



The Authorised Officer (AO)
of
IDBI BANK LIMITED

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

BID DOCUMENT

For Shamim Ahmad & Shabana Parvin

All that piece and parcel of a self – contained flat consisting of 1(One) Bed Room, 1 (One) Dining Hall, 1 (one) Bath – cum - Privy, 1 (one) Kitchen and a verandah located on the third floor, being Flat No. 3B, measuring super built up area 552 Sq. Ft. more or less together with proportionate share in stair case and lift at the said premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. Karaya, together with proportionate impartibly share into all that piece and parcel of land mentioned by estimation an area of 10 (ten) Cottahs, 4 Chittacks, 28 Sq. Ft. be the same a little more or less together with structure standing thereon lying and situated and being municipal premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. – Karaya which is butted and bounded as follows:

On the North: By Common Passage; On the South: By Tiljala Road;

On the East: By Other Land. Tiljala Road; On the West: By Premises No. 102.

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

&

The Security Interest (Enforcement) Rules, 2002

Dated: 20.03.2025

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IMPORTANT DATES & INFORMATION:

Bid Increase Amount	By Rs. 25,000/-
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 https://baanknet.com/ till March 28, 2025.
Date of Inspection	March 21, 2025 between 11.00 A. M. to 12.30 P.M.
Last Date of submission of Bid along with KYC documents	March 28 , 2025 up to 4 P.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 :

Buisness Standard (English) :

	IDBI BANK LTD Retail Recovery Department 44, Shakespeare Sarani 2nd Floor, Kolkata - 700 017 Ph. No.: 033-66557766/839, Website : www.idbibank.in CIN - L65190MH2004GO148838	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), Mortgagee(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 .		
1) Name & Address of the Borrower 2) Name & Address of the Co-Borrower 3) Loan Account Numbers	a) Demand Notice Date. b) Possession Date c) Outstanding Balance as per Demand Notice	Description of Immovable property
1) SHAMIM AHMAD (BORROWER) 59C, G. J. Khan Road, Ashiyana Apartment, Block-A, Flat No. - 3, P.S. Tiljala, Kolkata - 700039 ALSO AT : 55B, G. J. Khan Road, Nages Apartment, 1st Floor, P.S. - Tiljala, Kolkata - 700039 ALSO AT : Flat No. - 3B, 3rd Floor, Block-I, Premises No. - 102/2A, Tiljala Road, Kolkata - 700039 ALSO AT : Zara Stores, 33E, Topsia Road, Kolkata - 700039 2) SHABANA PARVIN (CO-BORROWER) 59C, G. J. Khan Road, Ashiyana Apartment, Block-A, Flat No. - 3, P.S. - Tiljala, Kolkata - 700039. ALSO AT : Flat No. - 3B, 3rd Floor, Block-I, Premises No. - 102/2A, Tiljala Road, Kolkata - 700039. 3) 1149675100001366 & 1149675100001373	1. 14.09.2022 2. 18.12.2024 3. Rs. 21,66,596.00 (Rupees Twenty One Lakh Sixty Six Thousand Five Hundred Ninety Six Only) as on 10.12.2022	All that piece and parcel of a self - contained flat consisting of 1(One) Bed Room, 1 (One) Dining Hall, 1 (one) Bath-cum-Privy, 1 (one) Kitchen and a Verandah located on the third floor, being Flat No. 3B, measuring super built up area 552 Sq.Ft. more or less together with proportionate share in stair case and lift at the said Premises No. 102/2A, Tiljala Road, Kolkata - 700046, P.S. - Karaya, together with proportionate impartly share into all that piece and parcel of land mentioned by estimation an area of 10 (ten) Cottahs, 4 Chitacks, 28 Sq.Ft. be the same a little more or less together with structure standing thereon lying and situated and being Municipal Premises No. 102/2A, Tiljala Road, Kolkata - 700046, P.S. - Karaya which is butted and bounded by : On the North : By Common Passage; On the South : By Tiljala Road; On the East : By Other Land, Tiljala Road; On the West : By Premises No. 102,
		A) Reserve Price B) Earnest Money Deposit (E.M.D.) C) Bid Increment Amount D) Date of e-auction
		A) Rs. 25,29,900.00 B) Rs. 2,52,990.00 C) Rs. 25,000.00 D) On 29.03.2025
		Possession Type Physical
Gist of Terms and Conditions appearing in the bid documents : 1. The sale would be on E-Auction platform at the website https://banknet.com/ through auction service provider PSB Alliance Pvt. Ltd. situated at Unit 1, 3rd Floor, VIOS Tower, Anik Nagar, Wadala East, Mumbai - 400037. 2. The Bid Document can be obtained from Kolkata Zonal Office, 44, Shakespeare Sarani, Kolkata - 700017 on working days (11.00 A.M. to 4.00 P.M.) from the website www.idbibank.in and https://banknet.com/ till 28, March 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 / Mortgagee'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 : 26.02.2025 , Place : Kolkata		Sd/- Authorized Officer, IDBI Bank

