The Authorised Officer (AO)
of
IDBI BANK LIMITED

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

BID DOCUMENT

For Rajat Panchamia & Rita Panchamia

Mortgage by deposit of title deed bearing number bearing deed no. 3591 dated 30.01.2000 **i**n respect of ALL THAT Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 cottahs 11chittacks and 37 sq. ft. lying and situated at municipal premises no111 Chittranjan Avenue under municipal Ward no. 44 within the limits of Kolkata Municipal Corporation and butted and bounded as under:

On or toward East by	:	By ChitarinianAvenue
On or towards West by	:	By Premises no. 38, Colootolla Street
On or towards North by	:	By Premises no. 113, Chittaranjan Avenue.
On or towards South by	:	By Municipal Lane named Kaviiraj Row

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

&

The Security Interest (Enforcement) Rules, 2002

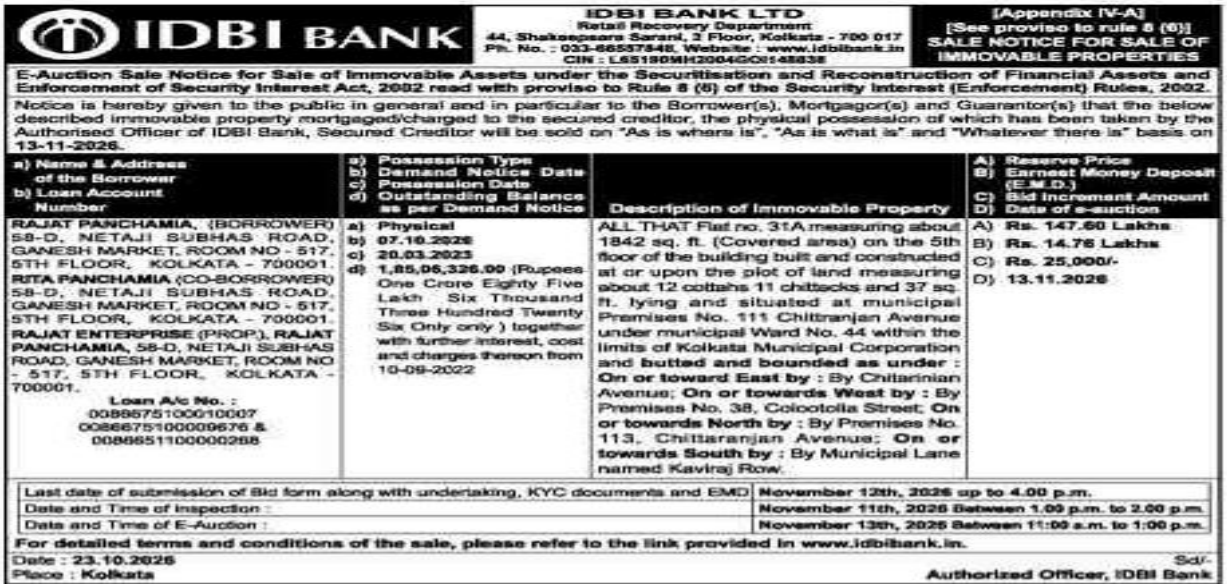
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IMPORTANT DATES & INFORMATION:

Bid Increase Amount	**By Rs. 25,000/-**
Sale of Bid / Tender document	On working days (11.00 A. M. to 4.00 P.M.) or from the website: **www.idbibank.in** and **www.c1india.com** from 28-October to 12-November 2026
Date of Inspection	October 11th, 2026 from 1.00pm to 2.00pm
Last Date of submission of Bid along with KYC documents	November 12, 2026 up to 4.00 P.M.
Date of e –Auction/ Time of e – Auction	November 13 , 2026 from 11.00 am to 1.00 P.M

I. Public Notice for Sale published in the newspapers : BUSINESS STANDARD KOLKATA, Page-25,Wednesday, October 28, 2026 (English) :



IDBI BANK

IDBI BANK LTD
Retail Recovery Department
44, Shakespeare Sarani, 2 Floor, Kolkata - 700 017
Ph. No. : 033-66537548, Website : www.idbibank.in
CIN : L65190MH2004GOI148838

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

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s), 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" basis on 13-11-2026.

