The Authorised Officer (AO)

of

IDBI BANK LIMITED

(CIN: L65190MH2004GOI148838)

IDBI House, 2nd Floor, 44, Shakespeare Sarani, Kolkata - 700017

Tender/ / Bid Document

For

Sale of Secured Assets of

Shri Suman Biswas

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. 25000 (Rupees Twenty Five Thousand Only)
Sale of Bid / Tender Document date	09.10.2026
Date of Inspection	15.10.2026
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 05.10.2026 affixed on 13.10.2026 and the Public sale Notice was published in the following newspapers on 09.10.2026

i) Economic Times

IDBI BANK

IDBI BANK LTD
Retail Recovery Department
44, Shakespeare Sarani, 2 Floor, Kolkata - 700 017
Ph. No. : 033-66557848, Website : www.idbibank.in
CIN : L65190MH2004GOI148838

Sale Notice under SARFAESI Act For immovable Secured Assets

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

Notice is hereby given to the public in general and in particular to the Borrower(s), Mortgagor(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the secured creditor, the physical possession of which has been taken by the Authorised Officer of Secured Creditor will be sold on "As is where is", "As is what is" and "Whatever there is" and "No Recourse" basis.

Name of the a) Borrower b) Guarantor / Proprietor's Name	a) Demand Notice Date b) Possession Date c) Outstanding Balance as per Demand Notice	Description of Immovable Property	A) Reserve Price B) Earnest Money Deposit (E.M.D.) C) Bid Increment Amount
a) Borrower : Shri Suman Biswas b) NIL	a) 04.02.2023 b) 21.04.2023 c) Rs. 26,40,398.00	ALL THAT one self-Contained Residential Flat being no. B-5, measuring an area of 1022 sq. ft including super built area be the same or a little more or less on the Third Floor consisting of 02 Bed Rooms, 01 Living Room, 01 Kitchen, 01 Dining , 01 Toilet with bath tub and 01 Balcony of the said building which is constructed upon land measuring an area 02 Cottahs 14 Chittacks 25 Sq Ft more or less together with Four Storied (G+3) building standing thereon comprised in Mouza Ghola, J.L No. 14, R.S No. 103, Touzi No. 6, C.S. Khatian No. 103, R.S. Khatian No. 112, L.R Khatian No. 8682, R.S. Dag No. 1009, L.R. Dag No. 1266, P.S. Khardah (old), Presently P.S Ghola, Holding No. 70/1, Prasanna Chatterjee Road, Kolkata - 700111, known as BHUMI APARTMENT, under the limits of Panihati Municipality, ward no. 28, formerly under A.D.S.R. Barrackpore Presently under A.D.S.R. Sodepur, District - North 24 Parganas. **The said property is butted and bounded as under : On the North :** 20'-0" ft. wide Prasanna Chatterjee Road, **On the South :** By Land of Dilip Dhar being Plot No. 5, **On the East :** By Land of Laxmi Swarnakar being Plot no. 2, **On the West :** 14'-0" ft. wide Municipal Road.	A) Rs. 22,34,700.00 B) Rs. 2,23,470.00 C) Rs. 25,000/-
a) Borrower : Shri Manaj Kumar Midya b) NIL	a) 24.07.2024 b) 01.10.2024 c) Rs. 29,15,858/-	ALL the piece and parcel of immovable property Mortgaged by deposit of title deeds bearing no. I-1506-12209/2023 registered on 02-11-2023, in respect of flat measuring 850 sq. ft. super built up area (more or less) being Flat on the Third floor at South - West Side in Four storied building comprising 2 Bed Rooms, 1 Drawing cum Dining Space, 1 Kitchen, and 2 toilet, and a Balcony which is constructed at or upon the Plot of land measuring about 5 cottahs 11 Sq. ft. be the same a little more or less comprised in Mouza - Digla, comprised in Khatian no 783, Dag No. 2091, J L No. 18, R.S. No 161, Tauzi No. 1513, Ward No 2 , Municipal Holding No. 220 (New), Lakshmi Narayan Road, P.S. Dum Dum, Distt North 24 Pargana lying under jurisdiction of ADSR Cossipur Dum Dum 24 Parganas North, which is **butted and bounded as follows : On the North :** House of Manik Prasad, **On the South :** Barman House, **On the East :** Lakshmi Narayan Road 12 ft, **On the West :** Bhattacharjee House, together with all and singular structure/s and erections thereon, both present and future.	A) Rs. 28,13,000.00 B) Rs. 2,81,300.00 C) Rs. 25,000/-
a) Borrower : Shri Somnath Das and Co-Borrower - Shri Gobinda Das b) NIL	a) 13.10.2022 b) 06.01.2023 c) Rs. 18,81,240.27	ALL the piece and parcel of immovable property Mortgaged by deposit of title deeds (Deed No 02313 of 2012, Deed No. 02438 of 2012, Deed No. 03218 of 2012) created on 22-09-2017, in respect of its immovable properties situated at J.L No. 75, Mouza -Jagannathbati, bearing R.S & L.R Dag No. 124, Hal L.R. Khatian No. 184 (as per deed) L.R. Khatian No. 481(as per Computerised searching of BL & LRO) admeasuring 7 Katha 01 Chittaks 31 Sq ft or thereabouts along with residential house with pucca roof and cemented floor, situated Taluka and Registration Sub-District Chinsurah, District and Registration District Hooghly in the State of West Bengal together with all and singular the structures and erections thereon, both present and future.	A) Rs. 57,04,000.00 B) Rs. 5,70,400.00 C) Rs. 25,000/-

