



The Authorised Officer (AO)
of
IDBI BANK LIMITED

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

BID DOCUMENT

For Amit Shaw & Arpana Shaw

ALL That one Self-Contained Flat no.8 on the 3rd Floor, North Side measuring super built up area 800 Sq Ft. more or less consisting 2 Bed Rooms, 1 Dining, 1 Kitchen, 2 Toilet, 1 Balcony constructed upon bastu land measuring an area of 3 Cottahs 10 Chittacks together with structure thereon lying and situated at Mouza-Baranagar, P.S. Baranagar, Khatian No. 341 under Dag No. 1453 Khatian No. 332,333,334,335 under Dag No. 1454 and 1455 within the limits of Baranagar Municipality at Premises No. 53 Raj Mukherjee Road, Kolkata – 700035, Ward No 10 under Additional District Sub Registration Office at Cossipore Dum Dum, District and Registration District North 24 Parganas in the State of West Bengal. The Said building is butted and bounded by as under;
On the North: By Municipal Road
On the South: By Municipal Road
On the East: By House of Biswanath Deb (Lot –B)
On the West: By House of Habul Adhikary

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

&

The Security Interest (Enforcement) Rules, 2002

Dated: 28.05.2026

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IMPORTANT DATES & INFORMATION:

Bid Increase Amount	By Rs. 10,000/-
Sale of Bid / Tender document	Bid Document can be obtained from Kolkata Zonal Office, Durgapur Regional Office & Durgapur Branch on working days (11.00 A. M. to 4.00 P.M.) or from 28 th May, 2026 till 11th March, 2026 the website: www.idbibank.in and https://baanknet.com/ .
Date of Inspection	June 06, 2026 between 11.00 A.M. to 1.00 P.M.
Last Date of submission of Bid along with KYC documents	June 11 , 2026 up to 4 P.M.
Date of e –Auction/ Time of e – Auction	June 12, 2026 from 11 A.M. to 1 P.M.

WWW.FINANCIAREXPRESS.COM

Ekdin (Bengali): May 23 ,2026

The above sale notice under Rule 9 (1) of the Act is published in the following newspapers on May 23 2026

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II. POSSESSION NOTICE PUBLISHED IN NEWSPAPERS

The possession notice was published in the following newspapers on **15.01.2025**.

i) Business Standard (English) – Kolkata edition

IDBI BANK		IDBI Bank Limited, Retail Recovery Department CIN : L65190MH2004GOI148838 44, Shakespeare Sarani, 2nd Floor, Kolkata - 700017 Ph. No : (033) 66557725, Website : www.idbibank.in	APPENDIX IV [RULE 8(1)] POSSESSION NOTICE (For Immovable Property)
Whereas, The undersigned being the Authorised Officer of the IDBI Bank Ltd., under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice on the date mentioned against the accounts calling upon the Borrowers / Co-Borrowers/Legal Heirs having failed to repay the amount, notice is hereby given to the Borrowers / Co-borrowers/Legal Heirs, in particular and the public, in general, that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him/her under section sub-section (4) of section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on the date mentioned herein after. The Borrowers / Co-Borrowers / Legal Heirs, 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 interest, Penal Interest, Charges, Costs thereon, the charge of the IDBI Bank Ltd., for an amount mentioned in the notice along with. The borrowers/Legal Heirs attention is invited to the provisions of Sub Section (8) of Section 13 of the Act, 2002 in respect of time available, to redeem the secured assets.			
Sl. No.	1) Name & Account No of the 2) Borrowers / Co-Borrowers	1) Date of Demand Notice 2) Date of Physical Possession 3) Claim Amount as per Demand Notice	Description of the Immovable Property
1.	1) Borrower/Co-Borrower - Shri Amit Shaw Smt Arpana Shaw 2) 0256675100024268 & 0256675100025027	1) 05-12-2022 2) 14-01-2025 3) 29,97,288.54 (Rupees Twenty Nine Lakh Ninety Seven Thousand Two Hundred Eighty Eight and Paise Fifty Four Only) as on 10-09-2022 together with further interest, cost and charges there on	All that one self - contained Flat No. 8 on the 3rd Floor, North Side measuring super built up area 800 sq. t. more or less consisting 2 Bed Rooms, 1 Dining, 1 Kitchen, 2 Toilet, 1 Balcony constructed upon bastu land measuring and area of 3 Cottahs 10 Chittacks together with structure thereon lying and situated at Mouza - Baranagar, Khatian No. 341 under Dag No. 1453 Khatian No. 332, 333, 334, 335 under Dag No. 1454 and 1455 within the limits of Baranagar Municipality at Premises No. 53 Raj Kumar Mukherjee Road, Kolkata - 700035, Ward No 10 under Additional District Sub Registration Office at Cossipore Dum Dum, District and Registration District North 24 Parganas in the State of West Bengal. The Said Building is butted and bounded by as follows : On the North : By Municipal Road; On the South : By Municipal Road; On the East : By House of Biswanath Deb (Lot-B); On the West : By House of Habul Adhikary.
Date : 15.01.2025, Place : Kolkata			Sd/- Authorised Officer, IDBI Bank Ltd.

