASSETS OF Shri. **SAJAL BHATTACHARJEE Managing Director Anukul Garments** BORROWER , admeasuring an area of 10 cottahs SITUATED at Mouza-Akna Mirzapur J.L no. 14, Baruipur, P.S- Baruipur, Khatian no. 334,312,245, Dag No. 1140 & 1141, District- S-24-PGS (5 cottahs 4 chittacks 19 sqft at L.R Dag no. 1140 and 4 cottahs 9 chittacks 33 sqft at L.R Dag No. 1141) in the State of West Bengal. Bounded by – On the North by Dag No. 1139, On the South by Dag No. 1142 and 1144, on the East By Road On the West by Dag No. 1151 .

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

&

The Security Interest (Enforcement) Rules, 2002

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IMPORTANT DATES & INFORMATION:

Bid Increase Amount	By Rs 50,000/-
Sale of Bid / Tender document	Bid Document can be obtained from Kolkata Zonal Office, on working days (10.00 A. M. to 4.00 P. M.) or from the website: www.idbi.com till 17.03.2026.
Date of Inspection	11.03.2026
Last Date of submission of Bid along with EMD & KYC documents	EMD: 17.03.2026 up to 4.00 PM
Date of e –Auction/ Time of e – Auction	March 18, 2026 from 11 A.M. to 1 P.M. with unlimited extensions of 5 minutes each.


IDBI BANK
IDBI BANK LTD

Retail Recovery Department, 44, Shakespeare Sarani

2nd Floor, Kolkata - 700 017

Landline : 033-6655 7746, Ph. No.: 7696020219

Website : www.idbibank.in, CIN : L65190MH2004GOI148838

**SALE NOTICE UNDER
SARFAESI ACT
FOR IMMOVABLE
SECURED ASSETS**

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), Mortgagor(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the secured creditor, the physical possession of which has been taken by the Authorised Officer of IDBI Bank, Secured Creditor will be sold on "As is where is", "As is what is" and "Whatever there is" and basis on 18.03.2026.

1) Name & Address of the Borrower 2) Name & Address of the Co-Borrower 3) Loan Account Numbers	a) Demand Notice Date b) Possession Date c) Outstanding Balance as per Demand Notice d) Possession Type	Description of Immovable Property	A) Reserve Price B) Earnest Money Deposit (E.M.D.) C) Bid Increment Amount D) Date of e-auction
Anukul Garments Pvt. Ltd. (Borrower) at 22 Maharaja Tagore Road, Dhakuria, P.S. - Jadavpur Kolkata - 700031. Shri Sajal Bhattacharjee (Guarantor and Mortgagor) Shri Ujjal Bhattacharjee (Guarantor) and Shri Utpal Bhattacharjee (Guarantor) at 22 Maharaja Tagore Road, Dhakuria, P.S. - Jadavpur Kolkata - 700031 Account No. : 135651100001038	a) 10.04.2015 b) 24.09.2019 c) Rs. 94,13,678.56 (Rupees Ninety Four Lakh Thirteen Thousand Six Hundred Seventy Eight and Fifty Paise Only) due as on 30-09-2011 d) Physical	Mortgage by deposit of title deeds created Shri Sajal Bhattacharjee on 30/10/2009, in favour of IDBI Bank in respect of its immovable properties admeasuring an area of 10 cottahs situated at Mouza - Akna Mirzapur J.L. No. 14, Barulpur, P.S. - Barulpur, Khatian No. 334, 312, 245, Dag No. 1140 & 1141, District - S-24-PGS (5 cottahs 4 chittacks 19 sqft at L.R. Dag No. 1140 and 4 cottahs 9 chittacks 33 sqft at L.R. Dag No. 1141) in the State of West Bengal. Bounded by : On the North : by Dag No. 1139; On the South : by Dag No. 1142 and 1144; On the East : By Road; On the West by : Dag No. 1151. Encumbrance : Not known to Bank.	A) Rs. 33,42,000.00 B) Rs. 3,34,200.00 C) Rs. 50,000.00 D) On 18.03.2026

Gist of Terms and Conditions appearing in the bid documents :

- The sale would be on E-Auction platform at the website <https://banknet.com/> through auction service provider PSB Alliance Pvt. Ltd. situated at Unit 1, 3rd Floor, VIOS Tower, Anik Nagar, Wadala East, Mumbai - 400037.
- The Bid Document can be obtained from Kolkata Zonal Office, 44, Shakespeare Sarani, Kolkata - 700017 on working days (11.00 A.M. to 4.00 P.M.) from the website www.idbibank.in and <https://banknet.com/> till 17th March 2026, 4 PM
- To the best of knowledge and information there are no encumbrances on the above properties.
- This publication is also statutory sale notice to the Borrower's / Guarantor's / Mortgagor's for sale under rule 9 (1) as per amended SARFAESI Act 2002.
- Further details and General Terms and Conditions Bank's website [www.idbibank.in] and or contact the Branch Officials mentioned above and also refer to the bid document hosted therein.
- 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.
- Date and Time of Inspection is 11.03.2026 from 11.00 A.M. to 4.00 P.M.
- Date and Time of E-Auction is 18.03.2026 from 11.00 A.M. to 1.00 P.M.