Sale of Bid / Tender document	Bid Document can be obtained from IDBI Bank Retail Recovery Deptt. 2nd Floor IDBI House, 44 Shakespeare Sarani, Kolkata - 700017 on all working days (11.00 A. M. to 4.00 P.M.) or from the website: www.idbibank.in and https://baanknet.com till November 20, 2026.
Date of Inspection	October 15, 2026, between 1.00 P. M. to 3.00 P. M.
Last Date of submission of Bid along with EMD & KYC documents	November 19, 2026 up to 04.00 P.M.
Date of e-Auction / Time of e-Auction	November 20, 2026 from 11 A.M. to 1 P.M.

Gist of Terms and Conditions appearing in the bid documents :

1. The sale would be on E-Auction platform at the website https://baanknet.com/
2. The Bid Document can be obtained from Kolkata Zonal Office, 44, Shakespeare Sarani, Kolkata - 700017 on working days (10.00 A.M. to 4.00 PM) it can be downloaded from the website www.idbibank.in
3. To the best of knowledge and information there are no encumbrances on the above properties.
4. This publication is also statutory sale notice to the Borrower's / Gaurantor's / Mortgagor's for sale under rule 8(6) as per amended SARFAESI Act 2002.
5. Further details and General Terms and Conditions Bank's website [www.idbibank.in] and or contact the Branch Officials mentioned above and also refer to the bid document hosted therein.
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.

Date : 09.10.2026, Place : Kolkata **Sd/- Authorized Officer, IDBI Bank**

ii) **Ekdin**

IDBI BANK

আইডিবিআই ব্যাঙ্ক লি.
রিটেল রিকভারি ডিপার্টমেন্ট
৪৪, শেক্সপিয়ার সরণি, ২য় ফ্লোর, কলকাতা - ৭০০ ০১৭
ফোন নং : ০৩৩-৬৬৫৫৭৮৪৮, ওয়েবসাইট : www.idbibank.in
CIN : L65190MH2004GOI148838

সারফেসি অ্যাক্টের অধীনে স্থাবর সুরক্ষিত সম্পদের জন্য বিক্রয় বিজ্ঞপ্তি

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

এতদ্বারা সাধারণভাবে জনসাধারণকে এবং বিশেষ করে ঋণগ্রহীতা(দের), বন্ধকদাতা(দের) এবং গ্যারান্টার(দের)-কে নোটিশ দেওয়া হচ্ছে যে নীচে বর্ণিত স্থাবর সম্পত্তি যা সিকিউরড ক্রেডিটর-এর কাছে বন্ধক/চার্জ করা হয়েছে, যার ফিজিক্যাল দখল সিকিউরড ক্রেডিটর-এর অনুমোদিত অফিসার নিয়েছেন তা "যেখানে যেমন আছে", "যেমন আছে যা আছে" এবং "যাই থাক না কেন" এবং "কোনো ভিত্তি ছাড়াই" ভিত্তিতে বিক্রি করা হবে।