a) Name & Address of the Borrower b) Loan Account Number	a) Possession Type b) Demand Notice Date c) Possession Date d) Outstanding Balance as per Demand Notice	Description of Immovable Property	A) Reserve Price B) Earnest Money Deposit (E.M.D.) C) Bid Increment Amount D) Date of e-auction
RAJAT PANCHAMIA, (BORROWER) 58-D, NETAJI SUBHAS ROAD, GANESH MARKET, ROOM NO - 517, 5TH FLOOR, KOLKATA - 700001. **RITA PANCHAMIA** (CO-BORROWER) 58-D, NETAJI SUBHAS ROAD, GANESH MARKET, ROOM NO - 517, 5TH FLOOR, KOLKATA - 700001. **RAJAT ENTERPRISE** (PROP.), **RAJAT PANCHAMIA**, 58-D, NETAJI SUBHAS ROAD, GANESH MARKET, ROOM NO - 517, 5TH FLOOR, KOLKATA - 700001. **Loan A/c No. :** 00886751000010007 00886751000009676 & 00886511000002B8	a) Physical b) 07.10.2026 c) 20.03.2023 d) 1,85,06,326.00 (Rupees One Crore Eighty Five Lakh Six Thousand Three Hundred Twenty Six Only only) together with further interest, cost and charges thereon from 10-09-2022	ALL THAT Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 cottahs 11 chittacks and 37 sq. ft. lying and situated at municipal Premises No. 111 Chittranjan Avenue under municipal Ward No. 44 within the limits of Kolkata Municipal Corporation and **butted and bounded as under : On or toward East by :** By Chitarinian Avenue; **On or towards West by :** By Premises No. 38, Colootolla Street; **On or towards North by :** By Premises No. 113, Chittaranjan Avenue; **On or towards South by :** By Municipal Lane named Kaviraj Row.	A) **Rs. 147.60 Lakhs** B) **Rs. 14.76 Lakhs** C) **Rs. 25,000/-** D) **13.11.2026**

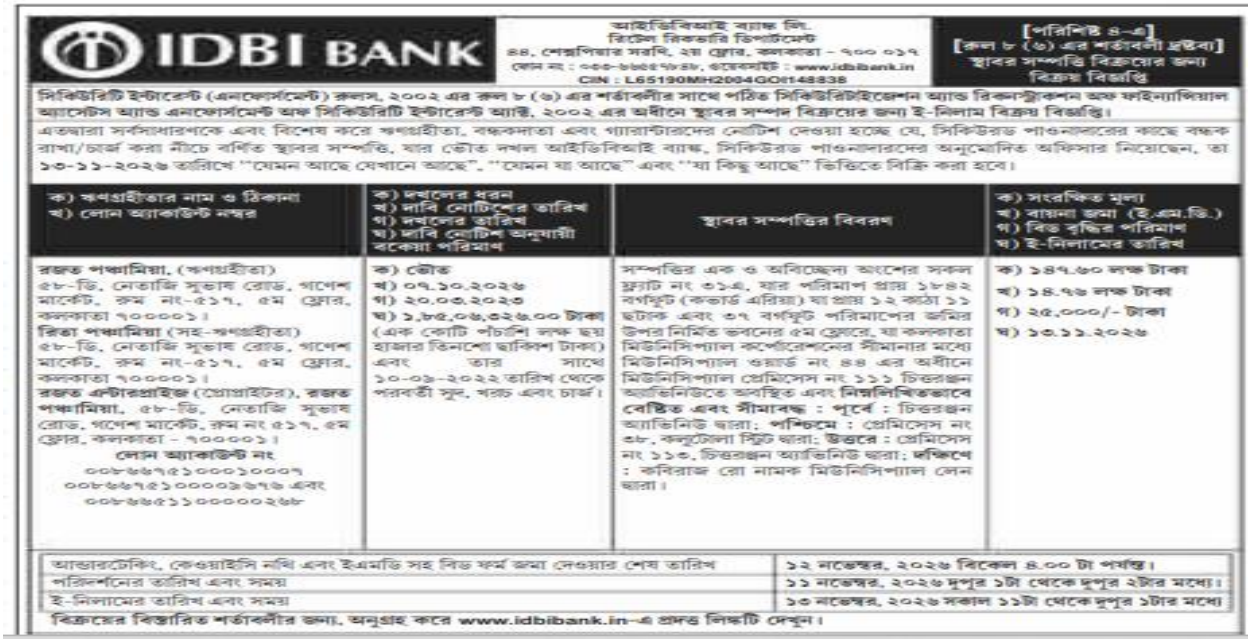
Last date of submission of Bid form along with undertaking, KYC documents and EMD	**November 12th, 2026 up to 4.00 p.m.**
Date and Time of inspection :	**November 11th, 2026 Between 1.00 p.m. to 2.00 p.m.**
Date and Time of E-Auction :	**November 13th, 2026 Between 11:00 a.m. to 1:00 p.m.**

For detailed terms and conditions of the sale, please refer to the link provided in www.idbibank.in.

