



The Authorised Officer (AO)
of
IDBI BANK LIMITED

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

BID DOCUMENT

For MD Yunus Mondal & MST Achiya Bibi

SALE OF ASSET OF **MD Yunus Mondal (Borrower) and MST Achiya Bibi (Co-Borrower)** at Mortgage by deposit of REGD SALE DEED NO. 758 of 2015 Dt. 25.03.2015 in respect of immovable properties consist of **All that** entire land with double storied building situated at Sirika, PO-Hisabi, PS-Amdanga, J.L. No. 28, R.S. Dag No. 1732, L.R. Khatian No. 2117, under chandigarh gram panchayat, Dist-North 24 Parganas, Pin-743221 constructed upon all that piece and parcel of land measuring about 02 satak be the same or little more or less lying and situated at Mouza- Sikira, J.L. No. 28, Touzi No. 13, Khatian No. 980, Dag No. 1732 and 1734 under PS-Amdanga, Dist.- North 24 Parganas.

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

&

The Security Interest (Enforcement) Rules, 2002

Dated: 13.12.2024

CONTENTS

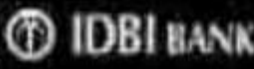
Sr.No	Particulars	Page No.
I	Public Notice for Sale notice published in the newspapers.	3-4
II	Possession Notice published in newspapers	5-6
III	Brief Description – Movables and Immovables	7
IV	Outstanding dues of Secured Lenders	8
V	Terms & Conditions	9-18
VI	Brief details of Bid Document	19-20
VII	Form of Profile of the Bidder - Individual	21-22
VIII	Form of Profile of the Bidder – Company / Firm /Party	23-24
IX	Form of Appendix to the Bid (declaration by the Bidder)	25-27
X	Disclaimer	28

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.bankeauctionwizard.com till December 27, 2024.
Date of Inspection	December 24, 2024 between 1.00 P. M. to 3.00 P. M.
Last Date of submission of Bid along with EMD & KYC documents	December 27 , 2024 up to 5.00 PM
Date of e -auction/ Time of e - Auction	December 30, 2024 from 11 A.M. to 1 P.M.

I. Public Notice for Sale published in the newspapers :

Buisness Standard (English) :

		IDBI BANK LTD, Retail Recovery Department 44, Shakespeare Sarani, 2nd Floor, Kolkata - 700 017 Ph. No.: 033-66557766/746, Website - www.idbibank.in CIN - L65190MH2004G01148838		PUBLIC NOTICE FOR E AUCTION CUM SALE	
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) 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", "Whatever there is" and "No recourse" basis on 30-12-2024.					
Sl No	Name of the Borrower/ Co-Borrower & Account No.	A) Date of Demand Notice B) Amount Thereon	Description of Secured Assets	1. Date of Possession 2. Status of Possession	1. Reserve Price 2. EMD Amount
1	Md Yunus Mondal (Borrower) & Mat Achhya Bibi (Co-Borrower) Mortgage Loan (LAN - 0702675100023047), GECL Loan (LAN - 0702675100028148) & Loan For Insurance Premium (LAN - 0702675100023612)	A) 16.07.2022 B) Rs. 22,50,993.34/- (Rupees Twenty Two Lakh Fifty Thousand Nine Hundred Ninety Three and Paise Thirty Four Only) as on 10.01.2022.	Title Deed (Mortgaged Property): All that entire land with double storied building situated at Sirka, Po-Hisabi, PS-Amdanga, J.L. No. 28, R.S. Dag No.1732, L.R. Khatian No. 2117, under chandigarh gram panchayat, Dist - North 24 Parganas, Pin-743221 constructed upon all that piece and parcel of land measuring about 02 satak be the same or little more or less lying and situated at Mouza - Sirka, J.L. No. 28, Touzi No. 13, Khatian No. 980, Dag No. 1732 and 1734 under PS - Amdanga, Dist. - North 24 Parganas.	A) 21.11.2022 B) Physical Possession	Rs. 10,39,000/- Rs. 1,03,900/-
Gist of terms and Conditions appearing in the bid documents :					
1. The sale would be on E-Auction platform at the website https://www.bankeauctionwizard.com through auction service provider ANTARES SYSTEMS LIMITED, "Honganasu" #137/3, Bangalore Mysore Road Opp. to Metro Pillar P- 696,Kengeri, Bangalore - 560060.					
2. The Bid Document can be obtained from Kolkata Zonal Office, 44, Shakespeare Sarani, Kolkata - 700017 on working days (11.00 A. M. to 4.00 PM) from the website www.idbibank.in and https://www.bankeauctionwizard.com till 27.12.2024 from the Authorised Officer Shri UDAY KUMAR TIWARI for MD YUNUS MONDAL.					
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/Guarantor'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 : 13.12.2024 Place : Kolkata				Sd/- Authorised Officer, IDBI Bank Ltd.	