Date : 26.02.2026

Place : Kolkata

Sd/-

Authorized Officer, IDBI Bank



The above sale notice was published in the following newspapers on **27.02.2026**.

- i) Business Standard (English) – West Bengal edition with circulation in West Bengal
- ii) Aajkal (Bengali) – West Bengal edition with circulation in West Bengal

II. POSSESSION NOTICE PUBLISHED IN NEWSPAPERS

 IDBI BANK	Retail Recovery, Regional Office WB-I, Kolkata 44, Shakespeare Sarani Kolkata-700017	POSSESSION NOTICE (For Immovable Property) {Rule-8(1)}
Whereas the Authorized officers of IDBI Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and in exercise of the powers conferred under Section 13(12) of SARFAESI Act read with Rule 3 of Security Interest (Enforcement) Rules, 2002 (the Rules) issued demand notices calling upon the following Borrower/Mortgagor and Guarantors to repay the amount mentioned in the notices within 60 days from the date of the receipt of the said notices. The Borrower/Mortgagor and Guarantors have failed to repay its dues to IDBI Bank Ltd, notice is hereby given to the Borrower/Mortgagor and Guarantors in particular and public in general that the undersigned has taken possession of the property described herein below, in exercise of powers conferred under section 13(4) of the SARFAESI Act read with Rule 8(1) of the Rules on the below mentioned date. The Borrower/Mortgagor and Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IDBI Bank Limited for the amounts and further interest thereon as detailed hereunder.		
Name of the Borrower Name of the Guarantor	Description of immovable property	a) Date of Demand Notice b) Date of Possession c) Outstanding Amount
BORROWER: M/s Anukul Garments Pvt Ltd Registered office:- 22 Maharaja Tagore Road, Dhakuria, P.S- Jadavpur Kolkata-700031, Unit :- Akna, P.O- Mallickpur, P.S- Baruipur, N-24-PGS, Kolkata-700245 GUARANTOR: (1) Shri Sajal Bhattacharjee 22, Maharaja Tagore Road Dhakuria, P.S- Jadavpur, Kolkata-700031, (2) Shri Ujjal Bhattacharjee, 22, Maharaja Tagore Road, Dhakuria, P.S- Jadavpur, Kolkata-700031 (3) Shri Utpal Bhattacharjee 22, Maharaja Tagore Road Dhakuria, P.S- Jadavpur, Kolkata-700031	All that part and parcel of the property consisting of- Admeasuring an area of 10 cottahs situated at Mouza-Akna Mirzapur J.L No- 14, Baruipur, P.S- Baruipur, Khatian No. 334,312,245, Dag No. 1140 & 1141, District- S-24-PGS (5 cottahs 4 chittacks 19 sqft at L.R Dag no. 1140 and 4 cottahs 9 chittacks 33 sqft at L.R Dag No. 1141) in the State of West Bengal. Bounded by- On the North by: Dag No- 1139, On the South by: Dag No- 1142, 1144, On the East by: Road, On the West by: Dag No- 1151 together with all buildings and structures thereon and all plant and machineries attached to the earth or permanently fastened to anything attached to the earth.	a) 10.04.2015 b) 24.09.2019 c) ₹94,13,678.50 (Rupees Ninety Four Lakh Thirteen Thousand Six Hundred Seventy Eight And Fifty Paise only) as on 30.09.2011 together with further interest thereon.
Date : 28.09.2019, Place : Kolkata		Authorised Officer, IDBI Bank Ltd.