Date : **23.10.2026**
Place : **Kolkata**

Sd/-
Authorized Officer, IDBI Bank

2. Ekdin, Page-5, Kolkata, Wednesday, October 28, 2026 (Bengali) :



IDBI BANK

আইডিবিআই ব্যাঙ্ক লিঃ.
রিটেল রিকভারি ডিপার্টমেন্ট
৪৪, শেক্সপিয়ার সরণি, ২য় ফ্লোর, কলকাতা - ৭০০ ০১৭
ফোন নং : ০৩৩-৬৬৫৩৭৫৪৮, ওয়েবসাইট : www.idbibank.in
CIN : L65190MH2004GOI148838

[পরিশিষ্ট ৪-এ]
[রুল ৮ (৬) এর শর্তাবলী দ্রষ্টব্য]
স্থাবর সম্পত্তি বিক্রয়ের জন্য
বিক্রয় বিজ্ঞপ্তি

সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলস, ২০০২ এর রুল ৮ (৬) এর শর্তাবলীর সাথে পঠিত সিকিউরিটাইজেশন অ্যান্ড রিকনস্ট্রাকশন অফ ফাইন্যান্সিয়াল অ্যাসেটস অ্যান্ড এনফোর্সমেন্ট অফ সিকিউরিটি ইন্টারেস্ট অ্যাক্ট, ২০০২ এর অধীনে স্থাবর সম্পদ বিক্রয়ের জন্য ই-নিলাম বিক্রয় বিজ্ঞপ্তি।

এতদ্বারা সর্বসাধারণকে এবং বিশেষ করে ঋণগ্রহীতা, বন্ধকদাতা এবং গ্যারান্টারদের নোটিশ দেওয়া হচ্ছে যে, সিকিউরড পাওনাদারের কাছে বন্ধক রাখা/চার্জ করা নীচে বর্ণিত স্থাবর সম্পত্তি, যার ভৌত দখল আইডিবিআই ব্যাঙ্ক, সিকিউরড পাওনাদারদের অনুমোদিত অফিসার নিয়েছেন, তা ১৩-১১-২০২৬ তারিখে "যেমন আছে যেখানে আছে", "যেমন যা আছে" এবং "যা কিছু আছে" ভিত্তিতে বিক্রি করা হবে।

ক) ঋণগ্রহীতার নাম ও ঠিকানা খ) লোন অ্যাকাউন্ট নম্বর	ক) দখলের ধরন খ) দাবি নোটিশের তারিখ গ) দখলের তারিখ ঘ) দাবি নোটিশ অনুযায়ী বকেয়া পরিমাণ	স্থাবর সম্পত্তির বিবরণ	ক) সংরক্ষিত মূল্য খ) বায়না জমা (ই.এম.ডি.) গ) বিড বৃদ্ধির পরিমাণ ঘ) ই-নিলামের তারিখ
রজত পঞ্চামিয়া, (ঋণগ্রহীতা) ৫৮-ডি, নেতাজি সুভাষ রোড, গণেশ মার্কেট, রুম নং-৫১৭, ৫ম ফ্লোর, কলকাতা ৭০০০০১। **রিতা পঞ্চামিয়া** (সহ-ঋণগ্রহীতা) ৫৮-ডি, নেতাজি সুভাষ রোড, গণেশ মার্কেট, রুম নং-৫১৭, ৫ম ফ্লোর, কলকাতা ৭০০০০১। **রজত এন্টারপ্রাইজ** (প্রোপ্রাইটর), **রজত পঞ্চামিয়া**, ৫৮-ডি, নেতাজি সুভাষ রোড, গণেশ মার্কেট, রুম নং ৫১৭, ৫ম ফ্লোর, কলকাতা - ৭০০০০১। **লোন অ্যাকাউন্ট নং** ০০৮৮৬৭৫১০০০১০০০৭ ০০৮৮৬৭৫১০০০০৯৬৭৬ এবং ০০৮৮৬৫১১০০০০২৬৮	ক) ডৌক খ) ০৭.১০.২০২৬ গ) ২০.০৩.২০২৩ ঘ) ১,৮৫,০৬,৩২৬.০০ টাকা (এক কোটি পঁচাশি লক্ষ ছয় হাজার তিনশো ছাব্বিশ টাকা) এবং তার সাথে ১০-০৯-২০২২ তারিখ থেকে পরবর্তী সুদ, খরচ এবং চার্জ।	সম্পত্তির এক ও অবিচ্ছেদ্য অংশের সকল ফ্ল্যাট নং ৩১এ, যার পরিমাপ প্রায় ১৮৪২ বর্গফুট (কার্পেট এরিয়া) যা প্রায় ১২ কাঠা ১১ ছটাক এবং ৩৭ বর্গফুট পরিমাপের জমির উপর নির্মিত ভবনের ৫ম ফ্লোরে, যা কলকাতা মিউনিসিপ্যাল কর্পোরেশনের সীমানার মধ্যে মিউনিসিপ্যাল ওয়ার্ড নং ৪৪ এর অধীনে মিউনিসিপ্যাল প্রেমিসেস নং ১১১ চিত্তরঞ্জন অ্যাভিনিউতে অবস্থিত এবং **নিম্নলিখিতভাবে বেষ্টিত এবং সীমাবদ্ধ : পূর্বে** : চিত্তরঞ্জন অ্যাভিনিউ দ্বারা; **পশ্চিমে** : প্রেমিসেস নং ৩৮, কলুটোলা স্ট্রিট দ্বারা; **উত্তরে** : প্রেমিসেস নং ১১৩, চিত্তরঞ্জন অ্যাভিনিউ দ্বারা; **দক্ষিণে** : কবিরাজ রো নামক মিউনিসিপ্যাল লেন দ্বারা।	ক) ১৪৭.৬০ লক্ষ টাকা খ) ১৪.৭৬ লক্ষ টাকা গ) ২৫,০০০/- টাকা ঘ) ১৩.১১.২০২৬

