The Authorised Officer (AO)

of

IDBI BANK LIMITED

(CIN: L65190MH2004GOI148838)

IDBI Bank Ltd., Zonal Office Building, 2nd Floor, 44, Shakespeare Sarani, Kolkata-700017 / Retail Recovery

Tender/ / Bid Document

For

Sale of Secured Assets of

[MAA MANASA PADDY & RICE SUPPLIERS (Borrower), **Shri Debasish Pandey (**Sole Proprietor), Legal Heirs of **Late Kalpana Roy (**Mortgagor)- **Shri Biswajit Roy** (Son & Legal Heir of Late Kalpana Roy), **Smt. Meruna Das (Roy) (**Daughter & Legal Heir of Late Kalpana Roy) **]**

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/- Amount to be specified (Rupees Fifty Thousand Only)
Sale of Bid / Tender Document date	From Nov 21st, 2026 to Dec 19th, 2026 upto 4.00 pm (except Saturday(2nd & 4th),Sunday and other intervening holidays)
Date of Inspection	Dec 11 and Dec 14,2026.Between 11am. To 3.00pm
Last date of submission of Bids along with EMD	19th Dec, 2026 up to 4.00 pm
Date of E-auction	**21st Dec, 2026 Between 11:30 a.m. to 1:30p.m.**

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 issued on 16/11/2026 and Public sale Notice was published in the following newspapers on 19/11/2026

i) **Financial Express (English) 19/11/2026**

IDBI BANK

IDBI Bank Limited, Retail Recovery Department
CIN : L65190MH2004GOI148838
44 Shakespeare Sarani, 2nd Floor, Kolkata - 700017
Ph. No. : (033) 66557725, Website : www.idbibank.in

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

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provison 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 **21.12.2026** "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).

The details of the properties to be auctioned on **21.12.2026** (15 days Notice) are given below,

Sl no	Branch Name	a) Name of the borrowers/ Co-borrowers b) Account No.	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
1	Bardhhaman	a) **Borrower -** Maa Manasa Paddy & Rice Suppliers **Sole Proprietor :** Shri Debasish Pandey **Mortgagor :** Shri Biswajit Roy (Son of mortgagor late Kalpana Roy) Smt. Meruna Das (Roy) (Daughter of mortgagor late Kalpana Roy) B) **259655100000046**	All that piece and parcel of land comprised in and forming part of Deed No- I-605 of 1990, R.S. Plot No. 6579 & L.R. Plot No. 9040, R.S. Khatian No. 350/8, Holding No-37, Ward No - 34, admeasuring 0.038 acres, situated within the Mouza - Radhanagar, JL No. - 39, DSR & ADSR Burdwan along with building thereon under P.S.- Burdwan Sadar, Dist. - Purbar Bardhaman, West Bengal. **The Said property is butted and bounded by : On the East -** Two storied Residential Building of Hari Modi Kundu, **On the West -** Residential Building of Radha Govinda Kundu, **On the North -** Residential Building of Radha Govinda Kundu, **On the South -** 16 Feet Wide Municipal Metal Road.	1) **22.04.2014** 2) **25.04.2023** 3) **Rs.37,64,046.00/-** (Rupees Thirty Seven Lakhs Sixty Four Thousand Forty Six Only) as on **30.09.2013**, together with further interest thereon with effect from **30.09.2013.**	1) **Rs. 29,86,236/-** 2) **Rs. 2,98,624/-** 3) **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://baanknet.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 Kolkata Zonal Office, 44, Shakespeare Sarani, Kolkata - 700017. SIMS House, Ground Floor, 115 G T Road, Parbrhata, Opposite SBI, Dist - Purba Bardhaman, Pin - 713103 on working days (11.00 A.M. to 4.00 P.M.) from the website www.idbibank.in and https://baanknet.com/ From Nov 20th, 2026 to Dec 19th, 2026 upto 4.00 pm (except Saturday (2nd & 4th), Sunday and other intervening holidays).
3. 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.
4. Further details on 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.
5. 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.