যেহেতু, আই ডি বি আই ব্যাঙ্ক লিমিটেড-এর অনুমোদিত অফিসার হিসেবে নিম্নস্বাক্ষরকারী, সিকিউরিটিজেশন অ্যান্ড রিকনস্ট্রাকশন অফ ফিন্যান্সিয়াল অ্যাসেসমেন্ট অ্যান্ড এনফোর্সমেন্ট অফ সিকিউরিটি ইন্টারেস্ট অ্যাক্ট, ২০০২ (সারফায়েসি অ্যাক্ট) মোতাবেক এবং সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলস, ২০০২-এর রুল ৩-এর সঙ্গে পঠনীয় উক্ত অ্যাক্টের ১৩ (১২) ধারাবাহীনে তাঁর ওপর অর্পিত ক্ষমতাবলে দেনদার/বন্ধকদাতা ও জামিনদার-এর প্রতি নিম্নোক্ত তারিখ সংবলিত দাবি বিজ্ঞপ্তি ইস্যু করেছিলেন যাতে উক্ত বিজ্ঞপ্তির তারিখ থেকে ৬০ দিনের মধ্যে সংশ্লিষ্ট বিজ্ঞপ্তিতে উল্লিখিত পরিমাণ অর্থাৎ টাঃ আদায় দেওয়ার জন্য তাঁদের আহ্বান জানানো হয়েছিল।

উক্ত দেনদার/বন্ধকদাতা/জামিনদারগণ ওই পরিমাণ অর্থাৎ আদায় দিতে ব্যর্থ হওয়ায় এতদ্বারা বিশেষ করে ওই দেনদার/বন্ধকদাতা/জামিনদার এবং জনসাধারণের জ্ঞাতার্থে জানানো হচ্ছে যে, নিম্নস্বাক্ষরকারী উক্ত রুলসমূহের রুল ৮(১) -এর সঙ্গে পঠনীয় উক্ত অ্যাক্টের ১৩(৪) ধারাবাহীনে তাঁর ওপর অর্পিত ক্ষমতাবলে নিম্নোক্ত তারিখে নিচে বর্ণিত সম্পত্তির দখল নিয়েছেন।

বিশেষ করে ওই দেনদার/বন্ধকদাতা/জামিনদার এবং জনসাধারণকে এতদ্বারা নিম্নোক্ত সম্পত্তি নিয়ে লেনদেন না করার জন্য সতর্ক করা হচ্ছে এবং এর পরেও এই সম্পত্তি নিয়ে যে কোনও লেনদেন করা হলে তা উক্ত বিজ্ঞপ্তিতে উল্লিখিত বকেয়া টাঃ ও তার ওপর নিম্নোক্ত সুদ, আই ডি বি আই ব্যাঙ্ক লিমিটেড-এর চার্জ সাপেক্ষ হবে।

দেনদার-এর নাম জামিনদারের নাম	স্থাবর সম্পত্তির বর্ণনা	ক) দাবি বিজ্ঞপ্তির তারিখ খ) দখলের তারিখ গ) বকেয়া অঙ্ক
দেনদার: মে. অনুকূল গার্মেন্টস প্রাঃ লিঃ রেজিস্টার্ড অফিস-২২ মহারাজা টেগোর রোড, ঢাকুরিয়া, থানা যাদবপুর, কলকাতা-৭০০০৩১, ইউনিট- আকনা. পো. মন্ডিকপুর থানা বারুইপুর উ-২৪ পর, কলকাতা-৭০০২৪৫. জামিনদার (১) শ্রী সঞ্জল ভট্টাচার্য ২২ মহারাজা টেগোর রোড, ঢাকুরিয়া, থানা যাদবপুর, কলকাতা-৭০০০৩১, (২) শ্রী উজ্জ্বল ভট্টাচার্য ২২ মহারাজা টেগোর রোড, ঢাকুরিয়া, থানা যাদবপুর, কলকাতা-৭০০০৩১, (৩) শ্রী উৎপল ভট্টাচার্য, ২২ মহারাজা টেগোর রোড, ঢাকুরিয়া, থানা যাদবপুর, কলকাতা-৭০০০৩১.	সম্পত্তির সমগ্র অবিস্তৃতা অংশ যাতে আছে মৌজা- আকনা মিরজাপুর, জে এল নং ১৪, বারুইপুর, থানা বারুইপুর, খতিয়ান নং ৩৩৪, ৩১২, ২৪৫, দাগ নং ১১৪০, ১১৪১, জেলা দ. ২৪ পর. (৫ কাঠা ৪ কাঠা ১৯ বর্গফুট এল আর দাগ নং ১১৪০ এবং ৪ কাঠা ৯ ছটাক ৩৩ বর্গফুট এল আর দাগ নং ১১৪১-এ) পশ্চিমবঙ্গে ১০ কাঠা জমি. সীমানা: উত্তর দাগ নং ১১৩৯, দক্ষিণ: দাগ নং ১১৪২, ১১৪৪, পূর্ব রাস্তা, পশ্চিম দাগ নং ১১৫১. সহ সব বিল্ডিং ও কাঠামো তদুপরি ও সব প্লান্ট ও মেশিনারি যা মাটিতে লাগানো	ক) ১০.০৪.২০১৫ খ) ২৪.০৯.২০১৯ গ) টা ৯৪১৩৬৭৮.৫০ (চুরানবুই লাখ তেরো হাজার ছশো আটাত্তর টাকা পঞ্চাশ পয়সা) ৩০.০৯.২০১১ অনুযায়ী সহ তদুপরি বাড়তি সুদ)