Ekdin (Bengali):

IDBI BANK		অইডিবিআই ব্যাঙ্ক লি., রিটেল রিকর্ডার ডিপার্টমেন্ট ৪৪, শেরশিয়ার সরণি, ওয়াল, কলকাতা - ৭০০০১৭ ফোন নং : ০৩৩-৬৬৫৫৭৭৩৬/৭৪৬ ওয়েবসাইট : www.idbibank.in CIN : L65190MH2004G01148838		ই-নিলাম তথা বিক্রয়ের জন্য সাধারণ বিজ্ঞপ্তি	
২০০২ সালের সিকিউরিটিজেশন অ্যান্ড রিকনস্ট্রাকশন অফ ফিন্যান্সিয়াল অ্যাসেটস এন্ড এনফোর্সমেন্ট অফ সিকিউরিটি ইন্টারেস্ট আইন তহসহ ২০০২ সালের সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলসের রুল ৯(১) সংস্থান অধীনে স্থাবর সম্পত্তি বিক্রয়ের জন্য ই-নিলাম বিক্রয় নোটিশ					
এতদ্বারা সাধারণের প্রতি সাধারণভাবে এবং ঋণগ্রহীতাগণ এবং জামিনদারগণকে বিশেষভাবে অবগত করা হচ্ছে জামিন অধীনে ঋণদাতার নিকট বন্ধকদণ্ড/দায়বদ্ধ নিম্নোক্ত স্থাবর সম্পত্তি জামিন অধীনে ঋণদাতার অনুমোদিত অফিসার কর্তৃক স্বল্প দখলীকৃত ৩০.১২.২০২৪ তারিখে বিক্রি করা হবে 'যেখানে যেমন আছে', 'যেখানে যা আছে' এবং 'যেখানে যে অবস্থায় আছে' এবং 'কোনও পরিবর্তন ভিত্তি কতীত ভিত্তিতে					
ক্রম নং	ঋণগ্রহীতা/সহ-ঋণগ্রহীতার নাম এবং অ্যাকজিট নং	ক) দাবি নোটিশের তারিখ খ) নিম্নোক্ত পরিমাণ	জামিনদার সম্পদের বিস্তারিত	১. দখলের তারিখ ২. দখলের ধরন	১. সরেকিত মূল্য ২. ইএমডি পরিমাণ
১	মহ ইউনুস মন্ডল (ঋণগ্রহীতা) এবং শ্রীমতি অর্চনা বিবি (সহ ঋণগ্রহীতা) কলকাতা ঋণ (গ্যান : ০৭০২৬৭৫১০০০২৩০৪৭), সিইসিএল গ্যান (গ্যান : ০৭০২৬৭৫১০০০২৮১৪৯) এবং বিমা কিস্তি ঋণ (গ্যান : ০৭০২৬৭৫১০০০২৩৬১২)	ক) ১৬.০৭.২০২২ খ) ২২,৫০,৯৯৩.৩৪/- (বাইশ লাখ পঞ্চাশ হাজার নশো তিরানকই টাকার এবং টেরিশ পয়সা) ১০.০১.২০২২ অনুযায়ী	স্বল্প দলিল (বন্ধকদণ্ড সম্পত্তি) : সর্বশ্রেষ্ঠ সকল অংশ জমি এবং তদস্থিত দৌতলা ভবন অবস্থিত সিরিকা, পো : হিসাবী, থানা : আমজালা, জেএল নং ২৮, আরএস দাগ নং ১৭৩২, এলাআর খ তিয়ান নং ২১১৭, চতীগড়গ্রাম পঞ্চায়ত অধীন, জেলা : উত্তর ২৪ পরগনা, পিন : ৭৪৩২২১, তদস্থিত নির্মাণ জমির পরিমাণ আনুমানিক ০২ শতক কমবেশি অবস্থিত মৌজা : সিকিরা, জেএল নং ২৮, জৌজি নং ১৩, খতিয়ান নং ৯৮০, দাগ নং ১৭৩২ এবং ১৭৩৪, থানা : আমজালা, জেলা : উত্তর ২৪ পরগনা।	ক) ২১.১১.২০২২ খ) স্বল্প দখলীকৃত	১. ১০,৩৯,০০০ টাকার ২. ১,০৩,৯০০ টাকার
নথিতে উল্লিখিত নিয়ম এবং শর্তাদির সংক্ষিপ্ত :					
১. বিক্রয় ই-নিলাম প্র্যাক্টিস ওয়েবসাইট https://www.bankeauctionwizard.com মাধ্যমে নিলাম পরিবেশ প্রদায়ক সংস্থা অন্তরেস সিস্টেমস লিমিটেড, 'হঙ্গনাসু' হাউস ১৩৭/৩, ব্যাঙ্গালোর মহাশুর রোড, মোটো খুটি পি-৬৯৬ বিপরীতে, কের্নেরী, ব্যাঙ্গালোর : ৫৬০০৬০ কর্তৃক সম্পাদিত হবে।					
২. টেন্ডার নথি পাওয়ার যাবে কলকাতা জোনাল অফিস, ৪৪, শেরশিয়ার সরণি, কলকাতা ৭০০০১৭ থেকে যেকোনও কাজের দিন (সকাল ১১ টা থেকে বিকেল ৪ টার মধ্যে এবং ওয়েবসাইট www.idbibank.in এবং https://www.bankeauctionwizard.com ২৭.১২.২০২৪ পর্যন্ত - অনুমোদিত অফিসার শ্রী উদয় কুমার তিওয়ারি- মহ ইউনুস মন্ডলের পক্ষে- এর কাছ থেকে।					
৩. উক্ত সম্পত্তিতে জ্ঞাত তথ্য অনুযায়ী কোনও দখলদারি নেই।					
৪. ২০০২ সালের সারফেসি আইন সংশোধনী মতে অনুযায়ী রুল ৯(১) সংস্থান অধীনে বিধিবদ্ধ বিক্রয় নোটিশ ঋণগ্রহীতা/জামিনদার/কলকাতা/কলকাতা/কলকাতার উদ্দেশ্যেও প্রকাশিত।					
৫. আরও বিস্তারিত এবং সাধারণ নিয়ম এবং শর্তাদি সম্পর্কে ব্যাঙ্কের ওয়েবসাইট [www.idbibank.in] এবং উল্লিখিত শাখার আফিসারিকরণ এর সঙ্গে যোগাযোগ এবং টেন্ডার নথি দেখতে পারেন।					
৬. অনুমোদিত অফিসার কোনও কারণ না দেখিয়েই যোকোনও বা সকল টেন্ডার গ্রহণ বা বাতিলের অধিকার রাখেন বা নিলাম প্রক্রিয়া বাতিল করতে পারেন।					
তারিখ : ১৩.১২.২০২৪				স্বা/-	
স্থান : কলকাতা				অনুমোদিত অফিসার, অইডিবিআই ব্যাঙ্ক লি.	