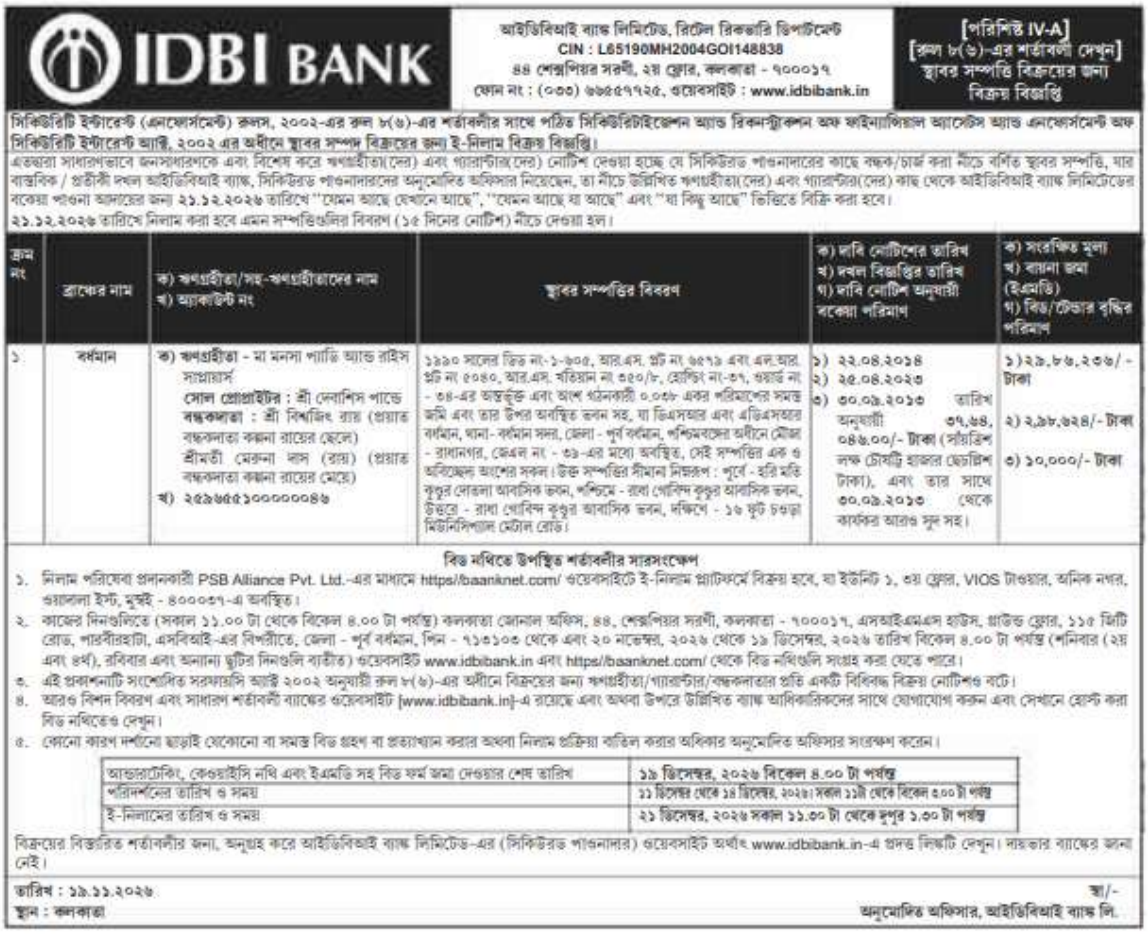
Last date of submission of Bid form along with undertaking, KYC documents and EMD	**19th Dec, 2026 up to 4.00 pm**
Date and Time of inspection :	**Dec 11 to Dec 14,2026,Between 11am, to 3.00pm**
Date and Time of E-Auction :	**21st Dec, 2026 Between 11:30 a.m. to 1:30p.m.**

For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank Ltd., (Secured Creditor's) website i.e. www.idbibank.in, Encumbrance : Not known to the Bank.