ii) Ekdin (Bengali) – Kolkata edition

IDBI BANK		অহিভিবিআই ব্যাঙ্ক লিমিটেড, রিটেল রিকভারি ডিপার্টমেন্ট CIN : L65190MH2004GOI148838 ৪৪, শেপ্সটার সারানী, ২য় তল, কলকাতা - ৭০০০১৭, ফোন নং- (০৩৩) ৬৬৫৫৭৭২৫, ওয়েবসাইট- www.idbibank.in	সংযোজনী- ৪ [রুল-৮(১)] দখল বিজ্ঞপ্তি (হাবের সম্পত্তির জন্য)
যেহেতু, নিম্নস্বাক্ষরকারী, সিকিউরিটাইজেশন অ্যান্ড রিকনস্ট্রাকশন অফ ফিন্যান্সিয়াল অ্যাসেটস অ্যান্ড এনফোর্সমেন্ট অফ সিকিউরিটি ইন্টারেস্ট অ্যাক্ট, ২০০২ (২০০২-এর ৫৪) অধীনে অহিভিবিআই ব্যাঙ্ক লিমিটেড-এর অনুমোদিত অফিসার স্বরূপ এবং সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলস ২০০২-এর রুল ৩-এর সঙ্গে পঠিত সেকশন ১৩(১২) দ্বারা অধীনে তার উপর ন্যস্ত ক্ষমতা প্রয়োগক্রমে নিম্নে বর্ণিত প্রতিটি অ্যাকাউন্ট এর সাপেক্ষে তারিখে দাবি বিজ্ঞপ্তি প্রদানপূর্বক আহ্বান জানিয়ে ঋণগ্রহীতাগণ/সহ-ঋণগ্রহীতাগণ/আইনি উত্তরাধিকারীগণ ওই অর্থ পরিশোধে ব্যর্থ হওয়ায় ঋণগ্রহীতাগণ/ সহ-ঋণগ্রহীতাগণ/আইনি উত্তরাধিকারীগণ এবং জনসাধারণকে এতদ্বারা বিজ্ঞপ্তি দেওয়া হচ্ছে যে, সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলস, ২০০২-এর রুল ৮-এর সঙ্গে পঠিত উক্ত অ্যাক্টের সেকশন ১৩-র সাব-সেকশন (৪) অধীনে তার উপর প্রদত্ত ক্ষমতার প্রয়োগক্রমে অত্র নিম্নে বর্ণিত সম্পত্তির দখল নিয়েছেন অত্র নিম্নে বর্ণিত তারিখে। বিশেষভাবে ঋণগ্রহীতাগণ/সহ-ঋণগ্রহীতাগণ/আইনি উত্তরাধিকারীগণ ও সাধারণভাবে জনগণকে এতদ্বারা সতর্ক করা হচ্ছে যে, তাঁরা যেন এই সম্পত্তি নিয়ে কোনওপ্রকার কাজকারবার না করেন এবং এই সম্পত্তি নিয়ে কোনওপ্রকার লেনদেনে নোটিসে উল্লিখিত অর্থ এবং তদুপরি সুদ, খরচ এবং চার্জ অহিভিবিআই ব্যাঙ্ক লিমিটেড এর ধার্য সাপেক্ষ হবে। জামিনযুক্ত পরিসম্পদ-এর অর্থ পরিশোধের জন্য প্রাপ্তব্য সময় সম্পর্কে অ্যাক্টের সেকশন ১৩-র সাব-সেকশন (৮)-এর বিধানাবলির প্রতি ঋণগ্রহীতার দৃষ্টি আকর্ষণ করা হচ্ছে।			
ক্র. নং	১) ঋণগ্রহীতা/সহ-ঋণগ্রহীতার নাম ২) অ্যাকাউন্ট নম্বর	১) দাবি বিজ্ঞপ্তির তারিখ ২) বাস্তবিক দখলের তারিখ ৩) দাবি বিজ্ঞপ্তি অনুযায়ী দাবির পরিমাণ	হাবের সম্পত্তির বর্ণনা