The above sale notice under Rule 9 (1) of the Act is published in the following newspapers on 13.12.2024

- Business Standard (English) – Kolkata Edition
- Ekdin (Bengali) – Kolkata Edition

II. POSSESSION NOTICE PUBLISHED IN NEWSPAPERS

The possession notice was published in the following newspapers on **25.11.2022**.

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

(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorised Officer of the IDBI Bank Ltd, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the borrower/s to repay the amount mentioned in the notice along with contractual rate of interest plus penal interest, charges, costs etc. within 60 days from the date of the said notice. The borrower/s, having failed to repay the amount, notice is hereby given to the borrower/s/guarantor/s, in particular 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 section 13(4) of the said Act read with rule 8 of the said Rules on the date mentioned herein after

The borrower/s/guarantor/s, in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the IDBI Bank Ltd., for an amount mentioned in the notice along with interest thereon and penal interest, charges, costs etc. from date of demand notice.

The borrower's attention is invited to the provisions of Sub Section (8) of Section 13 of the SARFAESI Act, 2002 in respect of time available, to redeem the secured assets.

Name & Address of Borrower/s Account Number	A) Amount Due as of Notice date B) Date of Demand Notice C) Date of Possession	DESCRIPTION OF THE PROPERTY
1. Shri KRISHNA DAS (Borrower) & Shri AMAR DAS (Co-Borrower) 0060675100045562 0060675100073112	A) Rs. 29,87,786.12 (Rupees Twenty Nine Lakh Eighty Seven Thousands Seven Hundred Eighty Six and paise Twelve Only) as on 10.06.2022 B) 30.06.2022 C) 23.11.2022	ALL THAT Flat being No.202 on the second Floor measuring about 862 sq ft super built up area built and constructed at or upon the plot of land measuring about 2 Cottahs 8 Chittacks be the same little more or less comprised in Mouza Uttarpara, J.L No.12, appertaining to R.S Dag No.443, L.R Dag No.703 under R. S Khatian No 2190, L.R Khtatian No 7002, lying and situated at Premises No.165, Rajendra Avenue, P.S. Uttarpara, Ward No14, within the limits of Uttarpara Kotrung Municipality, District Hooghly which is butted and bounded as: On the North L.R Dag No 699, On the South: By 8 Ft wide common passage. On the east: By L.R Dag No 705, On the West: By L.R Dag No 700.
2. SHRI SANJAY ROY (BORROWER) & SMT. JAYEETA ROY (CO-BORROWER) 0061675100005920 0061675100005937	A) Rs. 29,59,001.07 (Rupees Twenty Nine Lakh Fifty Nine Thousand one and Paise Seven Only) as on 10/03/2021 B) 04.08.2022 C) 21.11.2022	ALL THAT a self contained residential Flat No. -A, at the 3rd Floor having super build up areas 1273.2 sq.ft. more or less with 3 bed rooms, 1 dining cum drawing room, 1 Kitchen, 2 Toilets and 1 varanda with tiles in floors of the building name "SREEMAA" situated in the 3rd Floor, Flat No. A, District North 24 Parganas, P.S. Khardah, A.D.S.R.O. Sodepur, Mouza- Kerulia, J.L. No. 5, R.S. No. 11, Touzi No, 172 comprised in R.S. Dag No. 275 and 277 and L.R. Dag No. 1159 under R.S. Khatian No. 61 and 76, Ward No. 7 Holding No. 8/513, Old Calcutta Road, Kalyannagar under Khardah Municipality, Kolkata-700112
3. SHRI SHANKAR DAS (BORROWER) & SMT. KARUNA DAS (CO-BORROWER) 0263675100001175 0263675100001434 0263675100002080	A) Rs. 29,99,157/- (Rupees Twenty nine Lakh Ninety Nine thousand one hundred fifty seven only) as on 10.04.2022 B) 26.07.2022 C) 21.11.2022	ALL THAT piece and parcel of land measuring about 3 decimal of land and two storied building thereof situated at Dag no: 1083, Khatian No:2657, JL NO: 80, of Mouja-Gopalpur, Haroa, Bashirhat, Near Ramkrishna Mission, District : North 24 Parganas, State : West Bengal, Pincode : 743445. together with all and singular structures and erections thereon, both present and future.
4. MD YUNUS MONDAL (Borrower) & MST ACHIYA BIBI (Co-Borrower) 0702675100023047 0702675100023612 0702675100028149	A) Rs. 22, 50,993.34 (Rupees Twenty Two lakh Fifty Thousands Nive Hundred ninety Three and Paise Thirty Four Only) as on 10.01.2022 B) 16.07.2022 C) 21.11.2022	All THAT ENTIRE LAND with double stories building situated at Sirika, PO- Hisabi, PS-Amdanga, J.L No 28 R. S Dag no 1732 L.R Khatian No 2117 under Chandigorh Granch panchayat, Dist North 24 PGS PIN-743221. All that piece or parcel of Land measuring about 02 satak be the same or little more or less lying and situated at mouza-Sikira, J.L No 28 Touzi No. 13, Khatian No 980 Dag No.1732 and 1734 under PS Amdanga Dist north 24 Parganas.