Date : 19.11.2026
Place : Kolkata

Sd/-
Authorised Officer, IDBI Bank Ltd.

ii) Ek Din (Bengali) 08/10/2026



IDBI BANK

আইডিবিআই ব্যাঙ্ক লিমিটেড, রিটেল রিকভারি ডিপার্টমেন্ট
CIN : L65190MH2004GOI148838
৪৪ শেক্সপিয়র সরণী, ২য় ফ্লোর, কলকাতা - ৭০০০১৭
ফোন নং : (০৩৩) ৬৬৫৫৭৭২৫, ওয়েবসাইট : www.idbibank.in

[পরিশিষ্ট IV-A]
[রুল ৮(৬)-এর শর্তাবলী দেখুন]
স্থাবর সম্পত্তি বিক্রয়ের জন্য বিক্রয় বিজ্ঞপ্তি

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

এতদ্বারা সাধারণভাবে জনসাধারণকে এবং বিশেষ করে ঋণগ্রহীতা(দের) এবং গ্যারান্টার(দের) নোটিশ দেওয়া হচ্ছে যে সিকিউরড পাওনাদারের কাছে বন্ধক/চার্জ করা নীচে বর্ণিত স্থাবর সম্পত্তি, যার বাস্তবিক / প্রতীকী দখল আইডিবিআই ব্যাঙ্ক, সিকিউরড পাওনাদারদের অনুমোদিত অফিসার নিয়েছেন, তা নীচে উল্লিখিত ঋণগ্রহীতা(দের) এবং গ্যারান্টার(দের) কাছ থেকে আইডিবিআই ব্যাঙ্ক লিমিটেডের বকেয়া পাওনা আদায়ের জন্য ২১.১২.২০২৬ তারিখে "যেমন আছে যেখানে আছে", "যেমন আছে যা আছে" এবং "যা কিছু আছে" ভিত্তিতে বিক্রি করা হবে।

২১.১২.২০২৬ তারিখে নিলাম করা হবে এমন সম্পত্তিগুলির বিবরণ (১৫ দিনের নোটিশ) নীচে দেওয়া হল।

ক্রম নং	ব্রাঞ্চের নাম	ক) ঋণগ্রহীতা/সহ-ঋণগ্রহীতাদের নাম খ) অ্যাকাউন্ট নং	স্থাবর সম্পত্তির বিবরণ	ক) দাবি নোটিশের তারিখ খ) দখল বিজ্ঞপ্তির তারিখ গ) দাবি নোটিশ অনুযায়ী বকেয়া পরিমাণ	ক) সংরক্ষিত মূল্য খ) বায়না জমা (ইএমডি) গ) বিড/টেন্ডার বৃদ্ধির পরিমাণ
১	বর্ধমান	ক) ঋণগ্রহীতা - মা মনসা প্যাডি অ্যান্ড রাইস সাপ্লায়ার্স সোল প্রোপ্রাইটর : শ্রী দেবাশিস পান্ডে বন্ধকদাতা : শ্রী বিশ্বজিৎ রায় (প্রয়াত বন্ধকদাতা কল্পনা রায়ের ছেলে) শ্রীমতী মেরুনা দাস (রায়) (প্রয়াত বন্ধকদাতা কল্পনা রায়ের মেয়ে) খ) ২৫২৯৬৫৫১০০০০০০৪৬	১৯৯০ সালের ডিড নং-১-৬০৫, আর.এস. প্লট নং ৬৫৭৯ এবং এল.আর. প্লট নং ৫০৪০, আর.এস. খতিয়ান নং ৩২০/৮, হোল্ডিং নং-৩৭, ওয়ার্ড নং - ৩৪-এর অন্তর্ভুক্ত এবং অংশ গঠনকারী ০.০৩৮ একর পরিমাণের সমস্ত জমি এবং তার উপর অবস্থিত ভবন সহ, যা ডিএসআর এবং এডিএসআর বর্ধমান, থানা- বর্ধমান সদর, জেলা - পূর্ব বর্ধমান, পশ্চিমবঙ্গের অধীনে মৌজা - বাধানগর, জেএল নং - ৩৯-এর মধ্যে অবস্থিত, সেই সম্পত্তির এক ও অবিচ্ছেদ্য অংশের সকল। উক্ত সম্পত্তির সীমানা নিম্নরূপ : পূর্বে - হরি মন্ডি কুণ্ডুর পৈতৃক আবাসিক ভবন, পশ্চিমে - রাধা গোবিন্দ কুণ্ডুর আবাসিক ভবন, উত্তরে - রাধা গোবিন্দ কুণ্ডুর আবাসিক ভবন, দক্ষিণে - ১৬ ফুট চওড়া মিউনিসিপ্যাল মেটাল রোড।	১) ২২.০৪.২০১৪ ২) ২৫.০৪.২০২৩ ৩) ৩০.০৯.২০১৩ তারিখ অনুযায়ী ৩৭,৬৪,০৪৬.০০/- টাকা (সাঁইত্রিশ লক্ষ চৌষট্টি হাজার ছেচল্লিশ টাকা), এবং তার সাথে ৩০.০৯.২০১৩ থেকে কার্যকর আরও সুদ সহ।	১) ২৯,৮৬,২৩৬/- টাকা ২) ২,৯৮,৬২৪/- টাকা ৩) ১০,০০০/- টাকা