আন্ডারটেকিং, কেওয়াইসি নথি এবং ইএমডি সহ বিড ফর্ম জমা দেওয়ার শেষ তারিখ	১২ নভেম্বর, ২০২৬ বিকেল ৪.০০ টা পর্যন্ত।
পরিদর্শনের তারিখ এবং সময়	১১ নভেম্বর, ২০২৬ দুপুর ১টা থেকে দুপুর ২টার মধ্যে।
ই-নিলামের তারিখ এবং সময়	১৩ নভেম্বর, ২০২৬ সকাল ১১টা থেকে দুপুর ১টার মধ্যে

বিক্রয়ের বিস্তারিত শর্তাবলীর জন্য, অনুগ্রহ করে www.idbibank.in-এ প্রদত্ত লিঙ্কটি দেখুন।

The above sale notice under Rule 9 (1) of the Act is published in the following newspapers on 28.10.2026

i) Business Standard (English) – Kolkata Edition
ii) Arthik Lipi (Bengali) – Kolkata Edition

II. POSSESSION ORDER BY CHIEF METROPOLITAN MAGISTRATE CALCUTTA Dated 26.12.2023 Case No Miscs 100 of 2023 Filling No 74339 of 2023 Application No 34/2023

IN THE COURT OF THE LD. CHIEF METROPOLITAN MAGISTRATE, CALCUTTA
Present:- Koustuv Mukhopadhyay
Chief Metropolitan Magistrate, Calcutta

CHIEF METROPOLITAN MAGISTRATE CALCUTTA

Case No. MISCS- 100 of 2023
Filling No. MISCS - 74339 of 2023
Application No. 34/2023

IDBI Bank Ltd.
Having its branch ofice at IDBI House, 44, Shakespeare Sarani, P.O & P.S. Shakespeare Sarani, Kolkata-700017.
Vs
Rajat Panchamia & Other
having its registered office at 50 8D, Netaji Subhas Road, Ganesh Market, G6 ground Floor, Kolkata-700001, West Bengal and a resident of 111, Chittaranjan Avenue, Flat Number 31-A, Top Floor, Kolkata- 700073 and others.

Order dt : 26/12/2023

Applicant is present and files a fresh affidavit affirming that no stay order is in operation.

Record is taken up for passing final order pursuant to hearing the parties. It appears that an application has been filed by **IDBI Bank Ltd.**, by its authorized officer, against respondents **Rajat Panchamia** and others.

The gist of the facts is that in course of transactions in between the respondents and petitioner, Financial Assistance were given to the respondents as loan at their request, to the tune of Rs. 1,00,00,000.00/- for the purpose of peoperty loan, Rs. 35,00,000/- for the purpose of housing loan facility and Rs. 50,00,000/- for the purpose of working capital loan in total the loan amounts of Rs. 1,85,00,000.00/- (Rupees One Crore Eighty Five Lakhs only) through a cash credit/ Loan Accounts on certain terms and conditions after making arrangement between the parties. To secure the said loan, the borrower created an equitable mortgage by depositing title deed of the scheduled property's, which became secured assets within the meaning of section 2(zd) of the SARFAESI Act. After taking loan the respondents/ borrower defaulted in satisfying the loan amount. The said loan became due and unpaid and was classified declared as Non-Performing Asset (NPA) 30.06.2021. The applicant issued a notice on the respondents u/s 13(2) of the SARFAESI Act requesting them to meet up the outstanding amount of Rs. 1,07,92,430.00/- for LAP, Rs. 40,35,149.00 for LAP and Rs. 40,48,754.00 for working capital within the stipulated period of 60 days. The notice was duly served upon the respondents. The applicant took recourse to section 13(4) of the Act, but without any fruitful result. It is pertinent to mention that while taking the loan amount the respondents deposited the original title deed of the schedule properties being the secured assets in favour of the applicant as per agreement executed between the parties.

