The Authorised Officer (AO)

of

IDBI BANK LIMITED
(CIN: L65190MH2004GOI148838)

IDBI Bank Ltd., Zonal Office Building, 2nd Floor, 44, Shakespeare Sarani, Kolkata-700017, West Bengal

Tender/ / Bid Document

For

Sale of Secured Assets of

Shri Amit Shaw (Borrower) & Smt Arpana Shaw (Borrower)

Sale Under the provisions of

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

Read with

The Security Interest (Enforcement) Rules, 2002

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IMPORTANT DATES & INFORMATION

Minimum Bid Incremental Amount	Rs.10,000/- (Rupees Ten Thousand Only)
Sale of Bid / Tender Document date	05-11-2026
Date of Inspection	17-11-2026
Last date of submission of Bids along with EMD	19-11-2026
Date of E-auction	20-11-2026

I. PUBLIC NOTICE FOR SALE PUBLISHED IN THE NEWSPAPERS

Notice of Sale served/ published/ affixed as per Appendix II-A/ Appendix IV-A of Security Interest (Enforcement) Rules, 2002.

The Notice of Sale was served on 02-11-2026 affixed on 03-11-2026 and the Public sale Notice was published in the following newspapers on 05-11-2026

i) Financial Express

IDBI BANK	IDBI Bank Limited Retail Recovery Department 44, Shakespeare Sarani, 2nd Floor, Kolkata - 700 017;Tel.: (+9133) 6655 7744 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 Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) that the below described immovable property mortgaged / charged to the secured creditor, the Physical / Symbolic Possession of which have been taken by the Authorized officer of IDBI Bank, secured creditors, will be sold on 20.11.2026 "As is where is", "As is what is" and "whatever there is" basis for recovery of dues to the IDBI Bank Ltd from below mention Borrower(s) and Guarantor(s).

DESCRIPTION OF PROPERTIES TO BE AUCTIONED ON 20.11.2026(15 days Notice)

Branch Name	Name of Borrower/ Co-borrower(s)/ Guarantor(s) /Mortgagor(s)	Description of the Immovable Property	a)Date of Demand Notice b)Date of Possession Notice c)Claim Amount as per Demand Notice	a)Reserve Price b)Earnest Amount Deposit (EMD) c)Bid/Tender Increase Amount
Durgapur	Shri Amit Shaw & Smt 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	a)24.01.2022 b)14.01.2025 c)Rs.29,97,288.54/- (Rupees Twenty Nine Lakh Ninety Seven Thousand Two Hundred Eighty Eight Only) as on 10.09.2022 together with further interest, cost and Charge thereon	a)Rs.17,10,000/- b)Rs.1,71,000/- c)Rs.10,000/-

Gist of terms and Conditions appearing in the bid documents:

1. The Sale would be on E-Auction platform at the website https://banknet.com/ through auction service provider PSB Alliance Pvt. Ltd. Situated at Unit 1, 3rd Floor, VIOS Tower, Anik Nagar, Wadala East, Mumbai – 400037.
2. The Bid Documents can be obtained from IDBI Bank Ltd, Kolkata Zonal Office, 2nd Floor, 44, Shakespeare Sarani, Kolkata – 700017, IDBI Bank Ltd, Regional Office Durgapur, UCP-01, Ambedkar Sarani, Urvashi Phase-Bengal Ambuja, City Centre Durgapur -713216 on working days (11.00 A.M. to 4.00 P.M.) from the website www.idbibank.in and https://banknet.com/ till 19 , November 2026.
3. To the best of Knowledge and information there are no encumbrances on the above property.
4. This publication is also statutory sale notice to the Borrower's/Guarantor's/Mortgagor's for sale under rule 8(6) as per amended SARFAESI Act 2002.
5. Further details an General terms and Conditions is in Bank's website [www.idbibank.in] and or contact the Bank officials mentioned above and also refer to the bid document hosted therein.
6. The Authorised Officer reserves the right to accept or reject any or all of the bids without assigning reason(s) or cancel the auction process.

Submission of Bid form along with undertaking, KYC documents and EMD	November 05, 2026 to November 19, 2026 up to 04.00 pm
Date and Time of inspection :	November 17 , 2026 from 11 am to 1.00 pm
Date and Time of E-Auction :	November 20,2026 from 11.00am to 1.00pm

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

Date: 05.11.2026 ;Place: Kolkata — Sd/- Authorised Officer, IDBI Bank Ltd.

ii) **EKDIN**



আইডিবিআই ব্যাঙ্ক লিমিটেড
রিটেইল রিকভারি ডিপার্টমেন্ট ৪এ, শেক্সপিয়র সরণি, ২য় ফ্লোর,
কলকাতা - ৭০০০১৭; টেলিফোন (+৩৩৩৩) ৬৬৫৫ ৭৭৪৪
ওয়েবসাইট- www.idbibank.in CIN-L65190MH2004GOI148838