Date: 25.11.2022
Place: Kolkata
**Authorised Officer
IDBI Bank Limited**

ii) Dainik Statesman (Bengali) – West Bengal edition with circulation in West Bengal

প্রচার করতে দেশে এনেছেন।

আইডিবিআই ব্যাঙ্ক লি.
88, শেখপায়ার সরণি, ৪র্থ তলা, কলকাতা - ৭০০ ০১৭
(CIN) L65190MH2004GO1148838

দখল বিস্তারিত
(স্বাবর সম্পত্তির জন্য)

(২০০২ সালের সিকিউরিটি ইন্টারেস্ট এনফোর্সমেন্ট রুলসের রুল ৮(১) এবং তৎসহ পঠিতব্য পরিশিষ্ট IV সংস্থান অনুযায়ী)

যেহেতু, নিম্নস্বাক্ষরকারী আইডিবিআই ব্যাঙ্ক লি. এর অনুমোদিত আধিকারিক হিসেবে ২০০২ (২০০২ সালের ৫৪) সিকিউরিটিজেশন অ্যান্ড রিকনস্ট্রাকশন অর ফিন্যান্সিয়াল অ্যাসেটস অ্যান্ড এনফোর্সমেন্ট অর সিকিউরিটি ইন্টারেস্ট আইনের ১৩(১২) ধারা এবং তৎসহ পঠিতব্য ২০০২ সালের সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলসের রুল ৩ সংস্থান অধীনে প্রদত্ত ক্ষমতাবলে নোটিশে উল্লিখিত বকেয়া পরিমাণ এবং চুক্তি মোতাবেক সুদের হার, জরিমানা সুদ, গুণ্ণ, বায় ইত্যাদি সহ নোটিশ পাওয়ার তারিখ থেকে ৬০ দিনের মধ্যে পরিশোধের জন্য সংশ্লিষ্ট ঋণগ্রহীতা/গণকে নিম্নোক্ত উল্লিখিত তারিখ অনুযায়ী দাবি নোটিশ ইস্যু করেছেন। ঋণগ্রহীতা/গণ উক্ত বকেয়া পরিমাণ আদায়দানে ব্যর্থ হওয়ার ঋণগ্রহীতা/গণকে উক্ত রুলসের রুল ৮ সংস্থান অধীনে বিশেষভাবে এবং সাধারণের প্রতি সাধারণভাবে বিজ্ঞপিত হচ্ছে যে উক্ত আইনের ১৩ (৪) ধারা এবং তৎসহ পঠিতব্য উক্ত রুলসের রুল ৮ সংস্থান অধীনে নিম্নস্বাক্ষরকারী নিম্নোক্ত তারিখ মতে সংশ্লিষ্ট অ্যাকাউন্ট অধীনে প্রদত্ত জামিনদত্ত সম্পত্তির স্বত্ব দখল করেছেন। ঋণগ্রহীতা/গণ/জামিনদাতা/গণ/কে বিশেষভাবে এবং সাধারণের প্রতি সাধারণভাবে সতর্কিত করা হচ্ছে তারা যেন কোনওভাবেই সংশ্লিষ্ট জামিনদত্ত সম্পত্তির কোনরূপ লেনদেন না করেন এবং সংশ্লিষ্ট সম্পত্তির কোনরূপ লেনদেন আইডিবিআই ব্যাঙ্ক লি. এর নিকট নোটিশে উল্লিখিত বকেয়া পরিমাণ, সুদ, জরিমানা সুদ, গুণ্ণ, বায় ইত্যাদি দাবি নোটিশের তারিখ থেকে আদায়দান সাপেক্ষে ২০০২ সালের সারফেস আইনের ১৩ ধারার উপধারা (৮) সংস্থান অধীনে সংশ্লিষ্ট সময়ের মধ্যে সমুদয় বকেয়া পরিমাণ আদায়দান সাপেক্ষে জামিনদত্ত সম্পত্তি উদ্ধার করতে পারেন।