From the documents filed by the applicant it appears that the scheduled properties has given in equitable mortgage by the respondents before the applicant bank and they took the loan amounts from the applicant and thereafter they defaulted and could not repay the loan amount as above.

The applicant has filed original documents to take physical possession of the secured assets as mentioned in the schedule of the petition to satisfy their dues. From the documents so filed it appears that the lender duly placed the scheduled property in mortgage by furnishing the original title deed and its relevant documents. Later an affidavit had been filed by the applicant stating that there is no stay order or injunction issued in respect of any proceedings pending before any court of law in respect of the property.

The process u/s 13(4) of the said Act having failed to yield the desired relief, hence considering the points mentioned in the application by the secured creditor and the fact that the secured assets are situated within the jurisdiction of this court, I find it satisfactory to pass an order as prayed for, in favour of the applicant, for taking physical possession of the secured assets under section 14 of the Act as mentioned in the schedule of the application.

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by me

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Accordingly it is

O R D E R E D

That the petitioner/applicant is permitted to take physical possession of the immovable properties of the respondents as described in schedule of the application, i.e.:-

Schedule of the Property

"All that piece and parcel of the said Flat No. 31A on the 5th floor of the premises no. 111, Chittaranjan Avenue, Calcutta, containing by estimate covered area of 1842 sq. ft more or less comprised of two drawing rooms, two bed rooms, bath an privy verandah, kitchen and lobby, terrace open one room-two toilets, situated on all that partly Five Storied and partly six storied messuage tenement building hereditaments and premises together with the revenue free land thereunto belonging whereon or on part whereof the same is erected and built formerly containing an area of 12 cottahs 11 chittacks and 37 square feet, now reduced to 11 cottahs 12 chittacks 37 sq. ft in consequence of free gift of two small strips of land out of the said 12 cottahs 11 chittacks and 37 square foot measuring 6 chittacks 7 sq. ft., and 8 chittacks and 38 sq. ft., in the year 1935 and 1940 respectively by the said Srimit Vira Bai in favour of the corporation of Calcutta, formed out of Old Municipal premises no. 38, Cooltolla Street being a part of Old Holding No. 383, New Holding No. 619 in Block III North Division of the town of Calcutta, situate lying at and being premises formerly numbered 18 Chittaranjan Avenue and now numbered as premises no. 111, Chittaranjan Avenue, opposite to Medical College, P.S- Bowbazar, Kolkata- 700073 and butted and bounded as follows on the North by Premises no. 113, Chittaranjan Avenue, On the East by Chittaranjan Avenue, On the South by Municipal Lane named Kaviraj row, On the West by Premises NO. 38, Colootolla Street."

The Sheristader, CMM's Court is directed to take physical possession of the scheduled property and after taking, the same will be handed over to the authorized officer of the applicant bank/ company / secured creditor.

If the scheduled property is under lock and key, the petitioner may break open the same on certain terms and conditions:-

1. The padlock/ lock and key of the flat/premises/godown/office unit in question as mentioned in the application will be broken in the presence of **Authorized Officer of IDBI Bank Ltd**, or his competent representatives.

2. A person in the locality may be present during breaking the padlock.

3. The Bank/Company authority will prepare an inventory list in respect of the articles lying inside the premises compound concerned.

4. After completion of the inventory, a list will be handed over to the Sheristader, CMM's Court, the Opposite party and a copy of the list is also to be submitted before this court.

5. The Sheristader, CMM's Court is at liberty to take the help of O/C Bowbazar PS if he faces any obstruction and to submit a compliance report.

The applicant is to bear the stipulated cost for providing force by the police.

Let the original documents be returned.

Sd/- [illegible]
C.M.M. Calcutta
CHIEF METROPOLITAN MAGISTRATE
CALCUTTA

D/c by me

Copy forwarded to : The authorized Officer of **IDBI Bank Ltd**, for his necessary information and compliance.

C.M.M, Calcutta

CHIEF METROPOLITAN MAGISTRATE

Typed & Corrected
by me

...Contd ( )

III. BRIEF DESCRIPTION OF SECURED ASSETS

LOT-I – Movable property : Nil

LOT – II – Immovable property

Mortgage by deposit of title deed bearing number bearing deed no. 3591 dated 30.01.2000 **i**n respect of ALL THAT Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 cottahs 11chittacks and 37 sq. ft. lying and situated at municipal premises no111 Chittranjan Avenue under municipal Ward no. 44 within the limits of Kolkata Municipal Corporation and butted and bounded as under:

On or toward East by : By ChitarinianAvenue

On or towards West by : By Premises no. 38, Colootolla Street

On or towards North by : By Premises no. 113, Chittaranjan Avenue.

