



The Authorised Officer (AO)
of
IDBI BANK LIMITED

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

BID DOCUMENT

**The legal heir of Samir Pramanick (Borrower) & Shyamali Pramanick
(Co-Borrower)**

SALE OF ASSETS OF **Samir Pramanick (Borrower) & Shyamali Pramanick (Co-Borrower)** at Mortgage be deposit of REGD CONVEYANCE DEED NO I 2059 of 2016 dt 17.03.2016 in respect of immovable properties consist of **ALL THAT** immovable secured assets of the Borrower situated at 87/12/64B/1, Raja S.C. Mullick Road, also known as B/2/1, Ramgarh Colony, within the limits of K.M.C., under ward no. – 99, P.S.- Jadavpur, Kolkata – 700047, within the Jurisdiction of District South 24 PGS and the premises upon the said flat is situated is butted and bounded by:

On or toward East by : E.P. No. – 283 & 283A

On or towards West by : By 10' Feet Wide K.M.C. Road

On or towards North by : 87/12/64B/1, Raja S.C. Mullick Road.

On or towards South by : E.P. No.- 284

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

&

The Security Interest (Enforcement) Rules, 2002

Dated: 13.03.2025


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IMPORTANT DATES & INFORMATION:


Bid Increase Amount	By Rs 10,000/-
Sale of Bid / Tender document	Bid Document can be obtained from Kolkata Zonal Office on working days (11.00 A. M. to 4.00 P.M.) or from the website : www.idbibank.in and www.baanknet.com till March 28, 2025
Date of Inspection	March 25, 2025
Last Date of submission of Bid along with EMD & KYC documents	March 28, 2025 up to 5p.m
Date of e -auction/ Time of e - Auction	March 29, 2025 from 11 A.M. to 1 P.M.

I. Public Notice for Sale published in the newspapers :

Business Standard (English) :

 IDBI BANK		IDBI BANK LTD Retail Recovery Department 44, Shakespeare Sarani 2 Floor, Kolkata - 700 017 Ph. No. : 033-66557766/839, 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 Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with proviso to Rule 9(1) of the Security Interest (Enforcement) Rule, 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 on 29.03.2025.						
Name & Address Of the a) Borrower b) Guarantor / Proprietor's Name & address		a) Demand Notice Date. b) Possession Date c) Outstanding Balance as per Demand Notice		A) Reserve Price B) Earnest Money Deposit (E.M.D.) C) Bid Increment Amount D) Date of e-auction		REMARKS
The legal heir of Shri Samir Pramanick B/2/1, Ramgarh Colony, Ward No. 99, P.S. - Jadavpur, Kolkata - 700047. Smt. Shyamali Pramanik (Co-Borrower) B/2/1, Ramgarh Colony, Ward No. 99, P.S. - Jadavpur, Kolkata - 700047.		a) 30.05.2022 b) 08.09.2022 c) Rs. 41,15,522.00/- (Rupees Forty One Lakh Fifteen Thousand Five Hundred Twenty Two Only)		ALL THAT one self-contained residential flat (Mosaic Flooring), Being No. - F1, measuring about 1218 sq. ft. super build up area more or less, on the Ground Floor of the 10 year old building, considering of 03 Bed Rooms, 01 Living Room, 01 Kitchen, 01 Toilet, 01 W C and 01 Verandah, together with undivided proportionate share and interest of land, being municipal premises no.- 87/12/64B/1, Raja S.C. Mullick Road, also known as B/2/1, Ramgarh Colony, within the limits of K.M.C., under Ward No. - 99, P.S. - Jadavpur, Kolkata - 700047, within the Jurisdiction of District South 24 PGS and the premises upon the said flat is situated is butted and bounded by : On the North : 87/12/64B/1, Raja S.C. Mullick Road; On the South : E.P. No. - 284; On the East : E.P. No. - 283 & 283A; On the West : By 10' Feet Wide K.M.C. Road.		A) Rs. 39.87 lakhs B) Rs. 3.98 lakhs C) Rs. 10,000/- D) On 29.03.2025 Physical
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 6.00 PM) it can be downloaded from the website www.idbibank.in and https://baanknet.com/ till March 28, 2025.						
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 9(1) 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 : 13.03.2025. Place : Kolkata				Sd/- Authorized Officer, IDBI Bank		

Ekdin (Bengali):