১.	১) ঋণগ্রহীতা/সহ-ঋণগ্রহীতা - বিনায়ক সুইচগিয়ার প্রাইভেট লিমিটেড, শ্রীমতী অনিতা বাজাজ, শ্রী রাহুল বাজাজ, এবং শ্রী দীপ বাজাজ ২) ০২৫৬৬৭৫১০০০২০৩৭৮	১) ২৪.০১.২০২৪ ২) ১৪.০১.২০২৫ ৩) ১,৮৫,৪২,৬৯৩.২৪/- (এক কোটি পঁচালি লক্ষ বিয়ানিশ হাজার ছয়শো তিরানকই টাকা এবং চব্বিশ পয়সা মাত্র) ১০-০৯-২০২১ অনুযায়ী তদুপরি আরও সুদ, খরচ এবং চার্জ	৩.৩৩ ডেসিমেল পরিমাপের জমি তৎসহ প্রায় ৫৫০০ বর্গফুট (প্রায়) এর জি + ৪ ব্লিডিং এবং কাঠামো, টেরেসে একটি কক্ষ সহ যেখানে বৈদ্যুতিক জিনিসপত্রের শো রুম রয়েছে এবং একটি গোডাউন সহ এল.আর. প্লট নং ২১৩৫, ৬৮৮/৮৭৯, ৬৯১/৮৭৭, ৬৯১/৮৭৮, আর.এস. বস্তিয়ান নং ৩০৯, বর্তমান এল.আর. বস্তিয়ান নং ১১৬৫, জে.এল. নং ৬৭, মৌজা- বেনাচিতি, থানা- দুর্গাপুর, জেলা-পশ্চিম বর্ধমান, ডিএমসি হোল্ডিং নং ৬/৭/১, ওয়ার্ড নং ১৯-এর অধীনে অবস্থিত। উক্ত সম্পত্তি নিম্নরূপে পরিবেষ্টিত এবং সীমানামুক্ত: উত্তরে- গুজর বাজাজের সম্পত্তি, দক্ষিণে- দুর্গাপুর চেম্বার অফ কমার্স, পূর্বে- রাজেশ্বরী বাজাজের সম্পত্তি, পশ্চিমে- ৩০ ফুট প্রশস্ত রাস্তা দ্বারা।
তারিখ: ১৫.০১.২০২৫, স্থান: কলকাতা			স্বা/- অনুমোদিত অফিসার, অহিভিবিআই ব্যাঙ্ক লিমিটেড

III. BRIEF DESCRIPTION OF SECURED ASSETS

LOT-I – Movable property : Nil

LOT – II – Immovable property

ALL That one Self-Contained Flat no.8 on the 3rd Floor, North Side measuring super built up area 800 Sq Ft. more or less consisting 2 Bed Rooms, 1 Dining, 1 Kitchen, 2 Toilet, 1 Balcony constructed upon bastu land measuring an area of 3 Cottahs 10 Chittacks together with structure thereon lying and situated at Mouza-Baranagar, P.S. Baranagar, Khatian No. 341 under Dag No. 1453 Khatian No. 332,333,334,335 under Dag No. 1454 and 1455 within the limits of Baranagar Municipality at Premises No. 53 Raj Mukherjee Road, Kolkata – 700035, Ward No 10 under Additional District Sub Registration Office at Cossipore Dum Dum, District and Registration District North 24 Parganas in the State of West Bengal. The Said building is butted and bounded by as under;
On the North: By Municipal Road
On the South: By Municipal Road
On the East: By House of Biswanath Deb (Lot –B)
On the West: By House of Habul Adhikary