On or towards South by : By Municipal Lane named Kaviiraj Row

IV. OUTSTANDING DUES OF THE SECURED LENDERS

Rajat Panchamia (Borrower), Rita Panchamia (Co Borrower) & Rajat Enterprises By IDBI Bank Limited – (Loan A/c No. 0086675100009676, 0086675100010007 & 0086675100000268)

Facility	Amount in Rs.	As on Date
Loan of Rs. **100,00,000.00** A/c 0086675100009676	**1,05,22,429.00**	09-09-2022
Loan of Rs. **35,00,000.00** A/c , 0086675100010007	**39,35,143.00**	09-09-2022
Loan of Rs. **40,00,000.00** A/c 0086651100000268	**40,48,754.00**	**01-10-2022**
Total Outstanding	**1,85,06,326.00**	

Total outstanding amount of **Rs. 1,85,06,326.00** (Rupees One Crore Eighty Five Lakh Six Thousand Three Hundred Twenty Six Only) due as on 09.09.2022 for LAP and 01-10-2022 for working capital together with further interest cost & charges thereon w.e.f from 09.09.2022 for LAP and 01-10-2022 for working capital.

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 : C1India (P) Ltd | www.c1india.com & https://www.idbibank.in **Address:-** C1India (P) Ltd | www.c1india.com Plot No. 68 ,3rd Floor, Sector-44, Gurgaon- 122003, Haryana Website- https://www.bankeauctions.com Direct:0124-4302000| Mobile: +917080804466| E-mail: delhi@c1india.com
3.	**Issue of Tender/ Offer / Bid Document** The Tender Document along with offer Form is on sale from 28-Oct--2026 till 12-November -2026 on any working day between 11.00 a.m. to 4.00 p.m. and can be obtained from Shri Vikas Kumar, Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017 & Shri Anand Kumar Prasad, AGM, IDBI Bank Ltd, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44, Shakespeare Sarani, Kolkata-700017, Mobile : 9334614547 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 Rajat Panchamia **" payable at Kolkata issued by Scheduled Commercial Bank.**

	The bid document can also be downloaded from IDBI website www.idbibank.in (Till November 12, 2026). 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	**Reserve Price** The Reserve price for the sale of the Secured Assets is as under: • **LOT – II – Rs. 1,47,60,000.00/- (Rupees One Crore Forty Seven Lakh Sixty Thousand Only)** **Earnest Money Deposit (EMD)** The EMD has been fixed at • **LOT – II - Rs. 14,76,000 /- (Rupees Fourteen Lakh Seventy Six Thousand Only)**
5	The amount of EMD paid by the interested bidders shall carry no interest.
6	The sale of Secured Assets is on "***As is where is", "As is what is" & "Whatever there is" and "Without recourse"* basis**. The description of the immovable properties is based on the mortgages created by the Borrower with the secured lenders from time to time and the representations made by them. The AO does not take or assume any responsibility for any shortfall of the immovable assets or for procuring any permission, etc. or for the dues of any authority established by law. 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 **Rajat Panchamia (Borrower),& Rita Panchamia (Co-Borrower)** 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	**Inspection of assets** The interested parties may inspect the assets at their own cost between **1.00 P.M. to 2.00 P.M.** on the assigned date **(November 11, 2026)** in the presence of a representative of the AO available at the site to facilitate the inspection.
8	**Due Diligence by the Bidders** The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, 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 abuttals 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	**Submission of Tender/Offer** The Bidder shall complete in all respects the Offer form(s) annexed to the Tender Document, and furnish the information called for therein and **shall sign and date each of the documents** in the space provided therein for the purpose. **The Bidder shall initial each page of the Offer.** Offers received for sale and / or accepted are not transferable. The Format for submission of Profile of the bidder 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 **provided in: https://www.bankeauctions.com (by C1India (P) Ltd | www.c1india.com) & https://www.idbibank.in**
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	**Last date for submission of Tender/Offer /Bid Document**