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

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

এতদ্বারা সর্বসাধারণকে এবং বিশেষ করে ঋণগ্রহীতা(গণ) এবং গ্যারান্টার(গণ) নোটিশ দেওয়া হচ্ছে যে, সিকিউরড পাওনাদারের কাছে বন্ধক বাধা / চার্জ করা নীচে বর্ণিত স্থাবর সম্পত্তি, যার বাস্তবিক / প্রতীকী দখল সিকিউরড পাওনাদার আইডিবিআই ব্যাঙ্কের অনুমোদিত অফিসার নিয়েছেন, তা নীচে উল্লিখিত ঋণগ্রহীতা(গণ) এবং গ্যারান্টার(গণ) কাছ থেকে আইডিবিআই ব্যাঙ্ক লিমিটেড-এর বকেয়া পাওনা আদায়ের জন্য ২০.১১.২০২৬ তারিখে "যেমন আছে যেখানে আছে", "যেমন যা আছে" এবং "যা কিছু আছে" ভিত্তিতে বিক্রি করা হবে।

২০.১১.২০২৬ তারিখে নিলাম করা হবে এমন সম্পত্তির বিবরণ (১৫ দিনের নোটিশ)

ঋণের নাম	ঋণগ্রহীতা/ সহ-ঋণগ্রহীতা(গণ)/ জামিনদাতা(গণ) /বন্ধকদাতা(গণ) নাম	স্থাবর সম্পত্তির বিস্তারিত বিবরণ	ক) দাবি নোটিশের তারিখ খ) দখল বিজ্ঞপ্তির তারিখ গ) দাবি নোটিশ অনুযায়ী বাকি করা পরিমাণ	ক) সংরক্ষিত মূল্য খ) বায়না জমা (ইএমডি) গ) বিড/সরপ বৃদ্ধির পরিমাণ
দুর্গাপুর	শ্রী অমিত শাউ এবং শ্রীমতী অর্পণা শাউ	পশ্চিমবঙ্গ রাজ্যের উত্তর ২৪ পরগনা জেলা এবং রেজিস্ট্রেশন জেলা, বারাসাত সদর-এর অতিরিক্ত জেলা সাব রেজিস্ট্রেশন অফিসের অধীনে, ১০ নং ওয়ার্ডে, বারাসাত মিউনিসিপ্যালিটির সীমানার মধ্যে ৪৫ রাজা মুখার্জি রোড, কলকাতা ৭০০০৩৫ প্রেমিসেস নং-এ অবস্থিত, সাপ নং ১৪৫৪ এবং ১৪৫৫ এর অধীনে ৩৫২,৩৩৩,৩৩৩,৩৩৩ নং পরিমাপে, সাপ নং ১৪৫৪ এর অধীনে ৪৪১ নং ঘ হিয়াসে, বারাসাত থানায়, বারাসাত মৌজায়, এর উপর নির্মিত কাঠামো সহ ৩ কাঠা ১০ ছটাক এলাকার বাস্তু জমির উপর নির্মিত, ২ বেডরুম, ১ ডাইনিং, ১ রান্নাঘর, ২ টয়লেট, ১ বারান্দা নিয়ে গঠিত, কমবেশি ৯০০ বর্গফুট সুপার বিল্ট আপ এরিয়া পরিমাপের উত্তর দিকের এই ফ্লোরে একটি অবাসস্পূর্ণ ফ্ল্যাট নং ৮ এর সম্পত্তি এবং ও অধিভোগ অংশের সকল। উক্ত ভবনটি নিম্নলিখিতভাবে বেষ্টিত এবং সীমাবদ্ধ; উত্তরে মিউনিসিপ্যাল রোড দ্বারা; দক্ষিণে মিউনিসিপ্যাল রোড দ্বারা; পূর্বে বিশ্বনাথ সেন (মৃত-বি) এর বাড়ি দ্বারা; পশ্চিমে হাসুল অধিকারীর বাড়ি দ্বারা।	ক) ২৪.০১.২০২২ খ) ১৪.০১.২০২৪ গ) ২৯,৯৭,২৮৮.৪৪/- টাকা (উনত্রিশ লক্ষ সাতানব্বই হাজার দুইশো আটাশ টাকা এবং চুয়াল্লিশ পয়সা মাত্র) ১০.০৯.২০২২ তারিখ অনুযায়ী এবং তার উপর পরবর্তী সুদ, খরচ এবং চার্জ সহ।	ক) ১৭,১০,০০০/- টাকা খ) ১,৭১,০০০/- টাকা গ) ১০,০০০/- টাকা

বিড দাখিলে প্রযোজ্য শর্তাবলীর মূল অংশ :