তারিখ: ২৮.০৯.২০১৯, স্থান: কলকাতা

অনুমোদিত অফিসার আই ডি বি আই ব্যাঙ্ক লিঃ

The above possession notice was published in the following newspapers on 28.09.2019

- Business Standard (English) – West Bengal edition with circulation in West Bengal
- Aajkaal (Bengali) – West Bengal edition with circulation in West Bengal

III. BRIEF DESCRIPTION OF SECURED ASSETS

LOT-I – Movable property : Nil

LOT – II – Immovable property

Admeasuring an area of 10 cottahs SITUATED at Mouza-Akna Mirzapur J.L no. 14, Baruipur, P.S-Baruipur, Khatian no. 334,312,245, Dag No. 1140 & 1141, District- S-24-PGS (5 cottahs 4 chittacks 19 sqft at L.R Dag no. 1140 and 4 cottahs 9 chittacks 33 sqft at L.R Dag No. 1141) in the State of West Bengal. Bounded by – On the North by Dag No. 1139, On the South by Dag No. 1142 and 1144, on the East By Road On the West by Dag No. 1151 .

IV. OUTSTANDING DUES OF THE SECURED LENDERS

Anukul Garments Pvt Ltd

IDBI Bank Ltd: -

As on 30.09.2011

Facility	Amount in Rs.
Cash Credit	93,88,444.50
Expenses	25,234.00
Total Outstanding	94,13,678.50

Total outstanding amount of 94,13,678.50/- (Rupees Ninty Four Lakh Thirteen Thousand Six Hundred Seventy Eight and Fifty Paise Only) as on 30.09.2011 plus further applicable interest cost & charges w.e.f. 01.10.2011.

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V. TERMS AND CONDITIONS

1	The Authorised Officer (AO) of IDBI Bank Ltd (IDBI), exercising the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as “the SARFAESI Act”) is selling the assets/properties mentioned at item No. 1 of the Tender Document (hereinafter referred to as the ‘Secured Assets’) and the same are being sold on “As is where is & whatever there is” basis.
2.	Auction/ bidding shall only be through “online electronic mode” through the website of the service provider : Address:- BAANKNET: The eAuction Portal for the Indian Banks for selling the Non-Performing Asset (NPA) Toll Free Number+91 82912 20220 support.baanknet@psballiance.com Working Hours - 9:00 AM to 7:00 PM (In accordance with IBBI Rules and Regulations) (Office remains closed on the 2nd and 4th Saturday of every Month)
3.	Issue of Tender/ Offer / Bid Document The Tender Document along with offer Form is available on sale from March 01st, 2026 and March 17th, 2026 between 11.00 A. M. to 4.00 P. m and can be obtained from Shri Vikas Kumar , DGM or Parveen Asija, AGM, IDBI Bank Ltd., Retail Recovery Department (2nd floor), IDBI Bank Ltd, 44 Shakespeare Sarani, Kolkata-700017, Phone: 033-6655-7709/746 on payment of a non-refundable fees of Rs.100/- (Rupees One Hundred Only) through online payment (i.e. NEFT/RTGS etc.) in favour of “IDBI Bank Ltd- Account No. 06034915010026, IFSC Code : IBKL0000060, Branch : 44, Shakespeare Sarani, Kolkata-700017, with remarks :- IDBI Bank Ltd. purchase of bid documents for E-Auction of the property of Sh. Sajal Bhattacharjee managing director of Anukul Garments Pvt Ltd borrower” along with the name of the Purchaser. The bid document can also be downloaded from IDBI website www.idbi.com. Those bidders preferring to download the Bid Document shall have to furnish the non refundable fee of Rs.100/- as mentioned above, at the time of submission of the bid along with EMD.
4	<u>Reserve Price</u> The Reserve price for the sale of the Secured Assets is as under: • LOT – II – Rs. 33,42,000/- (Rupees Thirty Three Lakh Forty-two Thousand Only)