Arthik Lipi (Bengali):

	আইডিবি ব্যাংক লিমিটেড, রিটেল রিকভারি ডিপার্টমেন্ট ৪৪, শেকসপিয়ার সারানী, ২য় ফ্লোর, কলকাতা - ৭০০ ০১৭ ফোন নং : ০৩৩-৬৬৫৫৭৭৬৬/৮৩৯, ওয়েবসাইট : www.idbibank.in CIN : L65190MH2004GO148838	সারফেসি আইনে অর্ধীনে স্থাবর সম্পত্তি বিক্রয়ের বিজ্ঞপ্তি
সিপিএসআইবিআইসি (সিকিউরিটিজ) অ্যাক্ট, ২০০২ এর সেক ৯(১) অনুযায়ী এবং সেক ৯(১) এর অধীন নির্ধারিতক্রমে স্থাবর সম্পত্তি বিক্রয় করার উদ্দেশ্যে বিক্রয় নোটিশ প্রকাশ করা হল।		
নোটিশ প্রকাশ করা হয়েছে যে (১) অর্ধীনস্থ স্থাবর সম্পত্তি বিক্রয় করা হবে, (২) স্থাবর সম্পত্তি বিক্রয় করা হবে (৩) স্থাবর সম্পত্তি বিক্রয় করা হবে (৪) স্থাবর সম্পত্তি বিক্রয় করা হবে (৫) স্থাবর সম্পত্তি বিক্রয় করা হবে (৬) স্থাবর সম্পত্তি বিক্রয় করা হবে (৭) স্থাবর সম্পত্তি বিক্রয় করা হবে (৮) স্থাবর সম্পত্তি বিক্রয় করা হবে (৯) স্থাবর সম্পত্তি বিক্রয় করা হবে (১০) স্থাবর সম্পত্তি বিক্রয় করা হবে।		
১) ঋণগ্রহীতার নাম ২) ঋণগ্রহীতার ঠিকানা ৩) ঋণের বিবরণ	৪) বিক্রয় নোটিশের তারিখ ৫) বিক্রয় নোটিশের তারিখ ৬) ঋণের বাকি পরিমাণ	স্থাবর সম্পত্তির বিবরণ
১) শামিম আহমদ (ঋণগ্রহীতা) ৫৯ সি, জি.জি. খান রোড, অশিয়ানা অ্যাপার্টমেন্ট, ব্লক-এ, ফ্ল্যাট নং-৩, পি.সি. তিলাজা, কলকাতা - ৭০০০৩৯ এছাড়া ঠিকানা : ৫৫বি, জি.জি. খান রোড, নাগেস অ্যাপার্টমেন্ট, ১ম ফ্লোর, পি.সি. - তিলাজা, কলকাতা - ৭০০০৩৯ এছাড়া ঠিকানা : ফ্ল্যাট নং - ৩বি, ৩য় ফ্লোর, ব্লক-১, প্রেমিসেস নং - ১০২/২, তিলাজা রোড, কলকাতা - ৭০০০৩৯ এছাড়া ঠিকানা : ৩৩ই, টপসিয়া রোড, কলকাতা - ৭০০০৩৯ ২) শাবানা পারভীন (কো-ঋণগ্রহীতা) ৫৯ সি, জি.জি. খান রোড, অশিয়ানা অ্যাপার্টমেন্ট, ব্লক-এ, ফ্ল্যাট নং-৩, পি.সি. তিলাজা, কলকাতা - ৭০০০৩৯। এছাড়া ঠিকানা : ফ্ল্যাট নং - ৩বি, ৩য় ফ্লোর, ব্লক-১, প্রেমিসেস নং - ১০২/২, তিলাজা রোড, কলকাতা - ৭০০০৩৯। ৩) 1149675100001366 & 1149675100001373	১) 14.09.2022 ২) 18.12.2024 ৩) ২১,৬৬,৫৯৬.০০ টাকা (একুশ লক্ষ ষাটশী হাজার পঁচাত্তর হাজার পঁচাত্তর টাকা মাত্র) ১০,১২,২০২২ তারিখ পর্যন্ত।	সমস্ত অর্থসমূহ আয়ের নিমিত্ত মালিকানাধীন ফ্ল্যাটে নং- ১ (এক) বেঙ্গল, ১ (এক) ১ (এক) জাহান্না, হল, ১ (এক) ১টি বারান্দা কম অফিস, ১ (এক) রান্না ঘর, এক, বারান্দা চতুর্থ তলা, বঙ্গ ফ্ল্যাট নং- ৩বি, আওলান সুপার সিটি অফ এডিটা ৫৫২ বর্গফুট, কম অফিস বেসি গেমসেস নং- ১০২/২এ, তিলাজা রোড, কলকাতা- ৭০০০৩৯, থানা - কলকাতা, সমস্ত অংশ অনুপাতিক্রমে অব্যাহত আশ ১০ (দশ) কর্গা, ৪ হটাক, ২৮ বর্গফুট, কম অফিস বেসি পরিচালনা বা অফিস পুরস্কার গেমসেস নং- ১০২/২এ, তিলাজা রোড, কলকাতা- ৭০০০৩৯, থানা - কলকাতা টোটেমি : উত্তরে- কমান পাসেজ, দক্ষিণে- তিলাজা রোড, পূর্বে- অ্যান্যান্ডের জমি, পশ্চিমে- গেমসেসেস নং- ১০২।