IV. OUTSTANDING DUES OF THE SECURED LENDERS

Amit Shaw & Arpana Shaw
IDBI Bank Ltd:-

Nature of Assistance	Amount	Further interest w.e.f.
HL	Rs.29,97,288.54/- (Rupees Twenty Nine Lakh Ninety Seven Thousand Two Hundred Eighty Eight and Paiza Fifty Four Only) towards the outstanding dues in respect of the Loans as on 10-09-2022	10.09.2022

Total outstanding amount of Rs. **29,97,288.54/-** (Rupees Twenty Nine Lakh Ninety Seven Thousand Two Hundred Eighty Eight and Fifty Four Paiza Only) as on 10-09-2022 for Home Loan for Loan Expenses account.

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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. III of the Tender Document (hereinafter referred to as the ‘Secured Assets’) and the same are being sold on “As is where is, as is what is & whatever there is and without recourse” basis.
2.	Auction/ bidding shall only be through “online electronic mode” through the website of the service provider : https://baanknet.com/ Address:- PSB Alliance Pvt. Ltd. “Unit 1, 3rd Floor, VIOS Tower, Anik Nagar, Wadala East, Mumbai-400037” Help desk number of e-auctioneer:- M. No- 8291220220 E-mail- support.baanknet@psballiance.com
3.	<u>Issue of Tender/ Offer / Bid Document</u> The Tender Document along with offer Form is on sale from May 28, 2026 to June 11, 2026 on any working day between 11.00 a.m. to 4.00 p.m. and can be obtained from 1. Shri Uday Kumar Tiwari, Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017 2. Shri Manish Ranaker Guria, AGM RRO, Mobile – 7004286360 Smt. Swapnasudha Sahoo, Manager RRO, Mobile-8093032805 IDBI BANK Ltd, Durgapur Regional Office,UCP-016, Ambedkar Sarani, Urvashi Phase-Bengal Ambuja, City Centre,Durgapur,Pin-713216, West Bengal, 3. Shri Sunil Kumar Yadav, AGM, BH, IDBI Bank Durgapur Branch, Mobile – 8709306303 Ruma Sweets Building, Nachan Road, Benachity, Durgapur Pin :713213,<u>West Bengal</u>, Mobile -8709306303 on any working day (except Sunday, 2nd and 4th Saturdays & Holidays) between 11:00 a.m. and 4:00 p.m. on payment of non-refundable fees of Rs. 118 (Rs.100/- Fees Plus Rs.18/ GST) by a crossed A/c Payee Demand Draft/ Pay order drawn in favour of “IDBI Bank Ltd- A/c IDBI Bank Ltd. A/c No. 25634915010026” payable at Durgapur issued by any Nationalized Bank / Scheduled Bank