ঋণগ্রহীতা/গণের নাম এবং ঠিকানা অ্যাকাউন্ট নম্বর	ক) বিস্তারিত তারিখ অনুযায়ী বকেয়া পরিমাণ খ) দাবি নোটিশের তারিখ গ) দখলের তারিখ	সম্পত্তির বিস্তারিত
১. শ্রী কৃষ্ণ দাস (ঋণগ্রহীতা) এবং শ্রী অমর দাস (সহ-ঋণগ্রহীতা) ০০৬০৬৭৫১০০০৪৫৫৬২ ০০৬০৬৭৫১০০০৭৩১১২	ক. ২৯,৮৭,৭৮৬.১২ (উনত্রিশ লাখ সাতাশি হাজার সাত শত ছিয়াশি টাকা এবং বারো পয়সা) টাকা ১০.০৬.২০২২ অনুযায়ী খ. ৩০.০৬.২০২২ গ. ২৩.১১.২০২২.	মৌজা - উত্তরপাড়া, জেএল নং ১২, আরএস দাগ নং ৪৪৩, এলআর দাগ নং ৭০৩ আরএস খতিয়ান নং ২১৯০, এলআর খতিয়ান নং ৭০০২ অধীন প্রেমিসেস নং ১৬৫, রাজেশ্বর এভিনিউ, থানা উত্তরপাড়া, ওয়ার্ড নং ১৪, উত্তরপাড়া কোতরং পুরসভা অধিক্ষেত্র অধীন জেলা হুগলি ঠিকানায় ২ কাঠা ৮ ছটাক জমি স্থিত নির্মিত ভবনের ৩য় তলে ৮৬২ বর্গফুট সুপারবিল্টআপ এরিয়া মাপের ফ্ল্যাট নং ২০২ সমুদয় সম্পত্তি। চৌহদ্দি : উত্তরে : এলআর দাগ নং ৬৯৯, দক্ষিণে : ৮ ফুট চওড়া সাধারণের যাতায়াতের পথ, পূর্বে : এলআর দাগ নং ৭০৫, পশ্চিমে : এলআর দাগ নং ৭০০ সমন্বিত।
২. শ্রী সঞ্জয় রায় (ঋণগ্রহীতা) এবং শ্রীমতি জরীতা রায় (সহ-ঋণগ্রহীতা) ০০৬১৬৭৫১০০০০৫৯২০ ০০৬১৬৭৫১০০০০৫৯৩৭	ক. ২৯,৫৯,০০১.০৭ (উনত্রিশ লাখ উনবাট হাজার এক টাকা এবং সাত পয়সা) টাকা ১০.০৩.২০২১ অনুযায়ী খ. ০৪.০৮.২০২২ গ. ২১.১১.২০২২	মৌজা - কেবুলিয়া, জেএল নং ৫, আরএস নং ১১, তৌজি নং ১৭২, আরএস দাগ নং ২৭৫ এবং ২৭৭ এবং এলআর দাগ নং ১১৫৯ আরএস খতিয়ান নং ৬১ এবং ৭৬ অধীন, ওয়ার্ড নং ৭ হোল্ডিং নং ৮/৫১৩, গুন্ড ক্যালকটা রোড, কল্যাণনগর খড়দা পুরসভা অধীন, কলকাতা - ৭০০১১২, জেলা উত্তর ২৪ পরগনা, থানা খড়দা, এ.ডি.এস.আর.ও সোদপুর ঠিকানায় 'শ্রীমা' ভবনের ৪র্থ তলে ৩ বেডরুম, ১ ডাইনিং তথা ড্রয়িংরুম, ১ কিচেন, ২ টয়লেট এবং ১ বারান্দা টাইলসের মেঝে সমন্বিত ১২৭৩.২ বর্গফুট সুপারবিল্টআপ এরিয়া কমবেশি মাপের বসবাসের ফ্ল্যাট নং এ সমুদয় সম্পত্তি।
৩. শ্রী শঙ্কর দাস (ঋণগ্রহীতা) এবং শ্রীমতি করুণা দাস (সহ-ঋণগ্রহীতা) ০২৬৩৬৭৫১০০০০১১৭৫ ০২৬৩৬৭৫১০০০০১৪৩৪ ০২৬৩৬৭৫১০০০০২০৮০	ক. ২৯,৯৯,১৫৭ (উনত্রিশ লাখ নিরানব্বই হাজার এক শত সাতান্ন টাকা) টাকা ১০.০৪.২০২২ অনুযায়ী খ. ২৬.০৭.২০২২ গ. ২১.১১.২০২২	মৌজা - গোপালপুর, হারোয়া, বসিরহাট, রামকৃষ্ণ মিশনের নিকট, জেলা - উত্তর ২৪ পরগনা, রাজ্য পশ্চিমবঙ্গ, পিনকোড : ৭৪৩৪৪৫, দাগ নং ১০৮৩, খতিয়ান নং ২৬৫৭, জেএল নং ৮০ ঠিকানায় ৩ ডেসিমেল জমি স্থিত দ্বিতল ভবন এবং সংশ্লিষ্ট একটি নির্মাণ এবং ভবিষ্যতের নির্মাণ সভাবনা সমন্বিত সমুদয় সম্পত্তি।
৪. মহা ইউনুস মন্ডল (ঋণগ্রহীতা) এবং শ্রীমতি আছিয়া বিবি (সহ-ঋণগ্রহীতা) ০৭০২৬৭৫১০০০২৩০৪৭ ০৭০২৬৭৫১০০০২৩৬১২ ০৭০২৬৭৫১০০০২৮১৪৪	ক. ২২,৫০,৯৯৩.৩৪ (বাইশ লাখ পঞ্চাশ হাজার নয় শত তিরানব্বই টাকা এবং চৌত্রিশ পয়সা) টাকা ১০.০১.২০২২ অনুযায়ী খ. ১৬.০৭.২০২২ গ. ২১.১১.২০২২	সিরিকা, পো: হিসাবি, থানা আমডাঙা, জেএল নং ২৮, আরএস দাগ নং ১৭৩২, এলআর খতিয়ান নং ২১১৭ চণ্ডীগড় গ্রাম পঞ্চায়েত অধীন, জেলা উত্তর ২৪ পরগনা, পিন - ৭৪৩২২১ ঠিকানায় দ্বিতল ভবন এবং জমি সমুদয় সম্পত্তি। মৌজা - সিরিকা, জেএল নং ২৮, তৌজি নং ১৩, খতিয়ান নং ৯৮০, দাগ নং ১৭৩২ এবং ১৭৩৪ থানা আমডাঙা অধীন, জেলা উত্তর ২৪ পরগনা ঠিকানায় ২ শতক জমি সমুদয় সম্পত্তি।