	The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the AO, Shri Vikas Kumar, Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017. Mobile:9334614547, not later than **November 12, 2026 from up to 4.00 P.M.** in a sealed cover containing • A/c Payee Demand Draft/Pay Order of **Rs.14,76,000.00 /- (Rupees Fourteen Lakh Seventy Six Thousand Only)** for **LOT – II** The DD / PO should be drawn in favour of "**IDBI Bank Ltd- A/c Rajat Panchamia " payable at Kolkata issued by Nationalized Bank/ Scheduled Bank** as Earnest Money Deposit (EMD), which shall be superscripted **"EMD for Rajat Panchamia"** and the other sealed cover containing the Bid Document superscribed **"Bid Document – Rajat Panchamia "**. • **Remittance of EMD by way of RTGS** Bidders who prefer to submit the EMD by way RTGS, may remit the EMD amount in favour of IDBI Bank Limited, Account No. **08634915010026, IFSC Code: IBKL0000086, Branch : Gariahat, 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.idbibank.in or from the website of the e-auction service provider: www.bankeauctionwizard.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. Please remit Rs100/- 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	**Registration with E-Auction Service Provider** Participants who are not already registered with the e-auction provider Www.bankeauctionwizard.com should register themselves by following the procedure mentioned at the website: **www.bankeauctionwizard.com** The user id and password has to be created by participants / intending purchasers from the website **www.bankeauctionwizard.com** After creation of userid / password, in case any bidders feel the need for any support, such bidders may contact Helpline No. **:-Mithalesh kumar-Assistant Manager; C1India (P) Ltd | www.c1india.com** **Plot No. 68 ,3rd Floor, Sector-44, Gurgaon- 122003, Haryana** **Website- https://www.bankeauctions.com; IP: | Direct:0124-4302000| Mobile: +917080804466| E-mail: delhi@c1india.com** **mithalesh.kumar@c1india.com, Phone Nos. – 8951944383 / 9674758719** 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	**The e- auction day : November 13, 2026 from (11.00am to 1.00pm)** **E–Auction time : 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** Mortgage by deposit of title deed bearing number bearing deed no. 3591 dated 30.01.2000 **i**n respect of ALL THAT Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon

	the plot of land measuring about 12 cottahs 11chittacks and 37 sq. ft. lying and situated at municipal premises no111 Chittranjan Avenue under municipal Ward no. 44 within the limits of Kolkata Municipal Corporation and butted and bounded as under: On or toward East by : By ChitarinianAvenue On or towards West by : By Premises no. 38, Colootolla Street On or towards North by : By Premises no. 113, Chittaranjan Avenue. On or towards South by : By Municipal Lane named Kaviiraj Row 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: www.bankeauctionwizard.com subject to the condition that if a bidder places a bid in the last 5 minutes of closing of the E-auction and if that bid gets accepted, then the auction's duration shall get extended automatically by the system for another 5 minutes, for the entire auction (i.e. for all the items in the auction), from the time that bid comes in. **Please note that the auto-extension will take place only if a bid comes in those last 5 minutes and if that bid is valid bid in terms of e-auction notice published and this Tender document**. If such valid bid is not received in the said last 5 minutes, the auto-extension will not take place and the E-auction shall get closed automatically without any further extension and the last highest bid received would be treated as the successful bid and auction would be treated as concluded subject to acceptance and approval of the Bid by the Authorised Officer. Necessary communication in this regard shall be sent in writing by the Authorised Officer to the successful Bidder**.** It is suggested that the bidders do not wait till the last minutes to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure etc.

	Increase in Bid Amount : It may be noted that increase in bid amount, if any, during the e-auction period shall be made as under. **In multiples of Rs.25,000/-** **Increase in bid amount below the said Rs.25,000/- 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	**Payment of Sale Price** The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the AO and the purchaser shall immediately i.e. on the same day or not later than next working day will be required to deposit 25% of the sale price (less the amount of EMD) on acceptance of his/her bid by crossed A/c Payee Demand Draft/Pay Order drawn in favour of **"IDBI Bank Ltd. – A/c Rajat Panchamia" payable at Kolkata 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 Rajat Panchamia" – 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 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	**General Terms and Conditions** 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	**Jurisdiction** 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 Rajat Panchamia (Borrower) & Rita Panchamia (Co-Borrower)

LOCATED AT
Chittranjan Avenue,Ward No 44, Kolkata.

LOT-I – Movable property : Nil

LOT – II – Immovable property

Mortgage by deposit of title deed bearing number bearing deed no. 3591 dated 30.01.2000 **i**n respect of ALL THAT Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 cottahs 11chittacks and 37 sq. ft. lying and situated at municipal premises no111 Chittranjan Avenue under municipal Ward no. 44 within the limits of Kolkata Municipal Corporation and butted and bounded as under:

On or toward East by : By ChitarinianAvenue

On or towards West by : By Premises no. 38, Colootolla Street

On or towards North by : By Premises no. 113, Chittaranjan Avenue.

On or towards South by : By Municipal Lane named Kaviiraj Row

1	**Issue of Bid Document**	**:**	The Bid Document can be obtained from Shri Vikas Kumar , DGM / Shri Anand Kumar Prasad, AGM, IDBI Bank Ltd., 2nd floor, IDBI Bank Ltd, 44 Shakespeare Sarani, Kolkata-700017, from 28 **Oct. 2026 till November 12 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 Rajat Panchamia"** payable at Kolkata issued by any Nationalized bank / Scheduled Bank. The Bid Document can also be downloaded from IDBI website (www.idbibank.in) **and** www.bankeauctionwizard.com.