 IDBI BANK	<p>আইডিবিআই ব্যাঙ্ক লি. রিটেল রিকভারি ডিপার্টমেন্ট, ৪৪, শেখরপায়ার সরণি, ৩য় তল, কলকাতা - ৭০০০১৭ ফোন নং : ০৩৩-৬৬৫৫৭৭৬৬/৮৩৯ ওয়েবসাইট : www.idbibank.in CIN : L65190MH2004GOI148838</p>	<p>সারফেস আইন অধীনে জামিনদার স্বাবর সম্পদ বিক্রয় নোটিশ</p>		
<p>২০০২ সালের সিকিউরিটিজেশন অ্যান্ড রিকনস্ট্রাকশন অফ ফিন্যান্সিয়াল অ্যাসেটস এন্ড এনফোর্সমেন্ট অফ সিকিউরিটি ইন্টারেস্ট আইন তৎসহ ২০০২ সালের সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলসের রুল ৯(১) সংস্থান অধীনে স্বাবর সম্পত্তি বিক্রয়ের জন্য ই-নিলাম বিক্রয় নোটিশ। এতদ্বারা সাধারণের প্রতি সাধারণভাবে এবং স্বাধীনতাগণ, বন্ধকদাতাগণ এবং জামিনদাতাগণকে বিশেষভাবে অবগত করা হচ্ছে জমিন অধীনে স্বাধীনতার নিকট বন্ধকদত্ত/দায়বদ্ধ নিম্নোক্ত স্বাবর সম্পত্তি জামিন অধীনে স্বাধীনতার অনুমোদিত অফিসার কর্তৃক স্বত্ব দখলীকৃত ২৯.০৩.২০২৫ তারিখে বিক্রি করা হবে 'যেখানে যেমন আছে', যেখানে যা আছে' এবং 'যেখানে যে অবস্থায় আছে' এবং 'কোনও পরিবর্তন ভিত্তি ব্যতীত ভিত্তিতে</p>				
<p>ক) স্বাধীনতা খ) জামিনদাতা/স্বাধিকারীর নাম এবং ঠিকানা</p>	<p>ক) দাবি নোটিশের তারিখ খ) দখলের তারিখ খ) দাবি নোটিশ অনুযায়ী বকেয়া পরিমাণ</p>	<p>স্বাবর সম্পত্তির বিবরণ</p>	<p>ক) সংরক্ষিত মূল্য খ) বায়না জমা (ইএমডি) গ) ডাক বাড়ানোর পরিমাণ ঘ) নিলামের তারিখ</p>	<p>মন্তব্য</p>
<p>শ্রী সমীর প্রামাণিক-এর আইনি উত্তরাধিকারী বি/২/১, রামগড় কালোনি, ওয়ার্ড নং ৯৯, থানা : যাদবপুর, কলকাতা : ৭০০০৪৭। শ্রীমতি শ্যামলী প্রামাণিক (সহ স্বাধীনতা) বি/২/১, রামগড় কালোনি, ওয়ার্ড নং ৯৯, থানা : যাদবপুর, কলকাতা : ৭০০০৪৭।</p>	<p>ক) ৩০.০৫.২০২২ খ) ০৮.০৯.২০২২ গ) ৪১,১৫,৫২২.০০ টাকা (একচল্লিশ লাখ পনের হাজার পাঁচশ বাইশ টাকা)</p>	<p>সংশ্লিষ্ট সকল অংশ একটি স্বয়ংসম্পূর্ণ বসবাসের ফ্ল্যাট (মোজাইক মেঝে), নং এফ ১, পরিমাণ আনুমানিক ১২১৮ বর্গফুট সুপার বিল্ট আপ এরিয়া কমবেশি, একতলায় ১০ বছরের পুরানো ভবন, ৩ বেড রুম, ১ লিভিং রুম, ১ কিচেন, ১ টয়লেট, ১ ডব্লু সি এবং ১ বারান্দা, এবং অবিভক্ত জমি সম্পত্তির যথার্থভাগ অংশ পুরসভা প্রেমিসেস নং ৮৭/১২/৬৪বি/১, রাজা এস সি মল্লিক রোড, আরও পরিচিত বি/২/১, রামগড় কালোনি, কেএমসি ওয়ার্ড নং ৯৯ অধীন, থানা : যাদবপুর, কলকাতা ৭০০০৪৭, জেলা : দক্ষিণ ২৪ পরগনা, প্রেমিসেস স্থিত ফ্ল্যাটের চৌহদ্দি : উত্তরে : ৮৭/১২/৬৪বি/১, রাজা এস সি মল্লিক রোড; দক্ষিণে : ই পি নং ২৮৪; পূর্বে : ই পি নং ২৮৩ এবং ২৮৩এ; পশ্চিমে : ১০ ফুট চওড়া কেএমসি সড়ক।</p>	<p>ক) ৩৯.৮৭ লাখ টাকা খ) ৩.৯৮ লাখ টাকা গ) ১০,০০০ টাকা ঘ) ২৯.০৩.২০২৫</p>	<p>স্বত্ব</p>
<p>টেন্ডার নথিতে উল্লিখিত নিয়ম এবং শর্তাদির সংক্ষিপ্ত : ১. বিক্রয় ই-নিলাম প্রাটিকর্ম ওয়েবসাইট https://baanknet.com সম্পাদিত হবে। ২. টেন্ডার নথি পাওয়া যাবে কলকাতা জোনাল অফিস, ৪৪, শেখরপায়ার সরণি, কলকাতা ৭০০০১৭ থেকে যেকোনও কাজের দিন (সকাল ১০ টা থেকে সন্ধ্যা ৬টার মধ্যে) এবং ওয়েবসাইট www.idbibank.in এবং https://baanknet.com ডাউনলোড করা যাবে ২৮ মার্চ ২০২৫ পর্যন্ত। ৩. উক্ত সম্পত্তিতে জ্ঞাত তথ্য অনুযায়ী কোনও দখলদারি নেই। ৪. ২০০২ সালের সারফেস আইন সংশোধনী মতে অনুযায়ী রুল ৯(১) সংস্থান অধীনে বিবিধ বিক্রয় নোটিশ স্বাধীনতা/জামিনদাতা/বন্ধকদাতাগণের উদ্দেশ্যে প্রকাশিত। ৫. আরও বিস্তারিত এবং সাধারণ নিয়ম এবং শর্তাদি সম্পর্কে ব্যাঙ্কের ওয়েবসাইট [www.idbibank.in] এবং উল্লিখিত শাখার আধিকারিকগণ এর সঙ্গে যোগাযোগ এবং টেন্ডার নথি দেখতে পারেন। ৬. অনুমোদিত অফিসার কোনও কারণ না দেখিয়েই যেকোনও বা সকল টেন্ডার গ্রহণ বা বাতিলের অধিকার রাখেন বা নিলাম প্রক্রিয়া বাতিল করতে পারেন। তারিখ : ১৩.০৩.২০২৫, স্থান : কলকাতা</p>				

The above sale notice under Rule 9 (1) of the Act was published in the following newspapers on **13.03.2025**

i) Buisness Standard (English) – West Bengal Edition

ii) Ekdin (Bengali) – West Bengal Edition

II. POSSESSION NOTICE PUBLISHED IN NEWSPAPERS

The possession notice was published in the following newspapers on 08.09.2022

i) Business Standard (English) – West Bengal edition with circulation in West Bengal

Aluminium Metal Products Private Limited with Indo Nadi Projects Limited and other respective shareholders was present before the above named petitioners and the court on 7th September 2022 and the said petition is filed for hearing before the Hon'ble Tribunal on 13th October 2022. Any person desirous of supporting or opposing the said petition should send to the petitioner's Advocate notice of his intention, signed by him or his Advocate, with his name and address so as to reach the petitioner's Advocate not later than ten days before the date fixed for hearing of the petition. Where he seeks to oppose the petition, the grounds of opposition or a copy of his affidavit should be furnished with such notice. A copy of the petition will be furnished by the undersigned to any person requiring the same on payment of the prescribed charges for the same.

Date: 9.9.2022 Sd/- Ravi S. Asopa
Kolkata (Hd/- S. Asopa)
Advocate
for the Petitioners abovesaid
Hastings Chamber, Ground Floor,
Rustom Sa, 7/C, 5 Flg Road,
Kolkata 700 001
Email: no. 10/10/1998
email: ravisasopa@yahoo.com

OFFICE OF THE RECOVERY OFFICER - I
Debt Recovery Tribunal Kolkata (DRT 1)
7th Floor, Jawan Basha Building
42-C, Jadhavpur, Kolkata - 700071.

DEMAND NOTICE
Notice under Sections 25 to 28 of the
Recovery of Debts & Bankruptcy Act, 1993
and Rule 2 of Second Schedule to the Income
Tax Act, 1961.