১. সিকিউরড ইন্টারেস্ট ১, ৩য় ফ্লোর, ১৭০৪ টাওয়ার, অনিল নগর, ওয়াকার ইন্দ্রী, মুম্বাই-৪০০০৫১-এ অবস্থিত নিলাম পরিষেবা প্রদানকারী সিএমবি আলায়েন্স প্রাইভেট লিমিটেড এর মাধ্যমে https://baanknet.com/ ওয়েবসাইটে ই-নিলাম প্ল্যাটফর্মে হবে।

২. বিড দলিলটি আইডিবিআই ব্যাঙ্ক লিমিটেড, কলকাতা জোনাল অফিস, ২য় ফ্লোর, ৪এ, শেক্সপিয়র সরণি, কলকাতা - ৭০০০১৭, আইডিবিআই ব্যাঙ্ক লিমিটেড, রিকিভারি অফিস দুর্গাপুর, ইউনিট-৩১, আম্বেদকর সরণি, উপশী মোড়-সেকশন অফিসার, সিটি সেন্টার দুর্গাপুর-৭১৩২১৬ থেকে কর্মদিবসে (সকাল ১১.০০ টা থেকে বিকেল ৪.০০ টা পর্যন্ত) ১৯শে নভেম্বর ২০২৬ পর্যন্ত www.idbibank.in এবং https://baanknet.com/ ওয়েবসাইট থেকে সংগ্রহ করা যেতে পারে।

৩. সেল জ্ঞান এবং রুল অনুযায়ী উপরোক্ত সম্পত্তিতে কোনো দায়দায়িত্ব নেই।

৪. সংশোধিত সারফেসি আইন ২০০২ অনুযায়ী ৮(৬) নিয়মের অধীনে বিক্রয়ের জন্য এই তপশিলভুক্ত ঋণগ্রহীতা/গ্যারান্টার/বন্ধকদাতার জন্য বিবেচ্য বিক্রয় বিজ্ঞপ্তি দেওয়া হচ্ছে।

৫. সাধারণ শর্তাবলী সম্পর্কিত আরও বিস্তারিত নিয়ম থাকার ওয়েবসাইটে (www.idbibank.in) যাওয়ার এবং যা উপরে উল্লিখিত ব্যাঙ্ক কর্মকর্তাদের সাথে যোগাযোগ করুন এবং সেখানে জেনে নিয়ে বিড দাখিল করুন।

৬. অনুমোদিত অফিসার কারণ দর্শানো ছাড়াই যেকোনো বা সমস্ত বিড গ্রহণ বা প্রত্যাখান করার বা নিলাম প্রক্রিয়া স্থগিত করার অধিকার সংরক্ষণ করেন।

আন্তঃবৈশ্বিক, কেওয়াইসি নথি এবং ইএমডি সহ বিড জমা দেওয়া	০৫ নভেম্বর, ২০২৬ থেকে ১৯ নভেম্বর, ২০২৬ বিকেল ০৪.০০ টা পর্যন্ত
পরিদর্শনের তারিখ এবং সময়	১৭ নভেম্বর, ২০২৬ সকাল ১১টা থেকে দুপুর ১.০০ টা পর্যন্ত
ই-নিলামের তারিখ এবং সময়	২০ নভেম্বর, ২০২৬ সকাল ১১.০০ টা থেকে দুপুর ১.০০ টা পর্যন্ত

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

তারিখ : ০৫.১১.২০২৬; স্থান : কলকাতা

স্বা/- অনুমোদিত অফিসার, আইডিবিআই ব্যাঙ্ক লি.

II. INTRODUCTION

IDBI Bank Ltd. (IDBI) is a company within the meaning of the Companies Act, 2013 and also "Banking Company" within the meaning of Banking Regulation Act, 1949 having its Registered Office at IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400 005 & also having its one of the offices at IDBI Bank Ltd., Retail Recovery, Zonal Office Building (2nd Floor), 44 Shakespeare Sarani, Kolkata-700017 issued a Demand Notice dated 19th September 2022 under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 *(hereinafter referred to as "the SARFAESI Act")* calling upon Borrower/ Mortgagor Amit Shaw and Smt Arpana Shaw (hereinafter referred to as the Borrower) **having immovable property situated at Barannagar, Cossipore, Dumdum, North 24 Parganas** to repay the amount mentioned in the said Demand notice being**,** Loan A/c No. 0256675100024268 and 0256675100025027 aggregating Rs.29,97,288.54/- (Rupees Twenty Nine Lakh Ninety Seven Thousand Two Hundred Eighty Eight and Paisa Fifty Four Only) towards the outstanding dues in respect of the Loans as on 10-09-2022 together with further interest thereon with effect from **10-09-2022**. The said statutory demand notice was served on Borrower / Mortgagor on 05-12-2022 for Loan A/c No 0256675100024268 and 0256675100025027 (OR) the service of statutory demand notice under Rule 3 has been completed. As the demanded amount was not paid even after the statutory period of 60 days, IDBI Bank took symbolic possession of Secured Assets under section 13 (4) of SARFAESI Act on 27-02-2023, by affixing the notice at the Secured Assets as well as served on the borrower/ mortgagor and also published the possession notice in two newspapers viz., Financial Express & EKDIN, in compliance with Rule 8 of Security Interest (Enforcement) Rules, 2002 ("Rules"). Thereafter, IDBI Bank filed an Application before District Magistrate & Collector, Paschim Bardhaman under Section 14 of SARFAESI Act for physical possession of secured assets, which was allowed on 14-05-2024. Pursuant to the said Order, the physical possession of secured assets were handed over to the Authorized Officer of IDBI Bank on 14-01-2025. The Authorized Officer (AO) has also got the assets valued after taking possession as required under the SARFAESI Act.