ক) ঋণগ্রহীতার নাম খ) গ্যারান্টার/ প্রোপ্রাইটারের নাম	ক) ডিমান্ড নোটিশের তারিখ খ) দখলের তারিখ গ) দাবি নোটিশ অনুযায়ী বকেয়া পরিমাণ	স্থাবর সম্পত্তির বিবরণ	ক) সংরক্ষিত মূল্য খ) আর্নেস্ট মানি ডিপোজিট (ই.এম.ডি.) গ) বিড বৃদ্ধির পরিমাণ
ক) ঋণগ্রহীতা শ্রী সুমন বিশ্বাস খ) প্রযোজ্য নয়	ক) ০৪.০২.২০২৩ খ) ২১.০৪.২০২৩ গ) ২৬,৪০,৩৯৮.০০ টাকা	উত্তর ২৪ পরগনা জেলায়, পূর্বে এ.ডি.এস.আর. ব্যারাকপুর বর্তমানে এ.ডি.এস.আর. সোদপুরের অধীনে, ২৮ নম্বর ওয়ার্ড, পানিহাটি মিউনিসিপ্যালিটির সীমানার মধ্যে, ভূমি অ্যাপার্টমেন্ট নামে পরিচিত, কলকাতা - ৭০০১১১, প্রসন্ন চ্যাটার্জি রোড, ৭০/১ হোল্ডিং নং, ষড়দহ থানা (পুরানো), বর্তমানে ঘোলা থানা, ১২৬৬ এল.আর. দাগ নং, ১০০৯ আর.এস. দাগ নং, ৮৬৮২ এল.আর. খতিয়ান নং, ১১২ আর.এস. খতিয়ান নং, ১০৩ সি.এস. খতিয়ান নং, ৬ তৌজি নং, ১০৩ আর.এস নং, ১৪ জে.এল নং, মৌজা ঘোলায় অবস্থিত উক্ত জমির উপর নির্মিত একটি চার তলা (জি-৩) ভবন সহ প্রায় ০২ কাঠা ১৪ ছটাক ২৫ বর্গফুট পরিমাপের জমির সম্পত্তির এক ও অবিচ্ছেদ্য অংশের সকল, যেখানে উক্ত ভবনের তৃতীয় ফ্লোরে সুপার বিল্ট এরিয়া সহ প্রায় ১০২২ বর্গফুট এলাকার বি-৫ নং একটি স্বয়ংসম্পূর্ণ আবাসিক ফ্ল্যাট রয়েছে, যাতে ০২টি বেডরুম, ০১টি লিভিং রুম, ০১টি রান্নাঘর, ০১টি টাইনিং, বাথটাব সহ ০১টি টয়লেট এবং ০১টি ব্যালকনি রয়েছে। **উক্ত সম্পত্তির সীমানা নিম্নরূপ : উত্তরে :** ২০ ফুট ০ ইঞ্চি চওড়া প্রসন্ন চ্যাটার্জি রোড, **দক্ষিণে :** ৫ নং প্লটের দিলীপ ধরের জমি দ্বারা, **পূর্বে :** ২ নং প্লটের লক্ষ্মী স্বর্ণকারের জমি দ্বারা, **পশ্চিমে :** ১৪ ফুট ০ ইঞ্চি চওড়া মিউনিসিপ্যাল রোড।	ক) ২২,৩৪,৭০০.০০ টাকা খ) ২,২৩,৪৭০.০০ টাকা গ) ২৫,০০০/- টাকা
ক) ঋণগ্রহীতা শ্রী মনোজ কুমার মিশ্রা খ) প্রযোজ্য নয়	ক) ২৪.০৭.২০২৪ খ) ০১.১০.২০২৪ গ) ২৯,১৫,৮৫৮/- টাকা	০২-১১-২০২৩ তারিখে নিবন্ধিত আই-১৫০৬-১২২০৯/২০২৩ নং দলিল জমা দেওয়ার মাধ্যমে বন্ধক রাখা স্থাবর সম্পত্তির এক ও অবিচ্ছেদ্য অংশের সকল, যা প্রায় ৮৫০ বর্গফুট সুপার বিল্ট আপ এরিয়া পরিমাপের ফ্ল্যাটের বিষয়ে, ফ্ল্যাটটি দক্ষিণ-পশ্চিম দিকে তৃতীয় ফ্লোরে চার তলা ভবনে অবস্থিত, যাতে ২ টি বেডরুম, ১ টি ড্রয়িং কাম ডাইনিং স্পেস, ১ টি রান্নাঘর এবং ২ টি টয়লেট এবং একটি ব্যালকনি রয়েছে, যা উত্তর ২৪ পরগনা জেলায় এডিএসআর কাশীপুর দমদম উত্তর ২৪ পরগনার এখতিয়ারের অধীনে অবস্থিত, দমদম থানা, লক্ষ্মী নারায়ণ রোড, ২২০ মিউনিসিপ্যাল হোল্ডিং নং (নতুন), ২ নম্বর ওয়ার্ড, ১৫১৩ তৌজি নং, ১৬১ আর.এস. নং, ১৮ জে এল নং, ২০৯১ দাগ নং, ৭৮৩ খতিয়ান নং, মৌজা - দিঘলায় অন্তর্ভুক্ত কমবেশি ৫ কাঠা ১১ বর্গফুট পরিমাপের জমির উপর নির্মিত বা তৈরি করা হয়েছে, **যার সীমানা নিম্নরূপ : উত্তরে :** মানিক প্রসাদের বাড়ি, **দক্ষিণে :** বর্মণ বাড়ি, **পূর্বে :** লক্ষ্মী নারায়ণ রোড ১২ ফুট, **পশ্চিমে :** ভট্টাচার্য বাড়ি, সাথে বর্তমান এবং ভবিষ্যতের সমস্ত একক কাঠামো এবং ইমারত সহ।	ক) ২৮,১৩,০০০.০০ টাকা খ) ২,৮১,৩০০.০০ টাকা গ) ২৫,০০০/- টাকা
ক) ঋণগ্রহীতা শ্রী সোমনাথ দাস এবং সহ-ঋণগ্রহীতা - শ্রী গোবিন্দ দাস খ) প্রযোজ্য নয়	ক) ১৩.১০.২০২২ খ) ০৬.০১.২০২৩ গ) ১৮,৮১,২৪০.২৭ টাকা	পশ্চিমবঙ্গ রাজ্যে হুগলি জেলা ও রেজিস্ট্রেশন জেলা, চুঁচুড়া রেজিস্ট্রেশন সাব-ডিস্ট্রিক্ট এবং তালুকায় অবস্থিত, পাকা ছাদ এবং সিমেন্ট করা মেঝে সহ আবাসিক বাড়ি সহ প্রায় ৭ কাঠা ০১ ছটাক ৩১ বর্গফুট পরিমাপের ৪৮১ এল.আর. খতিয়ান নং (বিএল অ্যান্ড এলআরও-এর কম্পিউটারাইজড সার্চিং অনুযায়ী), ১৮৪ হাল এল.আর. খতিয়ান নং (দলিল অনুযায়ী), ১২৪ আর.এস এবং এল.আর দাগ নং, মৌজা-জগন্নাথবাটি, ৭৫ জে.এল নং-এ অবস্থিত এর স্থাবর সম্পত্তির বিষয়ে ২২-০৯-২০১৭ তারিখে তৈরি করা দলিল জমা দেওয়ার মাধ্যমে বন্ধক রাখা স্থাবর সম্পত্তির এক ও অবিচ্ছেদ্য অংশের সকল (২০১২ সালের ০২৩১৩ নং দলিল, ২০১২ সালের ০২৪৩৮ নং দলিল, ২০১২ সালের ০৩২১৮ নং দলিল), সাথে বর্তমান এবং ভবিষ্যতের সমস্ত একক কাঠামো এবং ইমারত সহ।	ক) ৫৭,০৪,০০০.০০ টাকা খ) ৫,৭০,৪০০.০০ টাকা গ) ২৫,০০০/- টাকা