RC/95/2022, 31.06.2022
PUNJAB NATIONAL BANK
-VS-
M/S. BAITY ENTERPRISE AND ANR

To,
ICD 1) M/s. Baity Enterprise, Proprietress -
Dipika Baity, Village - Baluch, Post - Baluchhat,
P.S. - Tarnak, Dist - Purba Medinipur, Pin -
721027.
ICD 2) Smt. Dipika Baity, W/o. Mr. Manoj
Baity, Village - Baluch, Post - Baluchhat, P.S.
Tarnak, Dist - Purba Medinipur, Pin - 721027.

This is to notify that as per the Recovery
Certificate issued in pursuance of orders passed
by the Presiding Officer, DRT'S RECOVERY
TRIBUNAL, KOLKATA (DRT 1) in OA/1608/2013
an amount of Rs. 44,18,684.68 (Rupees Forty
Four Lacs Eighty Eight Thousand Six Hundred
Eighty Four and Paise Sixty Five only) along
with pendente lite and future interest @11.70%
Simple interest ready was 1,21,63,3913.88
realisable and costs of Rs. 52,000/- (Rupees
Fifty Two Thousand Five only) has become due
against you (jointly and severally / Fully / Limited).

2. You are hereby directed to pay the above sum
within 15 days of the receipt of the notice, failing
which the recovery shall be made in accordance
with the Recovery of Debts due to Banks and
Financial Institutions Act, 1993 and Rules there
under.

3. You are hereby ordered to declare on an
affidavit the particulars of your assets on or
before the next date of hearing.

4. You are hereby ordered to appear before the
undersigned on 04.11.2022 at 10.30 A.M. for
further proceedings.

5. In addition to the sum aforesaid, you will also
be liable to pay:
(a) Such interests as are payable for the period
commencing immediately after this notice of the
certificate / resolution proceedings.
(b) All costs, charges and expenses incurred in
respect of the service of this notice and warrants
and other proceedings and all other proceedings
taken for recovering the amount due.
Given under my hand and the seal of the
Tribunal, on this date: 31.06.2022.

Sd/- Recovery Officer
Debt Recovery Tribunal Kolkata (DRT 1)

IDBI BANK LTD., Retail Recovery Department
A, Shalipuri Bazar, 2nd Floor, Kolkata - 700017, Ph. No.: 65-855714030,
Website: www.idbibank.in, CIN-485100MH200400148838

APPENDIX IV (A) RULE 3(1) POSSESSION NOTICE (For Immovable Property)

Whereas
The undersigned being the authorised officer of IDBI Bank Limited under the
Securitisation and Reconstruction of Financial Assets and Enforcement of
Security Interest Act, 2002 (SEI Act, 2002) and in exercise of the powers conferred
under Section 13(12) read with rule 3 of Security Interest (Enforcement) Rules,
2002 issued a demand notice dated 30.05.2022 calling upon the borrower Shri
SAMIR PRAMANIK (BORROWER) since deceased and SHYAMALI
PRAMANIK (CO - BORROWER) to repay the amount mentioned in the notice
being Rs. 41,15,522/- (Rupees Forty One Lakh Fifteen Thousand Five
Hundred Twenty Two Only) as on 10.06.2021 within 60 days from the date of
the receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the
borrower and the public in general that the undersigned has taken possession of
the property described herein below, in exercise of powers conferred on him under
sub-section (4) of section 13 of Act read with rule 8 of the Security Interest
(Enforcement) Rules, 2002 on this 08th day of September of the year 2022.
The borrower in particular and the public in general is hereby cautioned not to
deal with the property and any dealings with the property will be subject to the
charge of IDBI Bank Limited for an amount of Rs. 41,15,522/- (Rupees Forty
One Lakh Fifteen Thousand Five Hundred Twenty Two Only) as on
10.06.2021 and interest thereon with effect from 11.06.2021. The borrower's
attention is invited to provisions of sub section (8) of section 13 of the Act, in
respect of time available, to redeem the secured assets.
The borrower's attention is invited to provisions of sub section (8) of section 13 of
the Act, in respect of time available, to redeem the secured assets.

Description of the Property

Ad that one self contained residential flat (Mosaic Flooring), being No- F-1,
measuring about 1218 Sq. Ft. super built up area more or less, on the Ground
Floor of the 10 year old building, comprising of 03 Bed Rooms, 01 Living
Room, 01 Kitchen, 01 Toilet, 01 W.C. and 01 Verandah, together with
undivided proportionate share and interest of land, being municipal
premises no - 87/12/64B/1, Range S. C. Mullick Road, also known as B2/1,
Ramgarh Colony, within the limits of K.M.C., under Ward No - 99, P.S -
Jadavpur, Kolkata - 700047, within the Jurisdiction of District South 24
P.G.S. and the premises upon the said flat is situated in bounded and bounded
by: On the North - 87/12/64B/1, Range S. C. Mullick Road; On the South -
E. P. No - 254; On the East - E. P. No - 263 & 263A; On the West - By 10'
Feet Wide K. M. C. Road.

Date: 08.09.2022 Authorised officer
Place: Jadavpur, Kolkata IDBI Bank Ltd

and charges at contracted rate, due to
trading and Sanyanarayan Bhattacharya
Rs.1,57,00,000/- (One Crore Thirty Seven
lacs and 00,000/- Paise) (Thirteen)

Description of
All that one self contained flat on the 1st
floor super built up area about 1271.975
square second floor having its super built
up area with undivided proportionate
share measuring 5 cotah, 13 chuk and
Dahadron, ji no 4 RS no 150 touza N
292 under RS khatan no 179 & 245
2471, 1264 & 1265 bearing holding no
Dahadron Kolkata 200136 police stat
nagar Municipal Corporation in the c
Section 13 (4) of the Act read with Rule
Rules, 2002.

Date and time of e-auction: 10th Oct
extension of 5 minutes each
Date of inspection: 26th September 22
Last date for submission of bid: 7th C

For detailed terms and conditions of the
in <http://10.0.49.5/about-us/media/su>
website i.e. www.yesbank.in

In case of any difficulty in obtaining Ten
or inspection of the immovable Property
Please Contact Concerned Officials of
areetama.manna@yesbank.in, Mr.
Francis Sebastian@YESBANK.IN on
916393285

As contemplated U/s 19(6) of the Act, in
charges and expenses incurred by us
date fixed for sale or transfer, the s
transferred by us, and no further step at
of that secured asset.

SALE NOTICE TO BORR
The above shall be treated as Notice
within 15 days from the date of public
Date: 13-Sept-22
Place: Kolkata

बैंक ऑफ इंडिया
Bank of India
Bank of India
Howrah Zonal Office
5, B.T.M. Sarani, Kolkata-700001

It is hereby brought to the notice of the following gold loan borrowers, their legal heirs, persons engaged in business of gold jewellery
in spite of repeated reminders/notice by the bank, the following borrowers are not repaying their dues to the bank.