তারিখ : ২৫.১১.২০২২
স্থান : কলকাতা

অনুমোদিত অফিসার
আইডিবিআই ব্যাঙ্ক লিমিটেড

III. BRIEF DESCRIPTION OF SECURED ASSETS

LOT-I – Movable property : Nil

LOT – II – Immovable property

All that entire land with double storied building situated at Sirika, Po-Hisabi, PS-Amdanga, J.L. No. 28, R.S. Dag No. 1732, L.R. Khatian No. 2117, under chandigarh gram panchayat, Dist-North 24 Parganas, Pin-743221 constructed upon all that piece and parcel of land measuring about 02 satak be the same or little more or less lying and situated at Mouza- Sikira, J.L. No. 28, Touzi No. 13, Khatian No. 980, Dag No. 1732 and 1734 under PS-Amdanga, Dist.- North 24 Parganas.

IV. OUTSTANDING DUES OF THE SECURED LENDERS

**MD Yunus Mondal & MST Achiya Bibi
IDBI Bank Ltd:-**

Facility	Amount in Rs.	As on Date
Mortgage Loan + GECL	29,55,351.34	10-12-2024
Expenses	4,63,639.68	30-11-2024
Life Insurance Premium Loan	1,04,649	10-12-2024
Total Outstanding	35,23,640.02	

Total outstanding amount of Rs. **35,23,640.02/-** (Rupees Thirty Five Lakh Twenty Three Thousand Six Hundred Forty and Two Paise Only) as on 10-12-2024 for Mortgage Loan, GECL & Life Insurance Premium Loan and 30-11-2024 for Loan Expenses account.

.....

V. TERMS AND CONDITIONS

1	<p>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.</p>
2.	<p>Auction/ bidding shall only be through “online electronic mode” through the website of the service provider : : www.bankeauctionwizard.com</p> <p>Address:- ANTARES SYSTEMS LIMITED “Honganasu”, #137/3, Bangalore Mysore Road, Opp. to Metro Pillar P-696, Kengeri, Bangalore – 560 060.</p> <p>Help desk number of e-auctioneer:- Name of officers at Facilitation centre - Miss. B M Sushmitha / Kushal Bose M. No- 8951944383 / 9674758719 Landline No.- 080-40482100 E-mail- sushmitha.b@antaressystems.com / kushal.b@antaressystems.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 December 13, 2024 to December 27, 2024 on any working day between 11.00 a.m. 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 & Shri Gaurav Chattaraj, Assistant Manager IDBI Bank Ltd, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017, Mobile : 8250266397 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 “MD Yunus Mondal” payable at Kolkata issued by Scheduled Commercial Bank.</p>