		১) বিক্রয় মূল্য ২) আর্নেষ্ট মনি ডিপোজিট (এম.ডি.) ৩) বিক্রয় বৃদ্ধি ৪) বিক্রয় তারিখ
		১) ২৫,২৯,৯০০.০০ টাকা ২) ২,৫২,৯৯০.০০ টাকা ৩) ২৫,০০০.০০ টাকা ৪) ২৯.০৩.২০২৫ তারিখ পর্যন্ত
		পরিচালনা Physical
বিক্রয় নোটিশের বিবরণ বিক্রয় নোটিশ : ১. বিক্রয় নোটিশ প্রকাশ করা হয়েছে যে (১) স্থাবর সম্পত্তি বিক্রয় করা হবে, (২) স্থাবর সম্পত্তি বিক্রয় করা হবে (৩) স্থাবর সম্পত্তি বিক্রয় করা হবে (৪) স্থাবর সম্পত্তি বিক্রয় করা হবে (৫) স্থাবর সম্পত্তি বিক্রয় করা হবে (৬) স্থাবর সম্পত্তি বিক্রয় করা হবে (৭) স্থাবর সম্পত্তি বিক্রয় করা হবে (৮) স্থাবর সম্পত্তি বিক্রয় করা হবে (৯) স্থাবর সম্পত্তি বিক্রয় করা হবে (১০) স্থাবর সম্পত্তি বিক্রয় করা হবে।		
আরও বিবরণ জানতে বা বিক্রয় নোটিশের বিবরণ জানতে https://banknet.com/ এর ওয়েবসাইটে গিয়ে দেখুন। বা সরাসরি কল করুন ১১৬৬ ৬৬৬৬ ৬৬৬৬।		
বিক্রয় নোটিশের বিবরণ বিক্রয় নোটিশ : ১. বিক্রয় নোটিশ প্রকাশ করা হয়েছে যে (১) স্থাবর সম্পত্তি বিক্রয় করা হবে, (২) স্থাবর সম্পত্তি বিক্রয় করা হবে (৩) স্থাবর সম্পত্তি বিক্রয় করা হবে (৪) স্থাবর সম্পত্তি বিক্রয় করা হবে (৫) স্থাবর সম্পত্তি বিক্রয় করা হবে (৬) স্থাবর সম্পত্তি বিক্রয় করা হবে (৭) স্থাবর সম্পত্তি বিক্রয় করা হবে (৮) স্থাবর সম্পত্তি বিক্রয় করা হবে (৯) স্থাবর সম্পত্তি বিক্রয় করা হবে (১০) স্থাবর সম্পত্তি বিক্রয় করা হবে।		
আরও বিবরণ জানতে বা বিক্রয় নোটিশের বিবরণ জানতে https://banknet.com/ এর ওয়েবসাইটে গিয়ে দেখুন। বা সরাসরি কল করুন ১১৬৬ ৬৬৬৬ ৬৬৬৬।		
আরও বিবরণ জানতে বা বিক্রয় নোটিশের বিবরণ জানতে https://banknet.com/ এর ওয়েবসাইটে গিয়ে দেখুন। বা সরাসরি কল করুন ১১৬৬ ৬৬৬৬ ৬৬৬৬।		
আরও বিবরণ জানতে বা বিক্রয় নোটিশের বিবরণ জানতে https://banknet.com/ এর ওয়েবসাইটে গিয়ে দেখুন। বা সরাসরি কল করুন ১১৬৬ ৬৬৬৬ ৬৬৬৬।		
আরও বিবরণ জানতে বা বিক্রয় নোটিশের বিবরণ জানতে https://banknet.com/ এর ওয়েবসাইটে গিয়ে দেখুন। বা সরাসরি কল করুন ১১৬৬ ৬৬৬৬ ৬৬৬৬।		
আরও বিবরণ জানতে বা বিক্রয় নোটিশের বিবরণ জানতে https://banknet.com/ এর ওয়েবসাইটে গিয়ে দেখুন। বা সরাসরি কল করুন ১১৬৬ ৬৬৬৬ ৬৬৬৬।		
আরও বিবরণ জানতে বা বিক্রয় নোটিশের বিবরণ জানতে https://banknet.com/ এর ওয়েবসাইটে গিয়ে দেখুন। বা সরাসরি কল করুন ১১৬৬ ৬৬৬৬ ৬৬৬৬।		
আরও বিবরণ জানতে বা বিক্রয় নোটিশের বিবরণ জানতে https://banknet.com/ এর ওয়েবসাইটে গিয়ে দেখুন। বা সরাসরি কল করুন ১১৬৬ ৬৬৬৬ ৬৬৬৬।		
আরও বিবরণ জানতে বা বিক্রয় নোটিশের বিবরণ জানতে https://banknet.com/ এর ওয়েবসাইটে গিয়ে দেখুন। বা সরাসরি কল করুন ১১৬৬ ৬৬৬৬ ৬৬৬৬।		