The secured assets being put on sale is mentioned at Serial No. III (hereinafter referred to as "the Secured Assets") on the terms and conditions mentioned in this Bid Document.

III. BRIEF DESCRIPTION OF SECURED ASSETS

(A) Description of 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. TERMS AND CONDITIONS

<table>
<tr><td>1</td><td>The Authorized Officer (AO) exercising the powers under the SARFAESI Act read with Rules is selling the assets/properties mentioned at Serial No. III of the Tender / Bid Document.</td></tr>
<tr><td>2</td><td><u>Issue of Tender / Bid Document</u>

The Tender / Bid Document along with Offer Form is being distributed from 05-11-2026 on any working day between 10.00 am and 4.00 pm and can be obtained from any of our office/ Branch or from the following officials having address at IDBI Bank Ltd. As mentioned below:
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, Retail Recovery Mobile –7004286360 and Smt. Swapnasudha Sahoo, Manager, Retail Recovery, 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,West Bengal
on payment of non refundable fee of Rs.100/- to be paid through RTGS/NEFT/DD/PO in favour of IDBI Bank Limited .The Tender/ Bid Document can also be downloaded from IDBI website www.idbi.bank.in & https://baanknet.com/ [website of the service provider] 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
All payments to IDBI Bank Ltd. by bidders in connection with this auction shall be made by way of RTGS/NEFT/DD/PO in favour of IDBI Bank Limited, – Account No. 25634915010026, IFSC Code: IBKL0000256,Branch : Durgapur</td></tr>
<tr><td>3</td><td><u>Reserve Price and Earnest Money Deposit (EMD)</u>

<table>
<tr><th>Details</th><th>Reserve Price</th><th>Earnest Money Deposit</th></tr>
</table>
</td></tr>
</table>

	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	Rs.17,10,000/- (Rupees Seventeen Lakh Ten Thousand Only)	Rs.1,71,000/- (Rupees One Lakh Seventy One Thousand Only)
4	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 mortgage created by the Borrower / Mortgagor with the Secured Creditor. All statutory liabilities / taxes / maintenance fee / electricity / water charges/ property taxes etc., outstanding as on date and/or yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. The AO or the Secured Creditor do not take or assume any responsibility for any shortfall of the movable/immovable assets or for procuring any permission, etc. or for the dues of any authority established by law. It is expressly made clear that the AO / Secured Creditor do not take or assume any responsibility for any dues, statutory or otherwise by Vinayak Switchgear Private Limited, Smt Anita Bajaj, Shri Rahul Bajaj and Shri Deep Bajaj (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 solely by the purchaser. **Statutory liabilities of the Borrower / Mortgagor and encumbrances on the immovable properties known to the AO are Nil. However, the prospective bidders are advised to satisfy themselves regarding encumbrances and other liabilities if any, over the Secured Assets**. (OR) The Bank has not received any claim and encumbrance in respect of the Secured Assets : 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
4(A)	**Inspection of asset:** The interested bidders may inspect the Secured Asset at their own cost and expense on 17-11-2026 between **11.00** a**.m. to 1.00 p.m**. in the presence of the representative of the AO available at the site to facilitate the inspection.
5	**Due Diligence by the Bidders** The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, etc. whether the bidder actually inspects or visits or verifies or not. The bidders shall keep the information gathered during the due diligence process including information available as per Bank's records/ interaction with Secured Creditor's officials, confidential and not to disclose the said information etc. to any person / entity and shall not use the said information etc., for any purpose other than making an offer/ bid, pursuant to the Bid Document / Auction Notice.
6	The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the immovable property / premises 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. It shall be further presumed that by submitting an offer, the bidder (s) has made his/ their own independent assessment due diligence, legal and otherwise of the Secured Assets and their condition. Any offer made shall be deemed to have been submitted after complete satisfaction of title (including encumbrances, mortgage / charge of the Secured Creditor) and / or all claims there against and after due & proper inspection of the Secured Assets. The Bidder shall take note that if at all any movable assets like household goods, furniture, fixtures, or any other items which are not charged to the Secured Creditor are lying in the premises, they shall not form a part of the sale and the Bidder shall not claim any right of whatsoever nature on the same in any eventuality and the AO shall not entertain any request from the Bidder claiming any kind of right on such uncharged assets.
7	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.
8	**<u>Submission of Tender/ Bid Document /Offer</u>** The Bidder shall complete in all respects the Offer form(s) annexed to the Tender/ Bid 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 sign each page of the Offer.** Offers received for sale and/ or accepted are not transferable and any requests received by the AO for issuance of sale certificate or any other deed in the name of any person/ entity other than the Bidder shall not be entertained and shall be rejected. The Formats for submission of Profile of the bidder are given in Chapter VI & VII of this Tender/ Offer / Bid Document for Individual and Company / Firm /Party respectively. The format, Chapter VI is for Individuals and the format, Chapter VII is for Company / Proprietorship / Partnership firms. Bidders may fill in only the form relevant to them. The Bidder shall furnish to the satisfaction of the IDBI Bank, particulars for the purpose of KYC, source of funds and such other information as the AO may require in the context of the Offer. Any falsehood, inaccuracy or incompleteness in any respect by a Bidder, shall lead to disqualification of such Bidder.