	The bid document can also be downloaded from IDBI website www.idbibank.in (Till December 27, 2024). Those bidders preferring to download the Bid Document shall have to furnish the non-refundable fee of Rs.100/- as mentioned above, at the time of submission of the bid along with EMD.
4	<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. 10,39,000/- (Rupees Ten Lakh Thirty Nine Thousand 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. 1,03,900/- (Rupees One Lakh Three Thousand Nine Hundred only)
5	The amount of EMD paid by the interested bidders shall carry no interest.
6	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 MD Yunus Mondal (Borrower) & MST Achiya Bibi (Co-Borrower) or Mortgagor/Guarantor including such dues that may affect transfer of the assets in the name of the purchaser and such dues, if any, will have to be borne/paid by the purchaser.
7	<p><u>Inspection of assets</u></p> <p>The interested parties may inspect the assets at their own cost between 1.00 p.m. to 3.00 p.m. on the assigned date (December 24, 2024) in the presence of a representative of the AO available at the site to facilitate the inspection.</p>
8	<u>Due Diligence by the Bidders</u>

	<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-imbusement 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 &</p>

	<p>VIII respectively of this Tender Documents.</p> <p>The format Chapter VII is for Individuals and</p> <p>The format Chapter VIII is Company / Proprietorship / Partnership firms.</p> <p>Bidders may fill in only the form relevant to them.</p>
13	<p>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 ANTARES SYSTEMS LIMITED M. No- 8951944383 / 9674758719 and Landline No.- 080-40482100.</p>
14	<p>The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.</p>
15	<p>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.</p>
16	<p>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.</p>
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.</p> <p>Mobile:8250266397, not later than <u>05.00 p.m. on December 27 , 2024</u> in a sealed cover containing a crossed A/c Payee Demand Draft/Pay Order of</p> <ul style="list-style-type: none"> • Rs. 1,03,900/- (Rupees One Lakh Three Thousand Nine Hundred Only) for LOT – II The DD / PO should be drawn in favour of “IDBI Bank Ltd- A/c MD Yunus Mondal ” payable at Kolkata issued by Nationalized Bank/ Scheduled Bank as Earnest Money Deposit (EMD), which shall be superscripted “EMD for MD Yunus Mondal” and the other sealed cover containing the Bid Document superscripted “Bid Document – for MD Yunus Mondal”. <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. 70234915010026, IFSC Code: IBKL0000702, Branch :Kestopur, 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.bankeauctionwizard.com must pay Rs.100/- (Rupees one hundred only) towards the cost of the same, by way of DD/ PO or by way of RTGS. Pl remit Rs100/- through separate RTGS.</p>
<p>18</p>	<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>
<p>19</p>	<p><u>Registration with E-Auction Service Provider</u></p> <p>Participants who are not already registered with the e-auction provider ANTARES SYSTEMS LIMITED , M. No- 8951944383 / 9674758719 Landline No.- 080-40482100</p> <p>should register themselves by following the procedure mentioned at the website: www.bankeauctionwizard.com</p> <p>The user id and password will be then sent directly to 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. :- ANTARES SYSTEMS LIMITED , M. No- 8951944383 / 9674758719 Landline No.- 080-40482100 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>

The Bank/ AO / e-auction service provider will not be responsible for any error occurred due to power failure / computer hardware or software error / network error etc. at the time of e-auction.

20

The e- auction day : December 30, 2024

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 entire land with double storied building situated at Sirika, Po-Hisabi, PS-Amdanga, J.L. No. 28, R.S. Dag No. 1732, L.R. Khatian No. 2117, under chandigarh gram panchayat, Dist-North 24 Parganas, Pin-743221 constructed upon all that piece and parcel of land measuring about 02 satak be the same or little more or less lying and situated at Mouza- Sikira, J.L. No. 28, Touzi No. 13, Khatian No. 980, Dag No. 1732 and 1734 under PS-Amdanga, Dist.- North 24 Parganas.

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

	<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>
<p>21</p>	<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>
<p>22</p>	<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 MD Yunus Mondal 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 MD Yunus Mondal” – 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>
<p>23</p>	<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 ASSET OF MD Yunus Mondal (Borrower) & MST Achiya Bibi(Co-Borrower)

LOCATED AT
Sikra

LOT-I – Movable property : Nil

LOT – II – Immovable property

All that entire land with double storied building situated at Sirika, Po-Hisabi, PS-Amdanga, J.L. No. 28, R.S. Dag No. 1732, L.R. Khatian No. 2117, under Chandigarh gram panchayat, Dist-North 24 Parganas, Pin-743221 constructed upon all that piece and parcel of land measuring about 02 satak be the same or little more or less lying and situated at Mouza- Sikira, J.L. No. 28, Touzi No. 13, Khatian No. 980, Dag No. 1732 and 1734 under PS-Amdanga, Dist.- North 24 Parganas.