The above sale notice under Rule 9 (1) of the Act is published in the following newspapers on 26.02.2025

- i) Business Standard (English) – Kolkata Edition
- ii) Arthik Lipi (Bengali) – Kolkata Edition

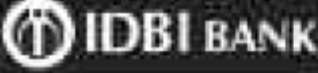
II. POSSESSION NOTICE PUBLISHED IN NEWSPAPERS

The possession notice was published in the following newspapers on **20.12.2024**.

- i) Business Standard (English) – Kolkata edition

 IDBI BANK		IDBI Bank Limited, Retail Recovery Department 2nd Floor, 44, Shakespeare Sarani, Kolkata - 700017 Phone No. : 8250266397 CIN : L65190MH2004GOI148838	
APPENDIX IV (Rule 8(1)) POSSESSION NOTICE (For Immovable Property)			
<p>Whereas, the undersigned being the Authorised Officer of IDBI Bank Ltd, under the Securitization and Reconstruction of Financial Assets & 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 demand notice on the date mentioned against the accounts calling upon the Borrowers / Co-borrowers having failed to repay the amount, notice is hereby given to the Borrowers / Co-borrowers, in particular and the public, in general, that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him / her under section sub-section (4) of section 13 of the Act read with rule 8 of the said rules on the dates mentioned herein after.</p> <p>The Borrowers / Co-borrowers 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 Ltd, for an amount mentioned in the notice along with interest, penal interest, charges, costs thereon.</p> <p>The borrower's attention is invited to the provisions of Sub Section (8) of Section 13 of the Act, 2002 in respect of time available, to redeem the secured assets.</p>			
Sl. No.	1) Name of the borrowers / Co-Borrowers 2) Account Number	1) Date of Demand Notice 2) Date of Possession 3) Claim amount as per Demand Notice	Description of Property
1	1) Shamim Ahmad (Borrower) & Shabana Parvin (Co-Borrower) 2) 1149675100001366 1149675100001373	1) 14.09.2022 2) 18.12.2024 3) Rs. 21,66,596/- (Rupees Twenty One Lakh Sixty Six Thousand Five Hundred Ninety Six Only) as on 10.03.2022 and interest, cost and charges thereon	All that piece and parcel of a self - contained flat consisting of 1(One) Bed Room, 1 (One) Dining Hall, 1 (one) Bath - cum - Privy, 1 (one) Kitchen and a verandah located on the third floor, being Flat No. 3B, measuring super built up area 552 Sq. Ft. more or less together with proportionate share in stair case and lift at the said premises no. 102/2A, Tiljala Road, Kolkata - 700046, P.S. - Karaya, together with proportionate impartibly share into all that piece and parcel of land mentioned by estimation an area of 10 (ten) Cottahs, 4 Chittacks, 28 Sq. Ft. be the same a little more or less together with structure standing thereon lying and situated and being municipal premises no. 102/2A, Tiljala Road, Kolkata - 700046, P.S. - Karaya which is butted and bounded by : On the North : By Common Passage; On the South : By Tiljala Road; On the East : By Other Land. Tiljala Road; On the West : By Premises No. 102.
Date : 18.12.2024, Place : Kolkata			Sd/- Authorised Officer, IDBI Bank Ltd.