বিড নথিতে উপস্থিত শর্তাবলীর সারসংক্ষেপ

১. নিলাম পরিষেবা প্রদানকারী PSB Alliance Pvt. Ltd.-এর মাধ্যমে https://baanknet.com/ ওয়েবসাইটে ই-নিলাম প্ল্যাটফর্মে বিক্রয় হবে, যা ইউনিট ১, ৩য় ফ্লোর, VIOS টাওয়ার, অন্ধেরি নগর, ওয়ালালা ইস্ট, মুম্বই - ৪০০০৩৭-এ অবস্থিত।

২. কাজের দিনগুলিতে (সকাল ১১.০০ টা থেকে বিকেল ৪.০০ টা পর্যন্ত) কলকাতা জোনাল অফিস, ৪৪, শেক্সপিয়র সরণী, কলকাতা - ৭০০০১৭, এসআইএমএস হাউস, গ্রাউন্ড ফ্লোর, ১১৫ ফিটি রোড, পারবীরহাটি, এসবিআই-এর বিপরীতে, জেলা - পূর্ব বর্ধমান, পিন - ৭১৩১০৩ থেকে এবং ২০ নভেম্বর, ২০২৬ থেকে ১৯ ডিসেম্বর, ২০২৬ তারিখ বিকেল ৪.০০ টা পর্যন্ত (শনিবার (২য় এবং ৪র্থ), রবিবার এবং অন্যান্য ছুটির দিনগুলি ব্যতীত) ওয়েবসাইট www.idbibank.in এবং https://baanknet.com/ থেকে বিড নথিগুলি সংগ্রহ করা যেতে পারে।

৩. এই প্রকাশনাটি সংশোধিত সরফায়সি অ্যাক্ট ২০০২ অনুযায়ী রুল ৮(৬)-এর অধীনে বিক্রয়ের জন্য ঋণগ্রহীতা/গ্যারান্টার/বন্ধকদাতার প্রতি একটি বিধিবদ্ধ বিক্রয় নোটিশও বটে।

৪. আরও বিশদ বিবরণ এবং সাধারণ শর্তাবলী ব্যাঙ্কের ওয়েবসাইট [www.idbibank.in]-এ রয়েছে এবং অথবা উপরে উল্লিখিত ব্যাঙ্ক আধিকারিকদের সাথে যোগাযোগ করুন এবং সেখানে হোস্ট করা বিড নথিতেও দেখুন।

৫. কোনো কারণ দর্শানো ছাড়াই যেকোনো বা সমস্ত বিড গ্রহণ বা প্রত্যাখ্যান করার অথবা নিলাম প্রক্রিয়া বাতিল করার অধিকার অনুমোদিত অফিসার সংরক্ষণ করেন।

আন্ডারটেকিং, কেওয়াইসি নথি এবং ইএমডি সহ বিড ফর্ম জমা দেওয়ার শেষ তারিখ	১৯ ডিসেম্বর, ২০২৬ বিকেল ৪.০০ টা পর্যন্ত
পরিদর্শনের তারিখ ও সময়	১১ ডিসেম্বর থেকে ১৪ ডিসেম্বর, ২০২৬। সকাল ১১টা থেকে বিকেল ৫.০০ টা পর্যন্ত
ই-নিলামের তারিখ ও সময়	২১ ডিসেম্বর, ২০২৬ সকাল ১১.৩০ টা থেকে দুপুর ১.৩০ টা পর্যন্ত

বিক্রয়ের বিস্তারিত শর্তাবলীর জন্য, অনুগ্রহ করে আইডিবিআই ব্যাঙ্ক লিমিটেড-এর (সিকিউরড পাওনাদার) ওয়েবসাইট অর্থাৎ www.idbibank.in-এ প্রদত্ত লিঙ্কটি দেখুন। নাহুভার ব্যাঙ্কের জন্য নেই।

তারিখ : ১৯.১১.২০২৬
স্থান : কলকাতা

স্বা/-
অনুমোদিত অফিসার, আইডিবিআই ব্যাঙ্ক লি.