1	Issue of Bid Document	: The Bid Document can be obtained from Shri Uday Kumar Tiwari, DGM / Shri Gaurav Chattaraj, Assistant Manager, IDBI Bank Ltd., 2 nd floor, IDBI Bank Ltd, 44 Shakespeare Sarani, Kolkata-700017, from December 13, 2024 to December 27 , 2024 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 MD Yunus Mondal” payable at Kolkata issued by any Nationalized bank / Scheduled Bank. The Bid Document can also be downloaded from IDBI website (www.idbibank.in) and : www.bankeauctionwizard.com . Those bidders preferring to download the Bid Document from the website shall have to furnish the non-refundable fee of Rs.100/- (Rupees One Hundred only) as mentioned above at the time of submission of the Bid Document. Interested parties can participate in the e-auction for only one lot or all, as they desire. Separate Bid Documents along with EMD to be submitted for each lot.
----------	------------------------------	---

2. If bids received for both lots, Sale allowed for both LOTS. However 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	:	December 27, 2024 upto 05.00 p.m.
5	Place, Date and time of E-Auction	:	Place: e-auction platform at website: www.bankeauctionwizard.com Date: December 30, 2024 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 MD Yunus Mondal (Borrower) & MST Achiya Bibi(Co-Borrower) Located at Sikra, North 24 Parganas 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>			
All that entire land with double storied building situated at Sirika, Po-Hisabi, PS-Amdanga, J.L. No. 28, R.S. Dag No. 1732, L.R. Khatian No. 2117, under chandigarh gram panchayat, Dist-North 24 Parganas, Pin-743221 constructed upon all that piece and parcel of land measuring about 02 satak be the same or little more or less lying and situated at Mouza- Sikira, J.L. No. 28, Touzi No. 13, Khatian No. 980, Dag No. 1732 and 1734 under PS-Amdanga, Dist.- North 24 Parganas.			
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

Place:

Date:

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

For purchase of secured assets of MD Yunus Mondal (Borrower) & MST Achiya Bibi(Co-Borrower) Located at Sikra, North 24 Parganas 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 entire land with double storied building situated at Sirika, Po-Hisabi, PS-Amdanga, J.L. No. 28, R.S. Dag No. 1732, L.R. Khatian No. 2117, under chandigarh gram panchayat, Dist-North 24 Parganas, Pin-743221 constructed upon all that piece and parcel of land measuring about 02 satak be the same or little more or less lying and situated at Mouza-Sikira, J.L. No. 28, Touzi No. 13, Khatian No. 980, Dag No. 1732 and 1734 under PS-Amdanga, Dist.- North 24 Parganas.	
1.	a) Name of the Company/ Firm/ Party (in Block letters)
	b) Complete Registered Address
	c) Complete Correspondence Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.
2.	Date of Incorporation
3.	Constitution (Private/Public/Joint)
4.	Name of Chairman
5.	Name of Managing Director / Partners
6.	Board of Directors
	a)
	b)
7.	Income tax PAN No. (attested copy of PAN card of the company to be attached)
8.	Date of Last Income Tax Return (Enclose copy of last 3 years' Income Tax clearance certificate)
9	8 Full Name of the Authorised Person to carry out e- auction on behalf of the company/firm /party (in Block letters) (Original Authorised letter to be attached to carry out the e-auction process)
	b) Complete Postal Address of the Authorise person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.
	c) Mobile Nos.
	d) E-mail ID

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

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

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

Signature:

Name of the Authorised Person:

Designation:

Company Seal

All authorizations should be annexed to this form.

IX.
FORM OF APPENDIX TO THE BID

(DECLARATION BY THE BIDDER)

(ON STAMP PAPER OF RS.100/-)

FORM OF BID

(Note: This Appendix forms part of the Bid)

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

Sir/Madam,

Sale of secured assets of MD Yunus Mondal (Borrower) & MST Achiya Bibi(Co-Borrower)
Located at Sikra, North 24 Parganas in the State of West Bengal..

LOT-I – Movable property : Nil

LOT – II – Immovable property

All that entire land with double storied building situated at Sirika, Po-Hisabi, PS-Amdanga, J.L. No. 28, R.S. Dag No. 1732, L.R. Khatian No. 2117, under chandigarh gram panchayat, Dist-North 24 Parganas, Pin-743221 constructed upon all that piece and parcel of land measuring about 02 satak be the same or little more or less lying and situated at Mouza-Sikira, J.L. No. 28, Touzi No. 13, Khatian No. 980, Dag No. 1732 and 1734 under PS-Amdanga, Dist.- North 24 Parganas.

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 MD Yunus Mondal 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. 1,03,900/- (Rupees One Lakh Three Thousand Nine Hundred Only)** for **LOT – II** towards Earnest Money Deposit (EMD) in the name of “IDBI Bank Ltd.-A/c MD Yunus Mondal” Payable at Kolkata.

Or

I/ We have remitted **Rs. 1,03,900/- (Rupees One Lakh Three Thousand Nine Hundred 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. 70234915010026, IFSC Code: IBKL0000702, Branch : Kestopur 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 _____2024

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.