Sr. No.	Branch Name & Address with contact number and contact person	A/c No. & Name of the borrower	Born
1	KABLE Vill+ P.O., Dakshin Rasipur Mokun - Kable P.S., Arambagh Dist.- Hooghly PIN-712413 Contact person: Ajoy Deb (Branch Head) Contact no: 9831193722	Piyar Islam Khan 425477615000387	Vill+ P.O. Dist- Ho
2	KABLE Vill+ P.O., Dakshin Rasipur Mokun - Kable P.S., Arambagh Dist.- Hooghly PIN-712413 Contact person: Ajoy Deb (Branch Head) Contact no: 9831193722	Sekh Abujaphar 425477615000145	Slt Chakrad West Be
3	Temple Road Rajati, Tanakpur Estate P.O. + P.S., Tanakpur Dist.- Hooghly PIN - 712410 Contact person: Arjit Chatterjee (Branch Manager) Contact no - 9476129897	Aranna Banerjee 436477610000658	Slt- Pk N.S. Road, I Dist- H
4	Chunavali Mangrason Apartment Chunavali more, Andul Road, Howrah 711109 Contact person: DEBASHREE BORAI (Branch Manager) Contact no: 8260245166	Tapas De Sarkar 425677610000253 425677610000304	Shya PO- Sank F
5	Rupesgori Vill+ P.O.- Rupesgori P.S., Bagmati Dist. Howrah PIN-711312 Contact person: Kallid Das (Branch Manager) Contact no - 8246867734	Manira Begum 428777610000972	D/O- S Hallye Dist- H

Notice is hereby published that if they fail to deposit all their dues in their respective gold loan accounts (including up-to-date) by 26.09.2022, then from 10:00 a.m. of 26.09.2022, their pledged gold jewellery/ornaments/coins will be put up for public auction in
not be held responsible for any inconvenience or damage caused to the concerned borrowers and no allegations or representations
this regard. Persons interested to take part in the bidding should deposit Rs.500/- (Rupees Five Hundred Only) with the Branch Manager
premises (please refer to the table above for branch name & address). Any other statutory dues/taxes/charges/stamp duty/selected buyer separately. 15 days sale notice to the borrower/guarantor. This is also a notice to the borrowers/guarantors of
outstanding dues with up-to-date interest and all costs/charges/expenses to the Bank and attend the public auction on the above ment

Date: 13.09.2022
Place: Kolkata

III. BRIEF DESCRIPTION OF SECURED ASSETS

LOT-I – Movable property : Nil

LOT – II – Immovable property

ALL THAT immovable secured assets of the Borrower situated at 87/12/64B/1, Raja S.C. Mullick Road, also known as B/2/1, Ramgarh Colony, within the limits of K.M.C., under ward no. – 99, P.S.- Jadavpur, Kolkata – 700047, within the Jurisdiction of District South 24 PGS and the premises upon the said flat is situated is butted and bounded by

On or toward East by : E.P. No. – 283 & 283A

On or towards West by : By 10' Feet Wide K.M.C. Road.

On or towards North by: 87/12/64B/1, Raja S.C. Mullick Road.

On or towards South by: E.P. No.- 284

IV. OUTSTANDING DUES OF THE SECURED LENDERS

The legal heir of Samir Pramanick (borrower) & Shyamali Pramanick (co-Borrower)
IDBI Bank Ltd:-

as on 13.03.2025

Facility	Amount in Rs.
Mortgage Loan + Top up	55,92,665/-
Expenses	8,61,276.94/-
Total Outstanding	64,53,941.94

Total outstanding amount of Rs. **64,53,941.94/-** (Rupees Sixty Four lakhs Fifty Three thousand and Nine hundred Fourty One and Ninety Four paise only) as on 13.03.2025.

.....

V. TERMS AND CONDITIONS

1	The Authorised Officer (AO) of IDBI Bank Ltd (IDBI), exercising the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as “the SARFAESI Act”) is selling the assets/properties mentioned at item No. III of the Tender Document (hereinafter referred to as the ‘Secured Assets’) and the same are being sold on “As is where is, as is what is & whatever there is and without recourse” basis.
2.	<p>Auction/ bidding shall only be through “online electronic mode” through the website of the service provider : : www.baanknet.com</p> <p>Address:- 3rd Floor, VIOS Tower, Off Eastern Express Highway, Near Anik Nagar Bus Depot, Sewri-Chembur Road, Mumbai, Maharashtra, 400037</p> <p>Help desk number of e-auctioneer:-</p> <p>Name of officers at Facilitation centre - Ms. Swani / Dharmesh Asher</p> <p>M. No- 9990605075 / 9892219848</p> <p>E-mail- https://baanknet.com / https://psballiance.com</p>
3.	<p><u>Issue of Tender/ Offer / Bid Document</u></p> <p>The Tender Document along with offer Form is on sale from March 17, 2025 to March 28, 2025 on any working day between 11.00 am to 4.00 p.m and can be obtained from Shri Uday Kumar Tiwari, Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017 & Smt Babli Shaw, Manager IDBI Bank Ltd, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017, Phone: 033-6655-7755/839 on payment of non-refundable fees of Rs.100/- (Rupees One Hundred Only) by a crossed A/c Payee Demand Draft/ Pay order drawn in favour of “IDBI Bank Ltd- A/c “Samir Pramanick” payable at Kolkata issued by Scheduled Commercial Bank.The bid document can also be downloaded from IDBI website www.idbibank.in (Till March 28, 2025). 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.</p>
4	<p><u>Reserve Price</u></p> <p>The Reserve price for the sale of the Secured Assets is as under:</p>