The Public Sale Notice to be modified as per requirement however, the original contents as per Security Interest (Enforcement) Rules 2002 should not be changed.

I. 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 (2rd floor), 44 Shakespeare Sarani, Kolkata-700017, Phone: 033-66557725/613 (hereinafter referred to as "Secured Creditor" or "IDBI Bank") issued a Demand Notice dated 30th December 2023 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 Debasish Pandey**, Legal heires of Late Kalpana Roy(mortgagor)- **Shri Biswajit Roy and Smt. Meruna Das (Roy) having immovable property situate at** R.S. Plot No. 6579 & L.R. Plot No. 5040, R.S. Khatian No. 350/8, Holding No-37, Ward No-34, admeasuring 0.038 acres, situated within the Mouza- Radhanagar, JL No.-39, DSR & ADSR Burdwan along with building thereon under P.S.- Burdwan Sadar, Dist.- Purbar Bardhaman, West Bengal.**,** to repay the amount mentioned in the said Demand notice being**,** Loan A/c No. 259655100000046 aggregating **Rs.37,64,046.00/-** (Rupees Thirty Seven Lakhs Sixty Four Thousand Forty Six Only) as on 30/09/2013,together with further interest thereon with effect from 30/09/2013 plus further interest and charges thereon at the contractual rates upon the footing of compound interest until payment/ realization. The said statutory demand notice was served on Borrower / Mortgagor on 22/04/2014 (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 25/08/2015, by affixing the notice at the Secured Assets as well as served on the borrower/ mortgagor and in compliance with Rule 8 of Security Interest (Enforcement) Rules, 2002 ("Rules"). Thereafter, IDBI Bank filed an aplication before the District Magistrate, Purba Braddhaman under Section 14 of SARFAESI Act for physical possession of secured assets, which was allowed on 29/03/2018. Pursuant to the said Order, the physical possession of secured assets were handed over to the Authorized Officer of IDBI Bank on 25/04/2023. 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 piece and parcel of land comprised in and forming part of Deed No- I-605 of 1990, R.S. Plot No. 6579 & L.R. Plot No. 5040, R.S. Khatian No. 350/8, Holding No-37, Ward No-34, admeasuring 0.038 acres, situated within the Mouza- Radhanagar, JL No.-39, DSR & ADSR Burdwan along with building thereon under P.S.- Burdwan Sadar, Dist.- Purbar Bardhaman, West Bengal. **The Said property is butted and bounded by**: On the East- Two storied Residential Building of Hari Moti Kundu, On the West – Residential Building of Radha Govinda Kundu, On the North- Residential Building of Radha Govinda Kundu, On the South- 16 Feet Wide Municipal Metal Road

(B) Description of Movable Assets: Not Applicable

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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 From Nov 20th ,2026 to ,Dec 19th 2026 upto 4.00 pm (except Saturday(2nd & 4th),Sunday and other intervening holidays) on any working day between 10.00 am and 4.00 pm and can be obtained 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 Sushil Kumar, Deputy General Manager and Branch Head, Barddhaman Branch Mobile-9871760444. IDBI BANK Ltd, SIMS House,Ground Floor,115 G T Road,Parbirhata, Opposite SBI, Dist-Purba Bardhaman,pin-713103West Bengal.

3. Shri Koustav Baidya, Assistant Manager, Retail Recovery Mobile –7003242104, IDBI BANK Ltd, SIMS House,Ground Floor,115 G T Road,Parbirhata, Opposite SBI, Dist-Purba Bardhaman,pin-713103West 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. 25934915010026, IFSC Code: IBKL0000259 , Branch : Barddhaman.**