বিড/টেন্ডার নথি বিক্রয়	বিড নথিপত্র আইডিবিআই ব্যাঙ্ক রিটেইল রিকভারি ডিপার্টমেন্ট, ২য় ফ্লোর আইডিবিআই হাউস, ৪৪ শেক্সপিয়ার সরণি, কলকাতা - ৭০০০১৭ থেকে সমস্ত কাজের দিনে (সকাল ১১.০০ টা থেকে বিকেল ৪.০০ টা) অথবা www.idbibank.in এবং https://baanknet.com ওয়েবসাইট থেকে ২০ নভেম্বর, ২০২৬ তারিখ পর্যন্ত পাওয়া যাবে।
পরিদর্শনের তারিখ	১৫ অক্টোবর, ২০২৬, দুপুর ১.০০ টা থেকে বিকেল ৩.০০ টার মধ্যে
ইএমডি এবং কেওয়াইসি নথি সহ বিড জমা দেওয়ার শেষ তারিখ	১৯ নভেম্বর, ২০২৬ বিকেল ০৪.০০ টা পর্যন্ত
ই-অকশনের তারিখ / ই-অকশনের সময়	২০ নভেম্বর, ২০২৬ সকাল ১১.০০ টা থেকে দুপুর ১.০০ টা পর্যন্ত