	4. on payment of non-refundable fees of Rs.118/- (Rupees One Hundred Eighteen Only) by a crossed A/c Payee Demand Draft/ Pay order drawn in favour of “IDBI Bank Ltd- A/c “Amit Shaw” payable at Durgapur issued by Scheduled Commercial Bank. The bid document can also be downloaded from IDBI website www.idbibank.in (Till March 22, 2026). Those bidders preferring to download the Bid Document shall have to furnish the non-refundable fee of Rs.118/- 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. 18,24,000/- (Rupees Eighteen Lakh Twenty Four Thousand Only) <u>Earnest Money Deposit (EMD)</u> The EMD has been fixed at LOT – II - Rs. 1,82,400/- (Rupees One Lakh Eighty Four Thousand Four 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”, “As is what is” & “Whatever there is” and “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 Amit Shaw & Arpana Shaw 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. to 1.00 P.M. on the assigned date (June 06, 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. The copy of Mutation of Conveyance Deed in favour of borrower/mortgagor is not available with Bank. Prospective bidders may take note of that.
10	The bidders shall be deemed to have inspected, verified documents 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 have to create user id / password for registering in the e-auction through service provider PSB Alliance Pvt. Ltd. M. No- 8291220220.
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 1.Shri Uday Kumar Tiwari, Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017 2. Shri Manish Ranaker Guria, AGM RRO, Mobile – 7004286360 Smt. Swapnasudha Sahoo, Manager RRO, Mobile-8093032805 IDBI BANK Ltd, Durgapur Regional Office,UCP-016, Ambedkar Sarani, Urvashi Phase-Bengal Ambuja, City Centre,Durgapur,Pin-713216, West Bengal, Mobile – 7004286360 3.Shri Sunil Kumar Yadav, AGM, BH, IDBI Bank Durgapur Branch, Mobile – 8709306303 Ruma Sweets Building, Nachan Road, Benachity, Durgapur Pin :713213,<u>West Bengal</u>, Mobile -8709306303 not later than <u>4.00 p.m. on June 11 , 2026</u> in a sealed cover containing a crossed A/c Payee Demand Draft/Pay Order of • Rs. 1,82,400/- (Rupees One Eighty Two Thousand Four Hundred Only) for LOT – II The DD / PO should be drawn in favour of “IDBI Bank Ltd-

	A/c IDBI Bank Ltd. A/c No. 25634915010026” payable at Durgapur issued by Nationalized Bank/ Scheduled Bank as Earnest Money Deposit (EMD), which shall be superscripted “EMD for Amit Shaw” and the other sealed cover containing the Bid Document superscribed “Bid Document – Amit Shaw”. <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. 25634915010026, IFSC Code: IBKL0000256, Branch :Durgapur Branch. 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.idbibank.in or from the website of the e-auction service provider: https://baanknet.com/ must pay Rs.118/- (Rupees one hundred Eighteen only) towards the cost of the same, by way of DD/ PO or by way of RTGS. Please remit Rs118/- through separate 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 PSB Alliance Pvt. Ltd. , M. No- 8291220220 should register themselves by following the procedure mentioned at the website: https://baanknet.com/ The user id and password has to be created by participants / intending purchasers from the website https://baanknet.com/. After creation of userid / password, in case any bidders feel the need for any support, such bidders may contact Helpline No. :- 8291220220 who is the Service Provider to arrange e – auction.

	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 : June 12, 2026</u> <u>E –Auction time : From 11 A.M to 1.00 P.M . (Subject to unlimited extensions of 5 minutes each as explained herein below)</u> <u>LOT-I – Movable property : Nil</u> <u>LOT – II – Immovable property</u> ALL That one Self-Contained Flat no.8 on the 3rd Floor, North Side measuring super built up area 800 Sq Ft. more or less consisting 2 Bed Rooms, 1 Dining, 1 Kitchen, 2 Toilet, 1 Balcony constructed upon bastu land measuring an area of 3 Cottahs 10 Chittacks together with structure thereon lying and situated at Mouza- Baranagar, P.S. Baranagar, Khatian No. 341 under Dag No. 1453 Khatian No. 332,333,334,335 under Dag No. 1454 and 1455 within the limits of Baranagar Municipality at Premises No. 53 Raj Mukherjee Road, Kolkata – 700035, Ward No 10 under Additional District Sub Registration Office at Cossipore Dum Dum, District and Registration District North 24 Parganas in the State of West Bengal. The Said building is butted and bounded by as under; On the North: By Municipal Road On the South: By Municipal Road On the East: By House of Biswanath Deb (Lot –B) On the West: By House of Habul Adhikary 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/ 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.10,000/-</u> Increase in bid amount below the said Rs.10,000/- 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 No 25634915010026 payable at Durgapur issued by Scheduled Commercial Bank. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and the defaulting purchaser shall have no claim/right in respect of property/amount. 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 25634915010026” – payable at Durgapur 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 at any stage, the amount already deposited by the bidder 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. Further that bidders have taken note that the copy of Mutation of Deed of Conveyance in favour of borrower/mortgagor is not available with Bank.
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 Authorised Officer 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 Authorised Officer and the intending bidders shall have no right whatsoever to object to the same.
33	The Authorised Officer reserves the right and liberty to accept/reject any or all the Bids/Offers 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 Authorised Officer, 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 Authorised Officer, 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 Authorised Officer 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 ASSET OF Amit Shaw & Arpana Shaw