9	The Tender / Bid Document shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested by the Bidder.
10	The Tender / Bid Document 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.
11	The Tender/ Bid Document 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.
12	**<u>Last date for submission of Tender/ Bid Document</u>** The interested parties may submit Tender/ Offer / Bid Document duly filled and signed along with the required documents to the following officers of Bank: 1. Shri Uday Kumar Tiwari, Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Zonal Office Building, 2nd Floor, 44, Shakespeare Sarani, Kolkata - 700017 2. Manish Ratnaker Guria, AGM, Retail Recovery, and Smt. Swapnasudha Sahoo, Manager, Retail Recovery, Regional Office, IDBI Bank Ltd, City Centre, Durgapur, 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,West Bengal On any working day but not later than **4 pm on 19-11-2026** in sealed cover containing the Bid Document super scribed **"Bid Document – Amit Shaw"** and **Name and phone number of Bidder** to be mentioned on left hand side. **<u>Remittance of EMD by way of RTGS</u>** Bidders to remit the EMD by way of RTGS/NEFT/DD/PO in Favor of IDBI BANK LTD **Account No. 25634915010026, IFSC Code: IBKL0000256, Branch Durgapur not later than (mention time) 4.00 PM. on dated 19-11-2026. Such bidders must indicate RTGS/NEFT UTR/DD/PO No., Amount remitted and date in the appropriate space in the Bid Forms.** The EMD of successful Bidder shall be retained towards part sale consideration and EMD amount of unsuccessful bidders shall be returned or transferred back by

	RTGS/NEFT. The EMD shall not bear any interest.
13	The bidder/ representative of whose Tender/ Bid document is complete in every respect and remittance by way of RTGS proceeds is **credited** into the account indicated above well before the cut-off time, will be permitted to participate in the e - auction process. The Bank does not take any responsibility and will not entertain any complaint for any delay in transfer of funds by way of electronic mode. Form of Tender/ Bid document, if found incomplete in any respect, shall be liable for outright rejection. Bidders, whose forms are found to be in order along with the EMD submitted by them, will be informed by e-mail and through mobile number provided. Conditional Offers and contingent offers shall be treated as invalid. Auction / Bidding shall only be through "online Auction Mode" through the website of Service Provider https://baanknet.com/
14	**Registration with E-Auction Service Provider** **1.** IDBI Bank Ltd. has appointed PSB Alliance Pvt. Ltd. Website www.banknet.com as e-Auction Support Provider (e-ASP) for said sale. 2. 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/ 3. After scrutiny of bids and confirmation of the receipt of EMD as advised, AO would forward names and other details of valid bidders to the PSB Alliance Pvt. Ltd. for initiating further process related to auction. 4. website: https://baanknet.com/ Toll Free Number+91 82912 20220 Email ID support.baanknet@psballiance.com Working Hours - 9:00 AM to 7:00 PM (In accordance with IBBI Rules and Regulations) (Office remains closed on the 2nd and 4th Saturday of every Month) 5. The participants /intending purchasers are necessarily required to submit following documents / papers for registration to PSB Alliance Pvt. Ltd., Mob No - 8291220220. The E-Auction Form should be duly signed & filled up. The E-Auction Form may be downloaded from https://baanknet.com/ a. Self-attested copy of PAN Card b. Self-Attested valid residential proof (Voter Id card, Passport copy, Ration card, telephone bill, electric bill - any one) c. Valid e mail id and mobile no. 6. After completion of the registration process, PSB Alliance Pvt Ltd, would