	<u>Earnest Money Deposit (EMD)</u> The EMD has been fixed at LOT – II - Rs. 3,34,200/- (Rupees Three lakh Thirty Three Thousand Two Hundred only)
5	The amount of EMD paid by the interested bidders shall carry no interest.
6	The sale of Secured Assets is on “<i>As is where is</i>”, “<i>As is what is & whatever there is</i>” and “<i>without recourse</i>” basis. The description of the immovable properties is based on 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. The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fee etc. and all statutory liabilities charges for conveyance/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, of Shri Sajal Bhattacharjee or Mortgagor/Guarantor 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.
7	<u>Inspection of assets</u> The interested parties may inspect the assets at their own cost between 11.00 a.m. and 4.00 p.m. on the assigned dates (March 11, 2026) in the presence of a representative of the AO available at the site to facilitate the inspection
8	<u>Due Diligence by the Bidders</u> 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, pending litigations (if any) etc. whether the bidder actually inspects or visits or verifies or not.
9	To the best of knowledge and information of Bank /Authorized Officer no other 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.
10	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 abutments of the assets/properties and that the bidder concurs or otherwise admits the identity of the assets/properties purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets/properties and their condition.
11	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.
12	<u>Submission of Tender/Offer</u> 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 are given in Chapter VII & VIII respectively of this Tender Documents. The format Chapter VII is for Individuals and The format Chapter VIII is Company / Proprietorship / Partnership firms. Bidders may fill in only the form relevant to them.
13	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 BAANKNET.COM
14	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
15	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.
16	The Tender/Offer form shall not be detached one from the other and no alteration or mutilation (other than filling in all the blank spaces) shall be made in any of the documents attached thereto.
17	<u>Last date for submission of Tender/Offer /Bid Document</u> The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the AO, Shri Vikas Kumar , Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017. Phone: 033-6655-7766/839, not later than 05.00 p.m. on March 17th, 2026 in a sealed

	cover containing a crossed A/c Payee Demand Draft/Pay Order of Rs. 3,34,200/- (Rupees Three lakh Thirty Four Thousand Two Hundred only) The DD / PO should be drawn in favour of “IDBI Bank Ltd- A/c Anukul Garments Pvt Ltd” payable at Kolkata issued by Nationalized Bank/ Scheduled Bank as Earnest Money Deposit (EMD), which shall be superscripted “EMD for Anukul Garments Pvt Ltd” and the other sealed cover containing the Bid Document superscripted “Bid Document – for Anukul Garments Pvt Ltd”. <u>Remittance of EMD by way of RTGS</u> Bidders who prefer to submit the EMD by way RTGS, may remit the EMD amount in favour of IDBI Bank Limited, Account No. 152634915010026, IFSC Code: IBKL0001526, Branch : Shakespeare Sarani, Kolkata. Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Bid Forms. Bidders who have downloaded the Bid Document from IDBI website www.idbi.com must pay Rs.100/- (Rupees one hundred only) towards the cost of the same, by way of DD/ PO or by way of RTGS.
18	Only those bidders will be permitted to participate in the e –auction whose Tender/ Offer /Bid Document is complete in every respect and whose Demand Draft/Pay Order for EMD is found to be in order well before the cut-off time. Bank does not take any responsibility and will not entertain any complaint – Form of Tender /Offer/ Bid, 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.
19	<u>Registration with E-Auction Service Provider</u> Participants who are not already registered with the e-auction provider BAANKNET: The eAuction Portal for the Indian Banks for selling the Non-Performing Asset (NPA) should register themselves by following the procedure mentioned at the website: BAANKNET: The eAuction Portal for the Indian Banks for selling the Non-Performing Asset (NPA) 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 Demand Draft/Pay Order for EMD is found to be in order. The documents with further directions by the e- auction provider company, if any, for log in and participating in the auction through online process. After receiving the userid / password, in case any bidders feel the