			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.
2. If bids received for both lots, Sale allowed for both LOTs. However property will be handed over only after removal of P & M, in case successful bidders for the lots, are different.			
Cost of the Bid Document	**:**	Rs. 100/- (Rupees One Hundred Only).	
Last Date and time for submission of Bid Document together with EMD	**:**	**November 12, 2026 till 4pm**	
Place, Date and time of E-Auction	**:**	Place: e-auction platform at website: www.bankeauctionwizard.com **Date: November 13, 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 Rajat Panchamia (Borrower) & Rita Panchamia (Co-Borrower) Located at **"**Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 cottahs 11chittacks and 37 sq. ft. lying and situated at municipal premises no111 Chittranjan Avenue under municipal Ward no. 44 within the limits of Kolkata Municipal Corporation in the state of West Bengal.

(To be filled and submitted by the Bidder)

LOT-I – Movable property : Nil

LOT – II – Immovable property

Mortgage by deposit of title deed bearing number bearing deed no. 3591 dated 30.01.2000 **i**n respect of ALL THAT Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 cottahs 11chittacks and 37 sq. ft. lying and situated at municipal premises no111 Chittranjan Avenue under municipal Ward no. 44 within the limits of Kolkata Municipal Corporation and butted and bounded as under:

On or toward East by : By ChitarinianAvenue

On or towards West by : By Premises no. 38, Colootolla Street

On or towards North by : By Premises no. 113, Chittaranjan Avenue.

On or towards South by : By Municipal Lane named Kaviiraj Row

1	Full Name of the Bidder *(in Block letters)*	:	
	b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.		
	d) E-mail ID		
2	Brief particulars of business (if any)	:	
3	Relationship, if any, the Bidder 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.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.
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 Rajat Panchamia (Borrower), & Rita Panchamia (Co-Borrower) Located at "Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 cottahs 11chittacks and 37 sq. ft. lying and situated at municipal premises no111 Chittranjan Avenue under municipal Ward no. 44 within the limits of Kolkata Municipal Corporation in the state of West Bengal.

(To be filled and submitted by the Bidder)

LOT-I – Movable property : Nil

LOT – II – Immovable property

Mortgage by deposit of title deed bearing number bearing deed no. 3591 dated 30.01.2000 **i**n respect of ALL THAT Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 cottahs 11chittacks and 37 sq. ft. lying and situated at municipal premises no111 Chittranjan Avenue under municipal Ward no. 44 within the limits of Kolkata Municipal Corporation and butted and bounded as under:

On or toward East by : By ChitarinianAvenue

On or towards West by : By Premises no. 38, Colootolla Street

On or towards North by : By Premises no. 113, Chittaranjan Avenue.

On or towards South by : By Municipal Lane named Kaviiraj Row

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 ***(in Block letters)*** **(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,
Sale of secured assets of Sayan Basu (Borrower), & Sayak Basu (Co-Borrower) Located at "Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 cottahs 11chittacks and 37 sq. ft. lying and situated at municipal premises no111 Chittranjan Avenue under municipal Ward no. 44 within the limits of Kolkata Municipal Corporation in the state of West Bengal.

LOT-I – Movable property : Nil

LOT – II – Immovable property

Mortgage by deposit of title deed bearing number bearing deed no. 3591 dated 30.01.2000 **i**n respect of ALL THAT Flat no. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 cottahs 11chittacks and 37 sq. ft. lying and situated at municipal premises no111 Chittranjan Avenue under municipal Ward no. 44 within the limits of Kolkata Municipal Corporation and butted and bounded as under:

On or toward East by	:	By ChitarinianAvenue
On or towards West by	:	By Premises no. 38, Colootolla Street
On or towards North by	:	By Premises no. 113, Chittaranjan Avenue.
On or towards South by	:	By Municipal Lane named Kaviiraj Row

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 268000/- (Rupees Two Lakh Sixty Eight Thousand Only)** for **LOT – II** towards Earnest Money Deposit (EMD) in the name of "IDBI Bank Ltd. – Sayan Basu " Payable at Kolkata.

Or

- I/ We have remitted **Rs. 14,76,000 /- (Rupees Fourteen Lakh Seventy Six Thousand 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 08634915010026, IFSC Code: IBKL0000086, Branch :Gariahat, 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.

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 _____2026

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

duly authorized to sign Bid for and on behalf of

.....

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

WITNESS :

Signature :

Name & Address :
Occupation :

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.