LOCATED AT
Baranagar, Kolkata

LOT-I – Movable property : Nil

LOT – II – Immovable property

ALL That one Self-Contained Flat no.8 on the 3rd Floor, North Side measuring super built up area 800 Sq Ft. more or less consisting 2 Bed Rooms, 1 Dining, 1 Kitchen, 2 Toilet, 1 Balcony constructed upon bastu land measuring an area of 3 Cottahs 10 Chittacks together with structure thereon lying and situated at Mouza- Baranagar, P.S. Baranagar, Khatian No. 341 under Dag No. 1453 Khatian No. 332,333,334,335 under Dag No. 1454 and 1455 within the limits of Baranagar Municipality at Premises No. 53 Raj Mukherjee Road, Kolkata – 700035, Ward No 10 under Additional District Sub Registration Office at Cossipore Dum Dum, District and Registration District North 24 Parganas in the State of West Bengal. The Said building is butted and bounded by as under;

On the North: By Municipal Road

On the South: By Municipal Road

On the East: By House of Biswanath Deb (Lot –B)

On the West: By House of Habul Adhikary

1	Issue of Bid Document	:	The Bid Document can be obtained from - Shri Uday Kumar Tiwari, DGM / Shri Gaurav Chattaraj, AM, IDBI Bank Ltd., 2nd floor, IDBI Bank Ltd, 44 Shakespeare Sarani, Kolkata-700017 - Shri Manish Ranaker Guria, AGM RRO, Mobile – 7004286360 Smt. Swapnasudha Sahoo, Manager RRO, Mobile-8093032805 IDBI BANK Ltd, Durgapur Regional Office,UCP-016, Ambedkar Sarani, Urvashi Phase-Bengal Ambuja, City Centre,Durgapur,Pin-713216, West Bengal, Mobile – 7004286360 - Shri Sunil Kumar Yadav, AGM, BH, IDBI Bank Durgapur Branch, Mobile – 8709306303 Ruma Sweets Building, Nachan Road, Benachity, Durgapur Pin :713213,<u>West Bengal</u>, Mobile -8709306303 from May 28, 2026 to June 11, 2026 on any working day between 11.00 a.m. to 4.00 p.m. on payment of non-refundable fees of Rs.118/- (Rupees One Hundred Eighteen Only) by a crossed A/c Payee Demand Draft/ Pay
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			order drawn in favour of “IDBI Bank Ltd- A/c 25634915010026” payable at Durgapur issued by any Nationalized bank / Scheduled Bank. The Bid Document can also be downloaded from IDBI website (www.idbibank.in) and https://baanknet.com/. Those bidders preferring to download the Bid Document from the website shall have to furnish the non-refundable fee of Rs.118/- (Rupees One Hundred Eighteen 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.
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. 118/- (Rupees One Hundred Eighteen Only).
4	Last Date and time for submission of Bid Document together with EMD	:	June 11, 2026(For BID Document with EMD)
5	Place, Date and time of E-Auction	:	Place: e-auction platform at website: https://baanknet.com/ Date: June 12, 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 Amit Shaw & Arpana Shaw Located at Premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. - Karaya 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>			
ALL That one Self-Contained Flat no.8 on the 3rd Floor, North Side measuring super built up area 800 Sq Ft. more or less consisting 2 Bed Rooms, 1 Dining, 1 Kitchen, 2 Toilet, 1 Balcony constructed upon bastu land measuring an area of 3 Cottahs 10 Chittacks together with structure thereon lying and situated at Mouza- Baranagar, P.S. Baranagar, Khatian No. 341 under Dag No. 1453 Khatian No. 332,333,334,335 under Dag No. 1454 and 1455 within the limits of Baranagar Municipality at Premises No. 53 Raj Mukherjee Road, Kolkata – 700035, Ward No 10 under Additional District Sub Registration Office at Cossipore Dum Dum, District and Registration District North 24 Parganas in the State of West Bengal. The Said building is butted and bounded by as under; On the North: By Municipal Road On the South: By Municipal Road On the East: By House of Biswanath Deb (Lot -B) On the West: By House of Habul Adhikary			
1	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.idbibank.in and prefers to remit Rs.118/- 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.