	<ul style="list-style-type: none"> LOT – II – Rs. 39,87,200.00/- (Rupees Thirty Nine Lakh Eighty Seven Thousand Two Hundred Only) <p><u>Earnest Money Deposit (EMD)</u></p> <p>The EMD has been fixed at</p> <ul style="list-style-type: none"> LOT – II - Rs. 3,98,720/- (Rupees Three Lakh Ninety Eight Thousand Seven Hundred Twenty only)
5	The amount of EMD paid by the interested bidders shall carry no interest.
6	<p>The sale of Secured Assets is on “<i>As is where is</i>”, “<i>As is what is</i>” & “<i>Whatever there is</i>” and “<i>Without recourse</i>” basis. The description of the immovable properties is based on the mortgages created by the Borrower with the secured lenders from time to time and the representations made by them. The AO does not take or assume any responsibility for any shortfall of the immovable assets or for procuring any permission, etc. or for the dues of any authority established by law. The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fee etc. and all statutory liabilities charges for conveyance/Taxes/maintenance fee/ electricity/water charges etc. outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder. It is expressly made clear that the AO / Bank do not take any responsibility to provide information on the same. The AO / Bank does not take or assume any responsibility for any dues, statutory or otherwise, of The legal heir of Samir Pramanick (borrower) & Shyamali Pramanick (co-Borrower) or Mortgagor/Guarantor including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by the purchaser.</p>
7	<p><u>Inspection of assets</u></p> <p>The interested parties may inspect the assets at their own cost between 11.00 a.m. and 1.00 p.m. on the assigned dates (March 25, 2025) in the presence of a representative of the AO available at the site to facilitate the inspection.</p>
8	<p><u>Due Diligence by the Bidders</u></p> <p>The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, pending litigations (if any) etc. whether the bidder actually inspects or visits or verifies or not.</p>

9	<p>To the best of knowledge and information of Bank / Authorized Officer no other encumbrances exists on the stated properties/assets. However, prospective bidders may peruse the copies of title deeds available with Bank with prior appointment and also carry out their own enquiries to satisfy themselves regarding encumbrances, if any over the above properties/assets.</p> <p>The copy of Mutation of Conveyance Deed in favour of borrower/mortgagor is not available with Bank. Prospective bidders may take note of that.</p>
10	<p>The bidders shall be deemed to have inspected, verified documents and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of movable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and abuttals of the assets/properties and that the bidder concurs or otherwise admits the identity of the assets/properties purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets/properties and their condition.</p>
11	<p>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.</p>
12	<p><u>Submission of Tender/Offer</u></p> <p>The Bidder shall complete in all respects the Offer form(s) annexed to the Tender Document, and furnish the information called for therein and shall sign and date each of the documents in the space provided therein for the purpose. The Bidder shall initial each page of the Offer. Offers received for sale and / or accepted are not transferable.</p> <p>The Format for submission of Profile of the bidder are given in Chapter VII & VIII respectively of this Tender Documents.</p> <p>The format Chapter VII is for Individuals and The format Chapter VIII is Company / Proprietorship / Partnership firms.</p> <p>Bidders may fill in only the form relevant to them.</p>

13	The interested bidders shall submit their Bid along with EMD & KYC documents (PAN card & Address proof) to the Authorised Officer at IDBI Bank Ltd. After scrutinizing if the bid documents are complete in all respect, the eligible bidders shall receive user id / password on their valid email id (mandatory for e-auction) from the e-auction service provider PSB Alliance Private Limited M. No- 9990605075 / 9892219848
14	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
15	The Tender/Offer shall contain the full address, Telephone No., Fax No., e-mail-ID, if any, of the Bidder for serving notices required to be given to the Bidder in connection with the Offer.
16	The Tender/Offer form shall not be detached one from the other and no alteration or mutilation (other than filling in all the blank spaces) shall be made in any of the documents attached thereto.
17	<p><u>Last date for submission of Tender/Offer /Bid Document</u></p> <p>The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the AO, Shri Uday Kumar Tiwari, Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017.Phone: 033-6655-7766/839, not later than 05.00 p.m. on March 28, 2025 in a sealed cover containing a crossed A/c Payee Demand Draft/Pay Order of</p> <ul style="list-style-type: none"> Rs. 3,98,720/- (Rupees Three Lakh Ninety Eight Thousand Seven Hundred Twenty only) for LOT – II The DD / PO should be drawn in favour of “IDBI Bank Ltd- A/c Mr Samir Pramanick ” payable at Kolkata issued by Nationalized Bank/ Scheduled Bank as Earnest Money Deposit (EMD), which shall be superscripted “EMD for Samir Pramanick” and the other sealed cover containing the Bid Document superscribed “Bid Document – for Samir Pramanick”. <p><u>Remittance of EMD by way of RTGS</u></p> <p>Bidders who prefer to submit the EMD by way RTGS, may remit the EMD amount in favour of IDBI Bank Limited, Account No. 08634915010026, IFSC Code: IBKL0000086, Branch :Gariahat, Kolkata. Such bidders must indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Bid Forms.</p>

	<p>Bidders who have downloaded the Bid Document from IDBI website www.idbibank.in or from the website of the e-auction service provider : www.baanknet.com must pay Rs.100/- (Rupees one hundred only) towards the cost of the same, by way of DD/ PO or by way of RTGS. Pl remit Rs100/- through separate RTGS.</p>
18	<p>Only those bidders will be permitted to participate in the e –auction whose Tender/ Offer /Bid Document is complete in every respect and whose Demand Draft/Pay Order for EMD is found to be in order well before the cut-off time. Bank does not take any responsibility and will not entertain any complaint – Form of Tender /Offer/ Bid, if found incomplete in any respect, shall be liable for outright rejection. Bidders whose forms are found to be in order together with the EMD / Cost of Tender Document submitted by them, will be intimated by e-mail and through mobile.</p>
19	<p><u>Registration with E-Auction Service Provider</u></p> <p>Participants who are not already registered with the e-auction provider PSB Alliance Private Limited (BAANKNET Platform), M. No- 9990605075 / 9892219848 should register themselves by following the procedure mentioned at the website: www.baanknet.com</p> <p>The user id and password has to be created by the registered participants / intending purchasers whose Bid Document is complete in every respect and whose Demand Draft/Pay Order for EMD is found to be in order. The documents 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 userid / password, in case any bidders feel the need for training / e – auction support, such bidders may contact Helpline No. :- PSB Alliance Private Limited (BAANKNET Platform), M. No- 9990605075 / 9892219848 who is the Service Provider to arrange e – auction platform.</p> <p>The bidders may be participating in e – auction for bidding from their place of choice and internet connectivity shall have to be ensured by bidder himself.</p> <p>The Bank/ AO / e-auction service provider will not be responsible for any error occurred due to power failure / computer hardware or software error / network error etc. at the time of e-auction.</p>
20	<p><u>The e- auction day : March 29, 2025</u></p>

E –Auction time : from 11 A.M to 1.00 P.M . (Subject to unlimited extensions of 5 minutes each as explained herein below)

LOT-I – Movable property : Nil

LOT – II – Immovable property

ALL THAT immovable secured assets of the Borrower situated at 87/12/64B/1, Raja S.C. Mullick Road, also known as B/2/1, Ramgarh Colony, within the limits of K.M.C., under ward no. – 99, P.S.- Jadavpur, Kolkata – 700047, within the Jurisdiction of District South 24 PGS and the premises upon the said flat is situated is butted and bounded by

On or toward East by : E.P. No. – 283 & 283A

On or towards West by : By 10’ Feet Wide K.M.C. Road.