3 **Reserve Price and Earnest Money Deposit (EMD)**

Details	Reserve Price	Earnest Money Deposit

	All that piece and parcel of land comprised in and forming part of Deed No- I-605 of 1990, R.S. Plot No. 6579 & L.R. Plot No. 5040, R.S. Khatian No. 350/8, Holding No-37, Ward No-34, admeasuring 0.038 acres, situated within the Mouza-Radhanagar, JL No.-39, DSR & ADSR Burdwan along with building thereon under P.S.- Burdwan Sadar, Dist.- Purbar Bardhaman, West Bengal. **<u>The Said property is butted and bounded by</u>**: On the East- Two storied Residential Building of Hari Moti Kundu, On the West – Residential Building of Radha Govinda Kundu, On the North- Residential Building of Radha Govinda Kundu, On the South- 16 Feet Wide Municipal Metal Road	**Rs.29,86,236.00/-** (Rupees Twenty Nine Lakhs Eighty Six Thousand Two Hundred Thirty Six Only)	**Rs.2,98,624/-** (Rupees Two Lakhs Ninety Eight Thousand Six hundred Twenty Four 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 [Name of the Borrower/ Guarantor/ 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 solely by the purchaser. **Statutory liabilities of the Borrower / Mortgagor and encumbrances on the immovable properties known to the AO are Nil/if any to be furnished here]. However, the prospective bidders are advised to satisfy themselves regarding encumbrances and other liabilities if any, over the Secured Assets**. (OR)		

	To the best of knowledge and information of Bank /Authorized Officer as per bank Record, 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 **Dec 11 and Dec 14,2026. Between 11am. To 3.00pm** 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 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. Shri Sushil Kumar, Deputy General Manager and Branch Head, Barddhaman Branch Mobile-9871760444. IDBI BANK Ltd, SIMS House,Ground Floor,115 G T Road,Parbirhata, Opposite SBI, Dist-Purba Bardhaman,pin-713103West Bengal. 3. Shri Koustav Baidya, Assistant Manager, Retail Recovery, Mobile –7003242104, IDBI BANK Ltd, SIMS House,Ground Floor,115 G T Road,Parbirhata, Opposite SBI, Dist-Purba Bardhaman,pin-713103West Bengal. On any working day from Nov 20th , 2026 to Dec 19th , 2026 upto 4.00 pm (except Saturday(2nd & 4th),Sunday and other intervening holidays) between **11.00 a.m. to 4.00 p.m**. but not later than **4.00pm on 19th Dec 2026 (mention last date and time of receipt of bid)** in sealed cover containing the Bid Document super scribed "Bid Document – Maa Manasa Rice & Paddy Suppliers and Name & 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. 25934915010026, IFSC Code: IBKL0000259, Branch Barddhaman not later than 4.00 PM. on 19th Dec 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. Website www.baanknet.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/ (website of service provider) 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. 25934915010026, IFSC Code: IBKL000259, Branch :Barddhaman** 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 authorized representatives of **Baanknet [Service Provider]**. **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	**<u>Payment of Sale Price</u>** The successful bidder would be informed in writing about the acceptance of his/ her bid/ offer by the AO and 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. 25934915010026, IFSC Code: IBKL0000259, Branch Barddhaman**. 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. 25934915010026, IFSC Code: IBKL0000259, Branch: Barddhaman** 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 AM to 1.00 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 Bardhhaman, 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

[MAA MANASA PADDY & RICE SUPPLIERS (Borrower), **Shri Debasish Pandey (**Sole Proprietor), Legal Heirs of **Late Kalpana Roy (**Mortgagor)- **Shri Biswajit Roy** (Son &Legal Heir of Late Kalpana Roy), **Smt. Meruna Das (Roy) (**Daughter & Legal Heir of Late Kalpana Roy)

Name of the borrower/Mortgagor]