	submit list of the bidders to AO/IDBI Bank Ltd. 7. Thereafter, AO would intimate the bidders accordingly. The user id and password will be then sent directly to the registered participants/ intending purchasers whose Bid Documents are complete in every respect **and** whose EMD is received by way of RTGS/NEFT/DD/PO only, in favour of IDBI Bank Limited, **Account No. 25634915010026, IFSC Code: IBKL0000256, Branch : Durgapur** before the cut-off time and date with further directions by the e- auction provider company, if any, for log in and participating in the auction through online process After receiving the user id / password, in case any bidders feel the need for training / e – auction support, such bidders may contact Toll Free Number+91 82912 20220 Email ID support.baanknet@psballiance.com. **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 or any other technical glitch / issues, etc. at the time of e-auction.**
15	Bidding in the last minutes/ seconds should be avoided by the Bidders in their own interest. Neither IDBI Bank nor the Service Provider will be responsible for any lapses (Internet failure/ Power failure, technical glitches or issues etc) on the part of the Service Provider, in such cases. In order to ward of such contingent situation, bidders are requested to make all the necessary/ alternative arrangements such as backup power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.
16	**The e- auction day:** **The e-auction would be held from 11.00 am to 1.00 pm** The auction would be held with unlimited extensions of 5 minutes each, beyond 1.00 pm, if required**,** on e-auction platform at website: https://baanknet.com/, in case no further valid bids are received during the extended period, the last highest bid received would be treated as the successful bid and auction would be treated as closed/terminated. **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.10,000/-** **Increase in bid amount below Rs.10,000/- will be rejected.** First bid should be of at least one increment over the Reserve Price or in multiples as above.

17	In case of default in payment at any stage by the successful bidder/ auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid will be forfeited in favour of Secured Creditor and the Authorised Officer (AO) reserves the right to resell the property or to conduct the auction again. The EMD of unsuccessful bidders will be returned within 7 days from the date of e-auction and the amount of EMD will not carry any interest.
18	**Payment of Sale Price** The successful bidder would be informed in writing about the acceptance of his/ her bid/ offer by the AO and will be required to deposit 25 % of the sale price (which is inclusive of EMD) on the same day of sale or not later than the next working day by way of **RTGS/NEFT/DD/PO** in favor of IDBI Bank Limited, **Account No. 25634915010026, IFSC Code: IBKL0000256, Branch Durgapur**. The balance 75% amount of the bid amount shall have to be paid on or before 15th day of confirmation of sale by way of **RTGS/NEFT/DD/PO** in favor of IDBI Bank Limited, **Account No. 25634915010026, IFSC Code: IBKL0000256, Branch: Durgapur** or such extended period as may be agreed upon in writing between the purchaser and the secured creditor, in any case not exceeding three months.
19	In case the successful bidder fails to deposit 25% of the sale price as aforesaid, the AO shall forfeit the EMD in favour of Secured Creditor and if the successful bidder backs out after paying 25% of the sale price, then AO shall forfeit the amount received of the sale consideration so deposited including the EMD in favour of Secured Creditor and the Secured Assets will be resold.
20	In case of default in payment of the remaining 75% of the bid amount or part thereof within the prescribed period, the 25% amount deposited and/or the amount so deposited thereafter will be forfeited in favour of Secured Creditor and Secured Assets will be resold. The defaulting successful bidder shall forfeit all claims to the Secured Assets or to any part of the sum for which it may be subsequently sold.
21	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 and forfeit the amount paid in favour of Secured Creditor.
22	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/ immovable property in favor of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002. The said Certificate of Sale shall be issued in the name of the successful purchaser who has made the bid and not in the name of any other