বিড নথিতে উপস্থিত নিয়ম ও শর্তাবলীর সারাংশ :
১. বিক্রয়টি https://baanknet.com/ ওয়েবসাইটে ই-অকশন প্ল্যাটফর্মে হবে।
২. বিড নথিপত্র কলকাতা জোনাল অফিস, ৪৪, শেক্সপিয়ার সরণি, কলকাতা - ৭০০০১৭ থেকে কাজের দিনগুলিতে (সকাল ১০.০০ টা থেকে বিকেল ৪.০০ টা) পাওয়া যেতে পারে এবং এটি www.idbibank.in ওয়েবসাইট থেকে ডাউনলোড করা যেতে পারে।
৩. সর্বোত্তম জ্ঞান এবং তথ্য অনুসারে উপরের সম্পত্তিগুলিতে কোনো দায়বদ্ধতা নেই।
৪. এই প্রকাশনাটি সংশোধিত সারফেসি অ্যাক্ট ২০০২-এর রুল ৮(৬) অনুযায়ী বিক্রয়ের জন্য ঋণগ্রহীতা/গ্যারান্টার/বন্ধকদাতাদের কাছে বিধিবদ্ধ বিক্রয় বিজ্ঞপ্তিও বটে।
৫. আরও বিস্তারিত বিবরণ এবং সাধারণ নিয়ম ও শর্তাবলী ব্যাঙ্কের ওয়েবসাইট [www.idbibank.in]-এ রয়েছে এবং/বা উপরে উল্লিখিত ব্রাঞ্চ আধিকারিকদের সাথে যোগাযোগ করুন এবং সেখানে হোস্ট করা বিড নথিটিও দেখুন।
৬. অনুমোদিত অফিসার কোনো কারণ দর্শানো ছাড়াই যেকোনো বা সমস্ত বিড গ্রহণ বা প্রত্যাখ্যান করার বা নিলাম প্রক্রিয়া বাতিল করার অধিকার সংরক্ষণ করেন।