On or towards North by: 87/12/64B/1, Raja S.C. Mullick Road.

On or towards South by: E.P. No.- 284

Interested bidders, who have been found to be eligible and submitted their refundable & non interest bearing EMD, not below Reserve price, before the last date mentioned shall be eligible for participating in the e- bidding process. Online Auction shall be held **primarily for a period of two hours** on e-auction platform at website: www.baanknet.com subject to the condition that if a bidder places a bid in the last 5 minutes of closing of the E-auction and if that bid gets accepted, then the auction’s duration shall get extended automatically by the system for another 5 minutes, for the entire auction (i.e. for all the items in the auction), from the time that bid comes in. **Please note that the auto-extension will take place only if a bid comes in those last 5 minutes and if that bid is valid bid in terms of e-auction notice published and this Tender document.** If such valid bid is not received in the said last 5 minutes, the auto-extension will not take place and the E-auction shall get closed automatically without any further extension and the last highest bid received would be treated as the successful bid and auction would be treated as concluded subject to acceptance and approval of the Bid by the Authorised Officer. Necessary communication in this regard shall be sent in writing by the Authorised Officer to the successful Bidder.

	<p>It is suggested that the bidders do not wait till the last minutes to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure etc.</p> <p><u>Increase in Bid Amount :</u></p> <p>It may be noted that increase in bid amount, if any, during the e-auction period shall be made as under.</p> <p><u>In multiples of Rs.10,000/-</u></p> <p>Increase in bid amount below the said Rs.10,000/= will be rejected.</p> <p>First bid should be of at least equal to Reserve Price or increment(s) over the Reserve Price in multiples as above.</p>
21	<p>AO reserves the right to retain the EMD of top three bids upto two month from the date of e –auction and the amount of EMD will not carry any interest.</p> <p>The Bids so retained will be valid for two months from the date of e-auction or till further extension of time as may be approved by the AO. The EMD of other bids will be returned within 7 days from the date of e-auction.</p>
22	<p><u>Payment of Sale Price</u></p> <p>The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the AO and the purchaser shall immediately i.e. on the same day or not later than next working day will be required to deposit 25% of the sale price (less the amount of EMD) on acceptance of his/her bid by crossed A/c Payee Demand Draft/Pay Order drawn in favour of “IDBI Bank Ltd. – A/c Samir Pramanick payable at Kolkata issued by Scheduled Commercial Bank. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and the defaulting purchaser shall have no claim/right in respect of property/amount.</p> <p>The balance 75% of the sale price on or before 15th day of confirmation of sale by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of “IDBI Bank Ltd. – A/c Mr Samir Pramanick ” – payable at Kolkata issued by Scheduled Commercial Bank. Or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer.</p>
23	<p>In case of default in payment by the successful bidder at any stage, the amount already deposited by the bidder shall be liable to be forfeited and the defaulting purchaser shall have no claim/right in respect of property/amount.</p>

24	The defaulting successful bidder shall forfeit all claims to the assets or to any part of the sum for which it may be subsequently sold.
25	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to resell the assets to the second/third highest bidder in the above manner, who shall also be treated as the successful bidder mentioned in clauses 13 to 20 above and further in terms of this Bid Document.
26	On confirmation of sale and if the terms of payment have been complied with, the AO exercising the power of sale shall issue Certificate of Sale for the movable and immovable property in favour of the purchaser as per the format provided in the Security Interest (Enforcement) Rules, 2002.
27	The successful Bidder shall, after making full payment of sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at his sole and absolute discretion, arrange to take possession of the Secured Assets immediately thereafter. It is explicitly stated that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the Secured Assets. In case the successful bidder fails to take possession of the secured assets as stated above, the AO reserves the right to revoke the sale confirmed in his/her favour, forfeit the entire amount paid by the successful bidder and go for re-bidding or sell the secured assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty. In such an event, the original successful bidder shall have no claims on the secured assets or to any amount /s for which it may be subsequently sold.
28	The purchaser will be required to bear all the necessary expenses like stamp duty, registration expenses, etc. for transfer of assets in his/her name. It is expressly stipulated that there are no implied obligations on the part of the AO or the secured lenders and it shall be solely the obligation of the Bidder, at his/her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his /her/their name. Bank does not take any responsibility to provide information on the same.

29	<p>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.</p> <p>Further that bidders have taken note that the copy of Mutation of Deed of Conveyance in favour of borrower/mortgagor is not available with Bank.</p>
30	<p>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.</p>
31	<p><u>General Terms and Conditions</u></p> <p>The Authorised Officer shall be at liberty to amend/modify/delete/drop any of the above terms and conditions as may be deemed necessary in the light of the facts and circumstances.</p>
32	<p>The entire procedure of e – auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the Authorised Officer and the intending bidders shall have no right whatsoever to object to the same.</p>
33	<p>The Authorised Officer reserves the right and liberty to accept/reject any or all the Bids/Offers and also reserves the right to postpone/ cancel the entire sale process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the Authorised Officer, at her sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.</p>
34	<p>In the event the said sale in favour of the bidder not being confirmed by Authorised Officer, otherwise than on account of the wilful default of the bidder or if the sale is set aside by an order of the Court/Tribunal, then in that event the sale shall be void and the bidder shall, in that event be entitled only to receive back his/her Earnest Money Deposit (EMD) or purchase money as the case may be, but without interest, and the bidder shall not be entitled to be paid his costs, charges and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/her.</p>
35	<p>The Bank is not liable to pay any interest or to refund EMD or any other payment received in case of any delay in issue of confirmation of sale /sale certificate by virtue of any court order received by the Bank after e-auction is</p>

	held.
36	Offers received for sale and / or accepted are not transferable.
37	Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him only.
38	All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
39	Notwithstanding anything stated elsewhere in this Tender Document, the Authorised Officer reserves the right to call off the sale process at any point of time without assigning any reasons.
40	<p><u>Jurisdiction</u></p> <p>All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Kolkata shall have the exclusive jurisdiction to entertain /adjudicate such disputes.</p>

VI. BRIEF DETAILS OF BID DOCUMENT

BID FORM FOR PURCHASE OF SECURED
ASSETS OF ALL The legal heir of Samir Pramanick (borrower) & Shyamali Pramanick (co-Borrower)

LOCATED AT
Rambagh colony, Jadavpur

LOT-I – Movable property : Nil

LOT – II – Immovable property

ALL THAT immovable secured assets of the Borrower situated at 87/12/64B/1, Raja S.C. Mullick Road, also known as B/2/1, Ramgarh Colony, within the limits of K.M.C., under ward no. – 99, P.S.- Jadavpur, Kolkata – 700047, within the Jurisdiction of District South 24 PGS and the premises upon the said flat is situated is butted and bounded by:

On or toward East by : E.P. No. – 283 & 283A

On or towards West by : By 10' Feet Wide K.M.C. Road.