Property Description All that piece and parcel of land comprised in and forming part of Deed No- I-605 of 1990, R.S. Plot No. 6579 & L.R. Plot No. 5040, R.S. Khatian No. 350/8, Holding No-37, Ward No-34, admeasuring 0.038 acres, situated within the Mouza- Radhanagar, JL No.-39, DSR & ADSR Burdwan along with building thereon under P.S.- Burdwan Sadar, Dist.- Purbar Bardhaman, West Bengal. **The Said property is butted and bounded by**: On the East- Two storied Residential Building of Hari Moti Kundu, On the West – Residential Building of Radha Govinda Kundu, On the North- Residential Building of Radha Govinda Kundu, On the South- 16 Feet Wide Municipal Metal Road.			
Mention complete address of the property belonging to All that piece and parcel of land comprised in and forming part of Deed No- I-605 of 1990, R.S. Plot No. 6579 & L.R. Plot No. 5040, R.S. Khatian No. 350/8, Holding No-37, Ward No-34, admeasuring 0.038 acres, situated within the Mouza- Radhanagar, JL No.-39, DSR & ADSR Burdwan along with building thereon under P.S.- Burdwan Sadar, Dist.- Purbar Bardhaman, West Bengal. **The Said property is butted and bounded by**: On the East- Two storied Residential Building of Hari Moti Kundu, On the West – Residential Building of Radha Govinda Kundu, On the North- Residential Building of Radha Govinda Kundu, On the South- 16 Feet Wide Municipal Metal Road.			
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. Shri Sushil Kumar, Deputy General Manager and Branch Head, Barddhaman Branch Mobile-9871760444. IDBI BANK Ltd, SIMS House,Ground Floor,115 G T Road,Parbirhata, Opposite SBI, Dist-Purba Bardhaman,pin-713103West Bengal. 3. Shri Koustav Baidya, Assistant Manager, Retail Recovery Mobile –7003242104, IDBI BANK Ltd, SIMS House,Ground Floor,115 G T Road,Parbirhata, Opposite

			SBI, Dist-Purba Bardhaman,pin-713103West Bengal. From 20-11-2026 to 19-12-2026 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: 19/12/2026** **Time: 10.00 a.m up to 4.00 p.m**
4	**Place, Date and time of E-Auction**	**:**	Place : e-auction platform at website: https://baanknet.com/ Date : **21/12/2026** Time : **11.30 am to 1.0 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

[MAA MANASA PADDY & RICE SUPPLIERS (Borrower), **Shri Debasish Pandey (**Sole Proprietor), Legal Heirs of **Late Kalpana Roy (**Mortgagor)-**Shri Biswajit Roy** (Son & Legal Heir of Late Kalpana Roy), **Smt. Meruna Das (Roy) (**Daughter &Legal Heir of Late Kalpana Roy) **]**

(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

[MAA MANASA PADDY & RICE SUPPLIERS (Borrower), **Shri Debasish Pandey (**Sole Proprietor), Legal Heirs of **Late Kalpana Roy (**Mortgagor)-**Shri Biswajit Roy** (Son & Legal Heir of Late Kalpana Roy), **Smt. Meruna Das (Roy) (**Daughter &legal Heir of Late Kalpana Roy) **]**

(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, 2 nd Floor,
44, Shakespeare Sarani, Kolkata - 700017

Sir,

Sale of Secured Assets / Property of

[MAA MANASA PADDY & RICE SUPPLIERS (Borrower), **Shri Debasish Pandey (**Sole Proprietor),Legal Heirs of **Late Kalpana Roy (**Mortgagor)- **Shri Biswajit Roy** (Son & Legal Heir of Late Kalpana Roy), **Smt. Meruna Das (Roy) (**Daughter & Legal Heir of Late Kalpana Roy) **]**

[All that piece and parcel of land comprised in and forming part of Deed No- I-605 of 1990, R.S. Plot No. 6579 & L.R. Plot No. 5040, R.S. Khatian No. 350/8, Holding No-37, Ward No-34, admeasuring 0.038 acres, situated within the Mouza- Radhanagar, JL No.-39, DSR & ADSR Burdwan along with building thereon under P.S.- Burdwan Sadar, Dist.- Purbar Bardhaman, West Bengal.The Said property is butted and bounded by:
On the East- Two storied Residential Building of Hari Moti Kundu,
On the West – Residential Building of Radha Govinda Kundu,
On the North- Residential Building of Radha Govinda Kundu,
On the South- 16 Feet Wide Municipal Metal Road.**]**

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 **Shri Debasish Pandey (**Sole Proprietor), Legal Heirs of **Late Kalpana Roy (**Mortgagor)-**Shri Biswajit Roy** (Son & Legal Heir of Late Kalpana Roy), **Smt. Meruna Das (Roy) (**Daughter & Legal Heir of Late Kalpana Roy) 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. 25934915010026, IFSC Code: IBKL0000259, Branch: Barddhaman 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 2026

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...