তারিখ : ০৯.১০.২০২৬, স্থান : কলকাতা

স্বা/-অনুমোদিত অফিসার, আইডিবিআই ব্যাঙ্ক

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, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017 (hereinafter referred to as "Secured Creditor" or "IDBI Bank") issued a Demand notice dated 24.07.2024 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 Shri Suman Biswas **having immovable property situated at Flat No. B-5, 3rd Floor, Bhumi Apartment , 70/1, Prasanna Chatterjee Road, P.S. Ghola, Panihati Municipality, Kolkata-700111,** to repay the amount mentioned in the said Demand notice being**,** Loan A/c No. 1170675100008297 and 1170675100008303 aggregating Rs. 26,40,398 (Rupees Twenty Six Lakh Forty Thousand Three Hundred and Ninety Eight only) as on 13-12-2022 plus further interest and charges thereon from 10.11.2022 at the contractual rates upon the footing of compound interest until payment/ realization. The said statutory demand notice was served on Borrower / Mortgagor on 04.02.2023 (OR) the service of statutory demand notice under Rule 3 has been completed on 09.02.2023. 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 21.04.2023 , 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., Business Standard & Ekdin on 25.04.2023 , in compliance with Rule 8 of Security Interest (Enforcement) Rules, 2002 ("Rules"). Thereafter, IDBI Bank filed Section 14 petition before DM Barasat under Section 14 of SARFAESI Act for physical possession of secured assets, which was allowed on 10.06.2025. Pursuant to the said Order, the physical possession of secured assets were handed over to the Authorized Officer of IDBI Bank on 05.12.2025. 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 Residential Flat being no. B-5, measuring an area of 1022 sq. ft including super built area be the same or a little more or less on the Third Floor consisting of 02 Bed Rooms, 01 Living Room, 01 Kitchen , 01 Dining , 01 Toilet with bath tub and 01 Balcony of the said building which is constructed upon land measuring an area 02 Cottahs 14 Chittacks 25 Sq Ft more or less together with Four Storied (G+3) building standing thereon comprised in Mouza Ghola, J.L No. 14, R.S No. 103, Touzi No. 6, C.S. Khatian No. 103, R.S.Khatina No. 112, L.R Khatian No. 8682, R.S. Dag No. 1009, L.R. Dag No. 1266, P.S. Khardah (old), Presently P.S Ghola, Holding No. 70/1, Prasanna Chatterjee Road, Kolkata-700111, known as BHUMI APARTMENT, under the limits of Panihati Municipality, ward no. 28, formerly under A.D.S.R. Barrackpore Presently under A.D.S.R. Sodepur, District-North 24 Parganas. The said property is butted and bounded as under:- On the North: 20'-0" ft. wide Prasanna Chatterjee Road On the South: By Land of Dilip Dhar being Plot no. 5, On the East: By Land of Laxmi Swarnakar being Plot no.2 On the West: 14'-0" ft. wide Municipal Road.

(B) Description of Movable Assets:

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IV. TERMS AND CONDITIONS

1	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.
2	**Issue of Tender / Bid Document** The Tender / Bid Document along with Offer Form is being distributed from 09.10.2026 on any working day between 10.00 am and 4.00 pm and can be obtained from any of our office/ Branch or from [Shri Abhinav Kumar, contact no - 9304183184] having address at IDBI Bank Ltd., IDBI House 2nd Floor, 44, Shakespeare Sarani Kolkata - 700017 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.idbibank.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. 117034915010026, IFSC Code:** IBKL0001170 **, Branch : Bally - Howrah**
3	**Reserve Price and Earnest Money Deposit (EMD)**

Details	**Reserve Price**	**Earnest Money Deposit**
ALL the piece and parcel of immovable properties situated at Flat No. B-5, Bhumi Apartment, 3rd Floor, , Holding No. 70/1, Prasanna Chatterjee Road, P.S- Ghola, Under Panihati Municipality, Ward No.28, North 24 Parganas, West Bengal-700111 measuring about 1022 Sq. Ft. super built up area, situate within Taluka and Registration Sub-District Sodepur, District and Registration District North 24 Parganas in the State of West Bengal.	Rs 22,34,700.00	Rs 2,23,470.00