On or towards North by: 87/12/64B/1, Raja S.C. Mullick Road.

On or towards South by: E.P. No.- 284

1	Issue of Bid Document	:	<p>The Bid Document can be obtained from Shri Uday Kumar Tiwari, DGM / Smt Babli Shaw, Manager, IDBI Bank Ltd., 2nd floor, IDBI Bank Ltd 44 Shakespeare Sarani, Kolkata-700017, from March 17, 2025 to March 28, 2025 on any working day between 11.00 a.m. to 4.00 p.m. on payment of non refundable fees of Rs.100/- (Rupees One Hundred Only) by a crossed A/c Payee Demand Draft/ Pay order drawn in favour of “IDBI Bank Ltd- A/c Mr Samir Pramanick” payable at Kolkata issued by any Nationalized bank / Scheduled Bank.</p> <p>The Bid Document can also be downloaded from IDBI website (www.idbibank.in) And : www.baanknet.com. Those bidders preferring to download the Bid Document from the website shall have to furnish the non-refundable fee of Rs.100/- (Rupees One Hundred only) as mentioned above at the time of submission of the Bid Document.</p>
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			Interested parties can participate in the e-auction for only one lot or all, as they desire. Separate Bid Documents along with EMD to be submitted for each lot.
2. If bids received for both lots, Sale allowed for both LOTs. However land will be handed over only after removal of P & M, in case successful bidders for the lots, are different.			
3	Cost of the Bid Document	:	Rs. 100/- (Rupees One Hundred Only).
4	Last Date and time for submission of Bid Document together with EMD	:	March 28, 2025 upto 05.00 p.m.
5	Place, Date and time of E-Auction	:	Place: e-auction platform at website: www.baanknet.com Date: March 29, 2025 From 11 A.M. to 1 P.M. (Subject to unlimited extensions of 5 minutes each)

* * *

**VII. FORMAT FOR SUBMISSION OF
PROFILE OF THE BIDDER-
INDIVIDUAL**

For purchase of secured assets of **The legal heir of Samir Pramanick (borrower) & Shyamali Pramanick (co-Borrower)** Located at Rambagh Colony, Jadavpur Kolkata in the State of West Bengal.

(To be filled and submitted by the Bidder)

<u>LOT-I – Movable property</u> : Nil			
<u>LOT – II – Immovable property</u>			
<p>ALL THAT immovable secured assets of the Borrower situated at 87/12/64B/1, Raja S.C. Mullick Road, also known as B/2/1, Ramgarh Colony, within the limits of K.M.C., under ward no. – 99, P.S.- Jadavpur, Kolkata – 700047, within the Jurisdiction of District South 24 PGS and the premises upon the said flat is situated is butted and bounded by:</p> <p>On or toward East by : E.P. No. – 283 & 283A</p> <p>On or towards West by : By 10’ Feet Wide K.M.C. Road.</p> <p>On or towards North by: 87/12/64B/1, Raja S.C. Mullick Road.</p> <p>On or towards South by: E.P. No.- 284</p>			
1	Full Name of the Bidder <i>(in Block letters)</i>	:	
	b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.		
	d) E-mail ID		
2	Brief particulars of business (if any)	:	
3	Relationship, if any, the Bidder has with any employee of IDBI Bank Ltd.	:	
4	Name and particulars of the Company/Firm/Person in whose name the Secured Assets/property are to be purchased	:	
5	Details of Purchase of Bid Document of Rs.100/-		
	Form No.		
	Demand Draft No. / Pay Order No.		

	Date of Demand Draft / Pay Order	:	
	Name of the issuing Bank and Branch	:	
	Bidders who have downloaded the Bid Document from IDBI website www.idbibank.in and prefers to remit Rs.100/- separately by way RTGS must indicate RTGS UTR No., Amount and date.		
	RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	
6	Details of Earnest Money Deposit (EMD)	:	
	Demand Draft No. / Pay Order No.	:	
	Date of Demand Draft / Pay Order	:	
	Name of the issuing Bank and Branch	:	
	Bidders who prefer to submit the EMD by way RTGS, must indicate RTGS UTR No., Amount remitted and date.		
	RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	
7	Income Tax Permanent Account Number(s) (PAN) of Bidder	:	

* Each and every information and documents to be submitted is mandatory.

I/We have read and understood the detailed terms and conditions of the sale and have also read, perused and understood all the relevant papers and have carried out my/our own due diligence. In case any information is found to be incorrect/ incomplete, I/We shall not hold the Authorised Officer or secured lenders responsible for the same and shall not have any claim whatsoever against either of them.

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

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

Signature of the duly authorized official of the Bidder

Name and Designation of the Authorised Signatory

Place:

Date:

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

For purchase of secured assets of **The legal heir of Samir Pramanick (borrower) & Shyamali Pramanick (co-Borrower)** Located at Rambagh Colony, Jadavpur Kolkata in the State of West Bengal.

(To be filled and submitted by the Bidder)

LOT-I – Movable property : Nil

LOT – II – Immovable property

ALL THAT immovable secured assets of the Borrower situated at 87/12/64B/1, Raja S.C. Mullick Road, also known as B/2/1, Ramgarh Colony, within the limits of K.M.C., under ward no. – 99, P.S.- Jadavpur, Kolkata – 700047, within the Jurisdiction of District South 24 PGS and the premises upon the said flat is situated is butted and bounded by:

On or toward East by : E.P. No. – 283 & 283A

On or towards West by : By 10' Feet Wide K.M.C. Road.

On or towards North by: 87/12/64B/1, Raja S.C. Mullick Road.