ii) Ekdin (Bengali) – Kolkata edition

		আইডিবিআই ব্যাঙ্ক লিমিটেড, রিটেন রিকভারি ডিপার্টমেন্ট, ৩য় তল, ৪৪, শেখরপীর সরণি, কলকাতা - ৭০০০১৭ ফোন নং - ৮২৫০২৬৬৩৯৭ CIN : L65190MH2004GOI148838	
পরিশিষ্ট - IV (রুল -৮(১)) দখল নোটিশ (স্বাবর সম্পত্তির জন্য)			
<p>যেহেতু, নিম্নস্বাক্ষরকারী আইডিবিআই ব্যাঙ্ক লি.,-এর অনুমোদিত অফিসার হিসেবে ২০০২ সালের সিফিউরিটিজেশন অ্যান্ড রিকনস্ট্রাকশন অফ ফিন্যান্সিয়াল অ্যাসেস্টস অ্যান্ড এনফোর্সমেন্ট অফ সিফিউরিটি ইন্টারেস্ট (২০০২ এর ৫৪) আইনের ১৩(১২) ধারা তৎসহ পঠিত ২০০২ সালের সিফিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলসের রুল ৩ সংস্থান অধীনে প্রদত্ত ক্ষমতাবলে ঋণগ্রহীতাগণ/সহ-ঋণগ্রহীতাগণকে নিম্নোক্ত তারিখে এক দাবি নোটিশ ইস্যু করেছেন সমুদয় বকেয়া পরিমাণ আদায়দানে ব্যর্থ হওয়ায়, আরও বিজ্ঞপিত হচ্ছে ঋণগ্রহীতাগণ/সহ-ঋণগ্রহীতাগণ এবং সাধারণের প্রতি নিম্নস্বাক্ষরকারী সংশ্লিষ্ট আইনের ১৩ ধারার (৪) ধারা এবং ২০০২ সালের সিফিউরিটি ইন্টারেস্ট এনফোর্সমেন্ট রুলসের রুল ৮ সংস্থান অধীনে প্রদত্ত ক্ষমতাবলে নিম্নস্বাক্ষরকারী নিম্নোক্ত অ্যাকাউন্টগুলির বিরুদ্ধে সংশ্লিষ্ট সম্পত্তির স্বয়ং দখল করেছেন।</p> <p>ঋণগ্রহীতাগণ/সহ-ঋণগ্রহীতাগণকে বিশেষভাবে এবং সাধারণের প্রতি সাধারণভাবে সতর্কিত করা হচ্ছে তারা যেন কোনওভাবেই জামিনদত্ত সম্পত্তির লেনদেন না করেন, কোনরূপ লেনদেন আইডিবিআই ব্যাঙ্ক লি.,-এর সমুদয় বকেয়া, প্রযোজ্য সুদ, জরিমানা সুদ, গুরু, চার্জ আদায়দান সাপেক্ষ।</p> <p>ঋণগ্রহীতাগণের অবগতির জন্য জ্ঞাত করা হচ্ছে উক্ত আইনের ১৩ ধারার উপধারা (৮) সংস্থান অধীনে নির্দিষ্ট সময়ের মধ্যে বকেয়া পরিশোধ সাপেক্ষে জামিনদত্ত সম্পত্তি উদ্ধার করতে পারেন।</p>			
ক্রম নং	১) ঋণগ্রহীতা/সহ-ঋণগ্রহীতার নাম ২) অ্যাকাউন্ট নাম্বার	১. দাবি নোটিশের তারিখ ২. দখলের তারিখ ৩. দাবি নোটিশ অনুযায়ী বকেয়া দাবি	সম্পত্তির বিস্তারিত