	person.
23	The successful Bidder after making full payment of sale price shall immediately and simultaneously take possession of the Secured Assets. The AO shall not be in any manner responsible for security, safe-keeping and possession of the Secured Assets. In case the successful bidder fails to take possession as stated above, the AO reserves the right to revoke the sale confirmed in his/ her favor and forfeit the entire amount paid by the bidder. Further, such bidder shall have no claims on the Secured Assets or to any amount /s for which Secured Assets may be subsequently sold. It is explicitly stated that once the sale certificate is issued by the AO, the AO shall not be held responsible for security, safe- keeping and possession of the Secured Assets. From the date of issuance of Sale Certificate of Secured Assets, all the risk, costs, responsibilities, including any loss or damage to the Secured Assets through, fire or any other natural calamities or due to any theft, burglary or robbery or from any other cause whatsoever, shall be that of the successful Bidder and neither IDBI Bank nor the AO shall be liable for such loss or damage.
24	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of Secured Assets in his/ her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the Secured Creditor 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/ property taxes 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. IDBI Bank does not take any responsibility to provide information on the same. Only Sale Certificate will be issued to the successful purchaser, as envisaged under SARFAESI Rules. It shall be responsibility of Successful Bidder to remit TDS as applicable under Section 194-I-A, if the aggregate of sums credited or paid for sale consideration is Rs.50 lakh or more, TDS shall be filed online and TDS Certificate shall be issued. The Successful Bidder has to produce the proof of having deposit the income tax into Government account.
25	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.
26	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. In the event of IDBI Bank's office remaining closed on the day of the Bid for any unforeseen reason, the Bids shall take place on the next working day of IDBI Bank between 10.00 AM to 11 AM.
27	The information in respect of the Secured Assets has been stated to the best of the knowledge of the AO from the records available with IDBI Bank, who, however, shall not be responsible for any error, misstatement or omission in the said particulars.
28	The AO shall be at liberty to amend/modify/delete/drop any of the above conditions as may be deemed necessary in the light of the facts and circumstances.
29	The entire procedure of e–auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the AO and the intending bidders shall have no right whatsoever to object to the same.
30	Notwithstanding anything to the contrary contained in this document, the AO reserves the right and liberty to accept/reject any or all the Bids/Offers and also reserves the right to postpone the auction at any time or cancel the entire sale process without assigning any reasons and his decision in this regard shall be final. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the AO, at his sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.
31	In the event, the said sale in favour of the bidder is not being confirmed by AO, otherwise than on account of the willful default of the bidder or if the sale is set aside by an order of the Court/Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be paid his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/her.
32	**Jurisdiction**: All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Durgapur/West Bengal alone shall have jurisdiction to entertain /adjudicate such disputes.

V. BRIEF DETAILS OF TENDER/ BID DOCUMENT

TENDER/ OFFER / BID DOCUMENT FORM FOR PURCHASE OF SECURED ASSETS/PROPERTY OF

Amit Shaw (Borrower) and Arpana Shaw (Borrower)

Property Description 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			
Mention complete address of the property belonging to Shri Amit Shaw and Smt 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			
1	**Issue of Bid/ Offer Document**	**:**	The Tender/ Bid Document 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. Manish Ratnaker Guria, AGM,Retail Recovery, and Smt. Swapnasudha Sahoo, Manager, Retail Recovery, Regional Office, IDBI Bank Ltd, City Centre, Durgapur, 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,West Bengal From **05-11-2026 to 19-11-2026** on any working day between **10 am to 4 pm**. The Tender/ Bid document can also be downloaded from IDBI website www.idbi.bank.in and https://baanknet.com/
2	**Cost of the Tender/ Bid Document**	**:**	Non refundable fee of Rs.100/-
3	**Last Date and time for submission of Tender/ Bid Document together with EMD**	**:**	**Date: 19-11-2026** **Time: 10.00 am up to 4.00 p.m**
4	**Place, Date and time of E-Auction**	**:**	Place : e-auction platform at website: https://baanknet.com/ Date : **20-11-2026** Time :**11 am to 1 pm with unlimited extension of 5 minutes**, if required.

VI.

FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER- INDIVIDUAL

For purchase of secured assets / property of

Amit Shaw (Borrower) and Arpana Shaw (Borrower)

(To be filled and submitted by the Bidder/ Offerer)

1	***a)*** Full Name of the Bidder / Offered *(in Block letters)*	:	
	b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.	:	
	d) E-mail ID	:	
2	Brief particulars of business (if any)	:	
3	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd.	:	
4	Name and particulars of the Person in whose name the Secured Assets/property are to be purchased	:	
5	Details of Earnest Money Deposit (EMD) paid:	:	
	Bidders to submit the EMD by way of RTGS/NEFT/DD/PO, must indicate RTGS/NEFT UTR/DD/PO No., Amount remitted and date of remittance		
	RTGS UTR NO.	:	
	Amount remitted	:	
	RTGS/NEFT Date		
	DD/PO No-		
	Date of DD/PO		
6	***Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer***	:	
7	***Documents to be submitted:*** ***a) Address proof*** ***b) Identification proof*** ***c) Proof towards payment of EMD***		

* 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 / bid document and have also read, perused and understood all the relevant papers and have carried out my/our own due diligence. In case any information is found to be incorrect/ incomplete, I/We shall not hold the Authorized Officer and / or IDBI Bank Limited responsible for the same and shall not have any claim whatsoever against either of them.

Signature of the duly authorized official of the Bidder/Offerer

Name and Designation of the Authorised Signatory

Place :

Date :

VII.

FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase of secured assets / property of

Amit Shaw (Borrower) and Arpana Shaw (Borrower)

(To be filled and submitted by the Bidder/Offerer)

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 Limited Companies/ Public Limited Companies/ Partnership Firm/ Proprietory Firm)		
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/firm to be attached)		
8.	Date of Last Income Tax Return (Enclose copy of last 3 years' Income Tax clearance certificate)		
9	***a)*** Full Name of the 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 Authorised person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.		
	d) E-mail ID		
10	Designation of the Authorised Person	:	
11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd.	:	
12	Details of Earnest Money Deposit (EMD)	:	
	Deposit the EMD by way RTGS/NEFT/DD/PO, must indicate RTGS/NEFT UTR/DD/PO No., Amount remitted and date.		
	RTGS UTRDD/PO NO.	:	

	Amount remitted	:	
	RTGS/NEFT/DD/PO Date		
13	Documents to be submitted towards: a) Constitution of the firm b) Identification Proof of Authorized person c) Address proof of Authorized person d) In case of Companies, Board Resolution for participating in auction, submission of Bid and purchase of property		

* 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/bid document and have also read, perused and understood all the relevant papers and have carried out my/our own due diligence. In case any information is found to be incorrect/ incomplete, I/We shall not hold the Authorized Officer and / or IDBI Bank Limited responsible for the same and shall not have any claim whatsoever against either of them

Signature :

Name of the Authorized Person:

Designation :

Company Seal :

All authorizations should be annexed to this form.

VIII.

FORM OF APPENDIX TO THE BID/OFFER
(DECLARATION BY THE BIDDER)
(ON STAMP PAPER OF RS.100/-)

FORM OF BID/OFFER

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

To,
IDBI Bank,
Authorized Officer,
Deputy General Manager, Retail Recovery,
IDBI Bank Ltd, Zonal Office Building,
2nd Floor, 44, Shakespeare Sarani, Kolkata - 700017
Sir,

Sale of Secured Assets / Property of

Amit Shaw (Borrower) and Arpana Shaw (Borrower)

Property Details
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 read examined and understood the terms and conditions of the Tender/ Bid Document and condition and status of the Secured Assets/property, I/We offer to purchase the said Secured Assets strictly in conformity with the terms and conditions of this Tender/ Bid Document.

2 I/We understand that if my/our Tender/Bid/Offer is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Tender/ Bid document 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) or any other amount paid by us thereafter shall be forfeited.

I/We understand that the information gathered during the due diligence process including information available as per Bank's records / interaction with Secured Creditor's officials is confidential and I / we shall not disclose the said information etc. to any person /entity and shall not use the said information for any purpose other than making an Offer, pursuant to the Bid Document/ Auction Notice.

3 I/We further understand that if my/our Bid/Offer is accepted, should I/we fail to deposit 25% of the sale price (which is inclusive of EMD) or the balance amount of 75% of the sale consideration after having paid 25% of the sale consideration by the stipulated date, the EMD amount or the said amount of 25% of the sale consideration (including Earnest Money Deposit) as the case may be or any further amount/s paid by me/us shall also be forfeited, as laid down in the terms and conditions of the Bid Document.

4 I/We further understand that if my/our Tender/Bid/Offer is accepted, after making full payment of the sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at his/her sole and absolute discretion, I/we shall take possession of the secured assets immediately and simultaneously on payment of entire sale price. I/We understand that once full payment of sale price made by us and Sale Certificate is issued by AO in my/our favour, the AO shall not be held responsible for security, safe-keeping and possession 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.

5 I/We further understand that, 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/ immovable property, as the case may be, in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002 and the said Certificate of Sale shall be issued in my / our name/s being the persons having made the bid and not in the name of any other person.

6 I/We clearly understand and accept that the Authorized Officer or the secured lenders do not take or assume any responsibility for any dues, statutory or otherwise, of [Name of the borrower/mortgagor] 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/offer is accepted.

7 I/We understand that you are not bound to accept the highest or any Tender/Bid/Offer you may receive. Further, I/we will not raise any objection in case the Authorized Officer goes for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act.

8 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.

9 I/We hereby confirm that I/We do not have any kind of relationship (professional/personal), with Borrower/Promoters/Guarantors/Mortgagors as mentioned in the Tender/Offer/Bid Document.

10 I/We also remit the amount towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of RTGS/NEFT/DD/PO in favour of IDBI Bank Limited **Account No. 25634915010026, IFSC Code: IBKL0000256, Branch:** Durgapur **with UTR No/DD/PO No**

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

12 We understand that the terms and conditions of the Tender/Bid/Offer are unconditional and my /our Bid/Offer having conditions contrary to the terms and conditions of the Tender/ Offer / Bid Document /Offer document shall be summarily rejected.

Place :
Dated :

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

Duly authorized to sign Bid/Offer for and on behalf of

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

WITNESS:

Signature :

Name & Address...