	need for training / e – auction support, such bidders may contact Helpline No. :- BAANKNET: The eAuction Portal for the Indian Banks for selling the Non-Performing Asset (NPA) Toll Free Number+91 82912 20220 support.baanknet@psballiance.com Working Hours - 9:00 AM to 7:00 PM (In accordance with IBBI Rules and Regulations) (Office remains closed on the 2nd and 4th Saturday of every Month) who is the Service Provider to arrange e – auction platform. 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.
20	<u>The e- auction day</u> : March 18, 2026 <u>E –Auction time</u> :from 11 A.M to 1.00 P.M . (Subject to unlimited extensions of 5 minutes each as explained herein below) LOT-I – Movable property : Nil LOT – II – Immovable property Admeasuring an area of 10 cottahs SITUATED at Mouza-Akna Mirzapur J.L no. 14, Baruipur, P.S- Baruipur, Khatian no. 334,312,245, Dag No. 1140 & 1141, District- S-24-PGS (5 cottahs 4 chittacks 19 sqft at L.R Dag no. 1140 and 4 cottahs 9 chittacks 33 sqft at L.R Dag No. 1141) in the State of West Bengal. Bounded by – On the North by Dag No. 1139, On the South by Dag No. 1142 and 1144, on the East By Road On the West by Dag No. 1151. 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 Thirty minutes on e-auction platform at website: baanknet.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. <u>Increase in Bid Amount :</u> It may be noted that increase in bid amount, if any, during the e-auction period shall be made as under. <u>In multiples of Rs.50,000/-</u> Increase in bid amount below the said Rs.50, 000/= 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.
21	AO reserves the right to retain the EMD of top three bids upto two month from the date of e – auction and the amount of EMD will not carry any interest. The Bids so retained will be valid for two 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.
22	<u>Payment of Sale Price</u> 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 crossed A/c Payee Demand Draft/Pay Order drawn in favour of “IDBI Bank Ltd. – A/c Anukul Garments Pvt Ltd payable at Kolkata issued by Scheduled Commercial Bank. The balance 75% of the sale price on or before 15th day of confirmation of sale by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of “IDBI Bank Ltd. – A/c Anukul Garments Pvt Ltd” – payable at Kolkata issued by Scheduled Commercial Bank. Or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer.
23	In case of default in payment by the successful bidder, the amount already deposited by the offerer shall be liable to be forfeited and the defaulting purchaser shall have no claim/right in respect of property/amount.
24	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.
25	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to resell the assets to the second/third highest bidder in the above manner, who shall also be treated as the successful bidder mentioned in clauses 13 to 20 above and further in terms of this Bid Document.
26	On confirmation of sale and if the terms of payment have been complied with, the AO exercising the power of sale shall issue Certificate of Sale for the movable and immovable property in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
27	The successful Bidder shall, after making full payment of sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at his 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 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 favour, 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.
28	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of assets in his/her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured 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.
29	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.
30	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.
31	<u>General Terms and Conditions</u>

	The AO shall be at liberty to amend/modify/delete/drop any of the above terms and conditions as may be deemed necessary in the light of the facts and circumstances.
32	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.
33	The AO reserves the right and liberty to accept/reject any or all the Bids/Offer and also reserves the right to postpone/ cancel the entire sale 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.
34	In the event the said sale in favour of the bidder not being confirmed by AO, otherwise than on account of the wilful 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.
35	The Bank is not liable to pay any interest or to refund EMD or any other payment received in case of any delay in issue of confirmation of sale /sale certificate by virtue of any court order received by the Bank after e-auction is held.
36	Offers received for sale and / or accepted are not transferable.
37	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.
38	All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
39	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.
40	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Kolkata shall have the exclusive jurisdiction to entertain /adjudicate such disputes.

VI. BRIEF DETAILS OF BID DOCUMENT

BID FORM FOR PURCHASE OF SECURED ASSETS OF SAJAL BHATTACHAJEE

LOCATED AT BARUIPUR KOLKATA IN THE STATE OF WEST BENGAL

LOT-I – Movable property : Nil

LOT – II – Immovable property

Admeasuring an area of 10 cottahs SITUATED at Mouza-Akna Mirzapur J.L no. 14, Baruipur, P.S- Baruipur, Khatian no. 334,312,245, Dag No. 1140 & 1141, District- S-24-PGS (5 cottahs 4 chittacks 19 sqft at L.R Dag no. 1140 and 4 cottahs 9 chittacks 33 sqft at L.R Dag No. 1141) in the State of West Bengal. Bounded by – On the North by Dag No. 1139, On the South by Dag No. 1142 and 1144, on the East By Road On the West by Dag No. 1151 .

1	Issue of Bid Document	:	The Bid Document can be obtained from Shri Vikas Kumar , DGM / Sh. Parveen Asija, AGM, IDBI Bank Ltd., 2nd floor, IDBI Bank Ltd 44 Shakespeare Sarani, Kolkata 700017, from March 01, 2026 to March 17 , 2026 on any working day between 11.00 a.m. to 4.00 p.m. on payment of non refundable fees of Rs.100/- (Rupees One Hundred Only) by a crossed A/c Payee Demand Draft/ Pay order drawn in favour of “IDBI Bank Ltd- A/c Anukul Garments Pvt Ltd ” payable at Kolkata issued by any Nationalized bank / Scheduled Bank. The Bid Document can also be downloaded from IDBI website (www.idbibank.in). Those bidders preferring to download the Bid Document from the website shall have to furnish the non-refundable fee of Rs.100/- (Rupees One Hundred only) as mentioned above at the time of submission of the Bid Document. Interested parties can participate in the e-auction for only one lot or all, as they desire. Separate Bid Documents along with EMD to be submitted for each lot.
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2. If bids received for both lots, Sale allowed for both LOTs. However land will be handed over only after removal of P & M, in case successful bidders for the lots, are different.