১	১) শামিম আহমেদ (ঋণগ্রহীতা) এবং শবনম পারভিন (সহ ঋণগ্রহীতা) ২) ১১৪৯৬৭৫১০০০০১০৬৬ ১১৪৯৬৭৫১০০০০১০৭৩	১. ১৪.০৯.২০২২ ২. ১৮.১২.২০২৪ ৩. ২১.৬৬.৫৯৬ টাকা (একশ লাখ ছেব্ব্বি হাজার পাঁচশ ছিয়ানক্বই টাকা) ১০.০৩.২০২২ অনুযায়ী পরবর্তী সুদ, ব্যয় এবং চার্জ সহ	সংশ্লিষ্ট সকল অংশ স্বয়ংসম্পূর্ণ ফ্ল্যাট, ১ বেড রুম, ১ ডাইনিং হল, ১ বাথ তথা প্রিভি, ১ কিচেন এবং একটি বারান্দা, অবস্থিত চতুর্থতলে, ফ্ল্যাট নং ৩বি, পরিমাণ সুপার বিল্ট আপ এরিয়া ৫৫২ বর্গফুট কমবেশি, এবং যথাযথ ভাগ অংশ সিঁড়ি এবং লিফট উক্ত প্রেমিসেসে নং ১০২/২এ, তিলজলা রোড, কলকাতা ৭০০০৪৬, থানা : কড়েয়া, সংশ্লিষ্ট সকল অংশ জমির আনুমানিক এরিয়া ১০ কাঠা ৪ ছটাক ২৮ বর্গফুট কমবেশি, এবং তদন্তিত নির্মাণ পুরসভা প্রেমিসেস নং ১০২/২এ, তিলজলা রোড, কলকাতা : ৭০০০৪৬, থানা কড়েয়া, চৌহদ্দি : উত্তরে : সাধারণ চলার পথ; দক্ষিণে : তিলজলা রোড; পূর্বে : অন্যান্যর জমি, তিলজলা রোড; পশ্চিমে : প্রেমিসেস নং ১০২।
তারিখ : ১৮.১২.২০২৪, স্থান : কলকাতা — স্বা/- অনুমোদিত অফিসার, আইডিবিআই ব্যাঙ্ক লি.			

III. BRIEF DESCRIPTION OF SECURED ASSETS

LOT-I – Movable property : Nil

LOT – II – Immovable property

All that piece and parcel of a self – contained flat consisting of 1(One) Bed Room, 1 (One) Dining Hall, 1 (one) Bath – cum - Privy, 1 (one) Kitchen and a verandah located on the third floor, being Flat No. 3B, measuring super built up area 552 Sq. Ft. more

or less together with proportionate share in stair case and lift at the said premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. Karaya, together with proportionate impartibly share into all that piece and parcel of land mentioned by estimation an area of 10 (ten) Cottahs, 4 Chittacks, 28 Sq. Ft. be the same a little more or less together with structure standing thereon lying and situated and being municipal premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. – Karaya which is butted and bounded as follows:

On the North: By Common Passage; On the South: By Tiljala Road;

On the East: By Other Land. Tiljala Road; On the West: By Premises No. 102.