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 Shri Suman Biswas 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**.
4(A)	**Inspection of asset:** The interested bidders may inspect the Secured Asset at their own cost and expense on 15.10.2026 between 1.00 **p.m. to 3.00 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	**Last date for submission of Tender/ Bid Document** The interested parties may submit Tender/ Offer / Bid Document duly filled and signed along with the required documents to Shri Vikas Kumar, Authorized officer IDBI Bank, 2nd Floor, 44, Shakespeare Sarani, Kolkata - 700017 on any working day but not later than 4.00 **pm on** 19.11.2026 in sealed cover containing the Bid Document super scribed "Bid Document – Suman Biswas and Name and phone number of Bidder to be mentioned on left hand side. **Remittance of EMD by way of RTGS** Bidders to remit the EMD by way of RTGS/NEFT/DD/PO in Favor of IDBI BANK LTD **Account No. 117034915010026, IFSC Code: IBKL0001170, Branch** Bally - Howrah **not later than 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	**<u>Registration with E-Auction Service Provider</u>** **1.** IDBI Bank Ltd. has appointed PSB Alliance Pvt Ltd 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 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. **PSB Alliance Pvt Ltd, Email -** support.baanknet@psballiance.com, Ph No - 8291220220 is/are the contact details of PSB Alliance Pvt Ltd**.** 5. The participants /intending purchasers are necessarily required to submit following documents / papers for registration to PSB Alliance Pvt Ltd. 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 **<u>and</u>** whose EMD is received by way of RTGS/NEFT/DD/PO only, in favour of IDBI Bank Limited, **Account No. 117034915010026, IFSC Code: IBKL0001170, Branch :** Bally - Howrah 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 <u>After receiving the user id / password, in case any bidders feel the need for training / e – auction support</u>, such bidders may contact at **Email -** support.baanknet@psballiance.com, Ph No - 8291220220 the authorized representatives of PSB Alliance Pvt Ltd.

	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: 20.11.2026** **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.** 25000/- **Increase in bid amount below Rs.** 25000/- **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. 117034915010026, IFSC Code:** IBKL0001170**, Branch** Bally - Howrah. 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. 117034915010026, IFSC Code: IBKL0001170, Branch: Bally - Howrah** 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 11.00 a.m. to 1.00 p.m.

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 Kolkata 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
[Suman Biswas]

Property Description - All that piece and parcel of immovable properties situated at Flat No. B-5, Bhumi Apartment, 3rd Floor, , Holding No. 70/1, Prasanna Chatterjee Road, P.S- Ghola, Under Panihati Municipality, Ward No.28, North 24 Parganas, West Bengal-700111 measuring about 1022 Sq. Ft. super built up area, situate within Taluka and Registration Sub-District Sodepur, District and Registration District North 24 Parganas in the State of West Bengal.			
Shri Suman Biswas			
1	**Issue of Bid/ Offer Document**	**:**	The Tender/ Bid Document can be obtained from Shri Vikas Kumar, IDBI Bank, 2nd Floor, 44 Shakespeare Sarani, Kolkata - 700017 from 09.10.2026 to 19.11.2026 on any working day between 10.00 am and 4.00 pm. The Tender/ Bid document can also be downloaded from IDBI website www.idbi.bank.in and https: 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 a.m. **up to** 4.00 **p.m**

VI.

FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER-INDIVIDUAL

For purchase of secured assets / property of

[Shri Suman Biswas]

(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.

Date : Signature of the duly authorized official of the Bidder/Offerer

Place : Name and Designation of the Authorised Signatory

VII.

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

For purchase of secured assets / property of
[Suman Biswas]

(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,
IDBI House, 44
Shakespeare Sarani,
Kolkata - 700017

Sir,

Sale of Secured Assets / Property of

[Shri Suman Biswas]

Flat No. B-5, 3rd Floor
Bhumi Apartment
70/1, Prasanna Chatterjee Road
P.S. Ghola,Panihati Municipality
Kolkata-700111.

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. 117034915010026, IFSC Code: IBKL0001170, Branch:** Bally - Howrah **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 : [●] day of [●]202[●]

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...