3	Cost of the Bid Document	:	Rs. 100/- (Rupees One Hundred Only).
4	Last Date and time for submission of Bid Document together with EMD	:	March 17, 2026 upto 04.00 p.m.
5	Place, Date and time of E-Auction	:	Place: e-auction platform at website: https://baanknet.com Date: March 18, 2026 From 11 A.M. to 1 P.M. (Subject to unlimited extensions of 5 minutes each)

* * *

VII. FORMAT FOR SUBMISSION OF

PROFILE OF THE BIDDER- INDIVIDUAL

For purchase of secured assets of Shri Sajal Bhattacharjee (Borrower/Mortgagor) Located at Baruipur, Kolkata in the State of West Bengal.

(To be filled and submitted by the Bidder)

<u>LOT-I – Movable property</u> : Nil			
<u>LOT – II – Immovable property</u>			
Admeasuring an area of 10 cottahs SITUATED at Mouza-Akna Mirzapur J.L no. 14, Baruipur, P.S- Baruipur, Khatian no. 334,312,245, Dag No. 1140 & 1141, District- S-24-PGS (5 cottahs 4 chittacks 19 sqft at L.R Dag no. 1140 and 4 cottahs 9 chittacks 33 sqft at L.R Dag No. 1141) in the State of West Bengal. Bounded by – On the North by Dag No. 1139, On the South by Dag No. 1142 and 1144, on the East By Road On the West by Dag No. 1151.			
1	8 Full Name of the Bidder <i>(in Block letters)</i>	:	
	b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.	:	
	d) E-mail ID	:	
2	Brief particulars of business (if any)	:	
3	Relationship, if any, the Bidder has with any employee of IDBI Bank Ltd.	:	
4	Name and particulars of the Company/Firm/Person in whose name the Secured Assets/property are to be purchased	:	
5	Details of Purchase of Bid Document of Rs.100/-	:	
	Form No.	:	
	Demand Draft No. / Pay Order No.	:	
	Date of Demand Draft / Pay Order	:	
	Name of the issuing Bank and Branch	:	
Bidders who have downloaded the Bid Document from IDBI website www.idbi.com and prefers to remit Rs.100/- separately by way RTGS must indicate RTGS UTR No., Amount and date.			
	RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	
6	Details of Earnest Money Deposit (EMD)	:	

	Demand Draft No. / Pay Order No.	•	
	Date of Demand Draft / Pay Order	•	
	Name of the issuing Bank and Branch	•	
	Bidders who prefer to submit the EMD by way RTGS, must indicate RTGS UTR No., Amount remitted and date.		
	RTGS UTR NO.	•	
	Amount remitted	•	
	Date	•	
7	Income Tax Permanent Account Number(s) (PAN) of Bidder	•	

* 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 Authorised Officer or secured lenders responsible for the same and shall not have any claim whatsoever against either of them.

Signature of the Bidder

Name and Designation of the Authorized Signatory authorized by Bidder

Place:

Date:

VIII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER

COMPANY/ PARTNERSHIP/ PROPRIETORSHIP/INDIVIDUAL

For purchase of secured assets of Shri Sajal Bhattacharjee (Mortgagor/Borrower) Located Baruipur, Kolkata, State of West Bengal.

(To be filled and submitted by the Bidder)

<u>LOT-I – Movable property</u> : Nil		
<u>LOT – II – Immovable property</u>		
Admeasuring an area of 10 cottahs SITUATED at Mouza-Akna Mirzapur J.L no. 14, Baruipur, P.S- Baruipur, Khatian no. 334,312,245, Dag No. 1140 & 1141, District- S-24-PGS (5 cottahs 4 chittacks 19 sqft at L.R Dag no. 1140 and 4 cottahs 9 chittacks 33 sqft at L.R Dag No. 1141) in the State of West Bengal. Bounded by – On the North by Dag No. 1139, On the South by Dag No. 1142 and 1144, on the East By Road On the West by Dag No. 1151		
1.	a) Name of the Company/ Firm/ Party <i>(in Block letters)</i>	
	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	8 Full Name of the Authorised Person to carry out e- auction on behalf of the company/firm /party <i>(in Block letters)</i> (Original Authorised letter to be attached to carry out the e-auction process)	:
	b) Complete Postal Address of the Authorise person with	:

	PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	
	c) Mobile Nos.	
	d) E-mail ID	
10	Designation of the Authorize Person	:
11	Relationship, if any, the Bidder has with any employee of IDBI Bank Ltd.	:
12	Details of Purchase of Bid Document of Rs.100/-	
	i) Form No.	
	Demand Draft No. / Pay Order No.	
	Date of Demand Draft / Pay Order	
	Name of the issuing Bank and Branch	
	Bidders who have downloaded the Bid Document from IDBI website www.idbi.com and prefers to remit Rs.100/- separately by way RTGS must indicate RTGS UTR No., Amount and date.	
	RTGS UTR No.	
	Amount remitted	
	Date	
13	Details of Earnest Money Deposit (EMD)	:
	Demand Draft No. / Pay Order No.	:
	Date of Demand Draft / Pay Order	:
	Name of the issuing Bank and Branch	:
	Bidders who prefers to remit EMD by way RTGS must indicate RTGS UTR No., Amount and date.	
	RTGS UTR No.	
	Amount remitted	
	Date	

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

I/We have read and understood the detailed terms and conditions of the sale 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.

Signature:

Name of the Authorized Person:

Designation:

Company Seal

All authorizations should be annexed to this form.

IX. FORM OF APPENDIX TO THE BID
(DECLARATION BY THE BIDDER)

(ON STAMP PAPER OF RS.100/-)

FORM OF BID

(Note: This Appendix forms part of the Bid)

To,
Authorised Officer, IDBI Bank Ltd.
Retail Recovery,
IDBI Bank Ltd, 2nd Floor, IDBI Hosue,
44 Shakespeare Sarani, Kolkata-700017

Sir/Madam,

Sale of secured assets of Sajal Bhattacharjee (Borrower/Mortgagor) Located at Baruipur, Kolkata in the State of West Bengal

LOT-I – Movable property : Nil

LOT – II – Immovable property

Admeasuring an area of 10 cottahs SITUATED at Mouza-Akna Mirzapur J.L no. 14, Baruipur, P.S- Baruipur, Khatian no. 334,312,245, Dag No. 1140 & 1141, District- S-24-PGS (5 cottahs 4 chittacks 19 sqft at L.R Dag no. 1140 and 4 cottahs 9 chittacks 33 sqft at L.R Dag No. 1141) in the State of West Bengal. Bounded by – On the North by Dag No. 1139, On the South by Dag No. 1142 and 1144, on the East By Road On the West by Dag No. 1151

- 1.** Having fully examined and understood the terms and conditions of the Bid Document and condition and status of the Secured Assets/property, I/We Bid to purchase the said Secured Assets strictly in conformity with the terms and conditions of this Bid Document.
- 2.** I/We understand that if my/our Bid is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Bid 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.

I/We further understand that if my/our Bid 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.

I/We further understand that if my/our Bid is accepted, after making full payment of the sale price within **15 days** of acceptance of bid or such extended period as may be

granted by the AO at her sole and absolute discretion, I/we shall arrange to take possession of the secured assets within a maximum of **30 days**. 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 favour and forfeit the entire amount paid by me/us and I/we shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.

3. I/We clearly understand and accept that the Authorised Officer or the secured lenders do not take or assume any responsibility for any dues, statutory or otherwise, of Sajal Bhattacharjee 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.

4. I/We understand that you are not bound to accept the highest or any Bid you may receive. Further, I/we will not raise any objection in case the Authorised 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.

5. 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.

6. I/We also enclose Demand Draft/Pay Order of value of

- **Rs. 3,34,200/- (Rupees Three lakh Thirty Four Thousands Two Hundred only)** for **LOT – II** towards Earnest Money Deposit (EMD) in the name of “IDBI Bank Ltd.-A/c Sajal Bhattacharjee” Payable at Kolkata

Or

I/ We have remitted **Rs. 3,34,200/- (Rupees Three lakh Thirty Four Thousands Two Hundred only)** for **LOT – II**

towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of RTGS amount in favour of IDBI Bank Limited, Account No. 152634915010026, IFSC Code: IBKL0001526, Branch : Shakespeare Sarani, Kolkata

7. We understand that the EMD will not carry any interest.

8. 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 _____ 2019

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 :

X
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.