On or towards South by: E.P. No.- 284

1.	a) Name of the Company/ Firm/ Party (in Block letters)	
	b) Complete Registered Address	
	c) Complete Correspondence Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	
2.	Date of Incorporation	
3.	Constitution (Private/Public/Joint)	
4.	Name of Chairman	
5.	Name of Managing Director / Partners	
6.	Board of Directors	a)
		b)
7.	Income tax PAN No. (attested copy of PAN card of the company to be attached)	
8.	Date of Last Income Tax Return (Enclose copy of last 3 years' Income Tax clearance certificate)	
9	8 Full Name of the Authorised Person to carry out e- auction on behalf of the company/firm /party (in Block letters) (Original Authorised letter to be attached to carry out the e-auction process)	:
	b) Complete Postal Address of the Authorise person with	:

	PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	
	c) Mobile Nos.	
	d) E-mail ID	
10	Designation of the Authorize Person	:
11	Relationship, if any, the Bidder has with any employee of IDBI Bank Ltd.	:
12	Details of Purchase of Bid Document of Rs.200/-	
	i) Form No.	
	Demand Draft No. / Pay Order No.	
	Date of Demand Draft / Pay Order	
	Name of the issuing Bank and Branch	
	Bidders who have downloaded the Bid Document from IDBI website www.idbibank.in and prefers to remit Rs.200/- separately by way RTGS must indicate RTGS UTR No., Amount and date.	
	RTGS UTR No.	
	Amount remitted	
	Date	
13	Details of Earnest Money Deposit (EMD)	:
	Demand Draft No. / Pay Order No.	:
	Date of Demand Draft / Pay Order	:
	Name of the issuing Bank and Branch	:
	Bidders who prefers to remit EMD by way RTGS must indicate RTGS UTR No., Amount and date.	
	RTGS UTR No.	
	Amount remitted	
	Date	

* Each and every information and documents to be submitted is mandatory.

I/We have read and understood the detailed terms and conditions of the sale and have also read, perused and understood all the relevant papers and have carried out my/our own due diligence. In case any information is found to be incorrect/ incomplete, I/We shall not hold the Authorised Officer or secured lenders responsible for the same and shall not have any claim whatsoever against either of them.

Signature:

Name of the Authorised Person:

Designation:

Company Seal

All authorizations should be annexed to this form.

IX.
FORM OF APPENDIX TO THE BID
(DECLARATION BY THE BIDDER)

(ON STAMP PAPER OF RS.100/-)

FORM OF BID
(Note: This Appendix forms part of the Bid)

To,

Authorised Officer, IDBI Bank Ltd.
Retail Recovery,
IDBI Bank Ltd, 2nd Floor, IDBI House,
44 Shakespeare Sarani, Kolkata-700017

Sir/Madam,

Sale of secured assets of The legal heir of Samir Pramanick (Borrower) & Shyamali Pramanick (Co-Borrower) Located at Rambagh Colony, Jadavpur Kolkata in the State of West Bengal..

LOT-I – Movable property : Nil

LOT – II – Immovable property

ALL THAT immovable secured assets of the Borrower situated at 87/12/64B/1, Raja S.C. Mullick Road, also known as B/2/1, Ramgarh Colony, within the limits of K.M.C., under ward no. – 99, P.S.- Jadavpur, Kolkata – 700047, within the Jurisdiction of District South 24 PGS and the premises upon the said flat is situated is butted and bounded by:

On or toward East by : E.P. No. – 283 & 283A

On or towards West by : By 10' Feet Wide K.M.C. Road.

On or towards North by: 87/12/64B/1, Raja S.C. Mullick Road.

On or towards South by: E.P. No.- 284

1. Having fully examined and understood the terms and conditions of the Bid Document and condition and status of the Secured Assets/property, I/We Bid to purchase the said Secured Assets strictly in conformity with the terms and conditions of this Bid Document.

2. I/We understand that if my/our Bid is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Bid and acquire the Secured Asset/property. Should I/We fail to execute and perform the terms and conditions when called upon to do so, the Earnest Money Deposit (EMD) shall be forfeited.

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

I/We further understand that if my/our Bid is accepted, after making full payment of the sale price within 15 days of acceptance of bid or such extended period as may be granted by the AO at her sole and absolute discretion, I/we shall arrange to take possession of the secured assets within a maximum of 30 days. I/We understand that once the Sale Certificate is issued by the AO, the AO shall not be held responsible for security and safe-keeping of the secured assets. We further understand that in the event I/We fail to take possession of the Secured Assets as stated above, the AO reserves the right to revoke the sale confirmed in my/our favour and forfeit the entire amount paid by me/us and I/we shall have no claims on the secured assets or to any amount/s for which it may be subsequently sold.

3. I/We clearly understand and accept that the Authorised Officer or the secured lenders do not take or assume any responsibility for any dues, statutory or otherwise, of Samir pramanick including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by me/us in case my/our Bid is accepted.
4. I/We understand that you are not bound to accept the highest or any Bid you may receive. Further, I/we will not raise any objection in case the Authorised Officer goes for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty.

5. I/We understand that time is the essence for completing the acquisition formalities of the Secured Assets/property and I/we agree and undertake to abide by it.

6. I/We also enclose Demand Draft/Pay Order of value of

- **Rs. 3,98,720/-(Rupees Three Lakh Ninety Eight Thousand Seven Hundred Twenty only)** for **LOT – II** towards Earnest Money Deposit (EMD) in the name of “IDBI Bank Ltd.-A/c Mr Samir Pramanick” Payable at Kolkata.

Or

I/ We have remitted **Rs. 3,98,720/-(Rupees Three Lakh Ninety Eight Thousand Seven Hundred Twenty only)** for **LOT – II** towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of RTGS amount in favour of IDBI Bank Limited, Account No. 08634915010026, IFSC Code: IBKL0000086, Branch : Gariahat Branch.

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

8. We understand that the Bid should be unconditional and Bid having conditions contrary to the terms and conditions of the Bid Document can be summarily rejected.

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

Beneficiary _____ Name_____A/c _____ NO
IFSC _____ Bank & Branch _____A/c
Type_____

Place:

Dated ...__ day of _____2025

Signature in the capacity of

duly authorized to sign Bid for and on behalf of

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

WITNESS :

Signature :

Name & Address :

Occupation :

X
Disclaimer

The information contained in this Bid Document or information provided subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of “IDBI Bank Ltd.”, is provided to the bidder(s) on the terms and conditions set out in this Bid Documents and all other terms and conditions subject to which such information is provided.

This Bid Document is not an agreement and is not an offer or invitation by IDBI Bank Ltd to any parties other than the applicants who are qualified to submit the bids. The purpose of this Bid Document is to provide the Bidder(s) with information to assist the formulation of their proposals/offer. This Bid Document does not claim to contain all the information each Bidder may require. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this Bid Document. IDBI Bank Ltd makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this Bid Document. IDBI Bank Ltd may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this Bid Document.

IDBI Bank Ltd reserves the right to reject any or all the expression of interest / proposals/offer received in response to this Bid Document at any stage without assigning any reason whatsoever. The decision of IDBI Bank Ltd shall be final, conclusive and binding on all the parties/Bidders.