In case the undersigned being the unsuccessful bidder/ or auction is Cancelled ; the EMD may be remitted through RTGS/NEFT as below:

Beneficiary Name _____ A/c NO _____
 IFSC _____ Bank & Branch _____ A/c Type _____

Signature of the duly authorized official of the Bidder

Name and Designation of the Authorised Signatory

Place:

Date:

**VIII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER
COMPANY/ PARTNERSHIP/ PROPRIETORSHIP**

For purchase of secured assets of Amit Shaw & Arpana Shaw Located located in Baranagar Municipality, Cossipore, DumDum, Dist- North 24 Parganas in the state of West Bengal

(To be filled and submitted by the Bidder)

LOT-I – Movable property : Nil

LOT – II – Immovable property

ALL That one Self-Contained Flat no.8 on the 3rd Floor, North Side measuring super built up area 800 Sq Ft. more or less consisting 2 Bed Rooms, 1 Dining, 1 Kitchen, 2 Toilet, 1 Balcony constructed upon bastu land measuring an area of 3 Cottahs 10 Chittacks together with structure thereon lying and situated at Mouza- Baranagar, P.S. Baranagar, Khatian No. 341 under Dag No. 1453 Khatian No. 332,333,334,335 under Dag No. 1454 and 1455 within the limits of Baranagar Municipality at Premises No. 53 Raj Mukherjee Road, Kolkata – 700035, Ward No 10 under Additional District Sub Registration Office at Cossipore Dum Dum, District and Registration District North 24 Parganas in the State of West Bengal. The Said building is butted and bounded by as under;

On the North: By Municipal Road

On the South: By Municipal Road

On the East: By House of Biswanath Deb (Lot -B)

On the West: By House of Habul Adhikary

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)
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.200/-	
	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.idbibank.in and prefers to remit Rs.200/- 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 Authorised 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,

For purchase of secured assets of Amit Shaw & Arpana Shaw Located located in Baranagar Municipality, Cossipore, DumDum, Dist- North 24 Parganas in the state of West Bengal

LOT-I – Movable property : Nil

LOT – II – Immovable property

ALL That one Self-Contained Flat no.8 on the 3rd Floor, North Side measuring super built up area 800 Sq Ft. more or less consisting 2 Bed Rooms, 1 Dining, 1 Kitchen, 2 Toilet, 1 Balcony constructed upon bastu land measuring an area of 3 Cottahs 10 Chittacks together with structure thereon lying and situated at Mouza- Baranagar, P.S. Baranagar, Khatian No. 341 under Dag No. 1453 Khatian No. 332,333,334,335 under Dag No. 1454 and 1455 within the limits of Baranagar Municipality at Premises No. 53 Raj Mukherjee Road, Kolkata – 700035, Ward No 10 under Additional District Sub Registration Office at Cossipore Dum Dum, District and Registration District North 24 Parganas in the State of West Bengal. The Said building is butted and bounded by as under;

On the North: By Municipal Road

On the South: By Municipal Road

On the East: By House of Biswanath Deb (Lot –B)

On the West: By House of Habul Adhikary

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 Shamim Ahmad 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. 1,82,400/- (Rupees One Lakh Eighty Two Thousand Four Hundred Only)** for **LOT – II** towards Earnest Money Deposit (EMD) in the name of “IDBI Bank Ltd. – Amit Shaw” Payable at Durgapur.

Or

I/ We have remitted **Rs. 1,82,400/- (Rupees One Lakh Eighty Two Thousand Four 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. 025634915010026, IFSC Code: IBKL0000256, Branch : Durgapur Branch.

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.

9 In case the undersigned being the unsuccessful bidder/ or auction is Cancelled ; the EMD may be remitted through RTGS/NEFT as below:

Beneficiary Name A/c NO _____
IFSC _____ Bank & Branch _____ A/c
Type_____.

Place:

Dated ...__ day of _____2025

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 :

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Disclaimer

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