IV. OUTSTANDING DUES OF THE SECURED LENDERS

Shamim Ahmad & Shabana Parvin
IDBI Bank Ltd:-

Facility	Amount in Rs.	As on Date
Home Loan	27,93,319	10-02-2025
Expenses	1,31,147.39	30-01-2025
Life Insurance Premium Loan	43,173	10-02-2025
Total Outstanding	29,67,639.39	

Total outstanding amount of Rs. **29,67,639.39** (Rupees Twenty Nine Lakh Sixty Seven Thousand Six Hundred Thirty Nine and Thirty Nine Paise Only) as on 10-02-2025 for Home Loan & Life Insurance Premium Loan and 30-01-2025 for Loan Expenses account.

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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 : https://baanknet.com/</p> <p>Address:- PSB Alliance Pvt. Ltd.</p> <p>“Unit 1, 3rd Floor, VIOS Tower, Anik Nagar, Wadala East, Mumbai-400037”</p> <p>Help desk number of e-auctioneer:- M. No- 8291220220</p> <p>E-mail- support.baanknet@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 20, 2025 to March 28, 2025 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 “Shamim Ahmad” payable at Kolkata issued by Scheduled Commercial Bank.</p> <p>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>

<p>4</p>	<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. 25,29,900/- (Rupees Twenty Five Lakh Twenty Nine Thousand Nine 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. 2,52,990/- (Rupees Two Lakh Fifty Two Thousand Nine Hundred Ninety Only)
<p>5</p>	<p>The amount of EMD paid by the interested bidders shall carry no interest.</p>
<p>6</p>	<p>The sale of Secured Assets is on <i>“As is where is”, “As is what is” & “Whatever there is” and “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 Shamim Ahmad (Borrower) & Shabana Parvin (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>
<p>7</p>	<p><u>Inspection of assets</u></p> <p>The interested parties may inspect the assets at their own cost between 11.00 A.M. to 12.30 P.M. on the assigned date (March 21, 2025) in the presence of a representative of the AO available at the site to facilitate the inspection.</p>
<p>8</p>	<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</p>

	assets, relevant documents, information, pending litigations (if any) etc. whether the bidder actually inspects or visits or verifies or not.
9	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. The copy of Mutation of Conveyance Deed in favour of borrower/mortgagor is not available with Bank. Prospective bidders may take note of that.
10	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.
11	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.
12	Submission of Tender/Offer 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. The Format for submission of Profile of the bidder are given in Chapter VII & VIII respectively of this Tender Documents. The format Chapter VII is for Individuals and The format Chapter VIII is Company / Proprietorship / Partnership firms.

	Bidders may fill in only the form relevant to them.
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 have to create user id / password for registering in the e-auction through service provider PSB Alliance Pvt. Ltd. M. No- 8291220220.
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.</p> <p>Mobile:8250266397, not later than <u>4.00 p.m. on March 28 , 2025</u> in a sealed cover containing a crossed A/c Payee Demand Draft/Pay Order of</p> <ul style="list-style-type: none"> • Rs. 2,52,990/- (Rupees Two Lakh Fifty Two Thousand Nine Hundred Ninety Only) for LOT – II The DD / PO should be drawn in favour of “IDBI Bank Ltd- A/c Shamim Ahmad ” payable at Kolkata issued by Nationalized Bank/ Scheduled Bank as Earnest Money Deposit (EMD), which shall be superscripted “EMD for Shamim Ahmad” and the other sealed cover containing the Bid Document superscripted “Bid Document – Shamim Ahmad”. <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. 114934915010026, IFSC Code: IBKL0001149, Branch :Birati, 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: https://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. Please 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 Pvt. Ltd. , M. No- 8291220220 should register themselves by following the procedure mentioned at the website: https://baanknet.com/</p> <p>The user id and password has to be created by participants / intending purchasers from the website https://baanknet.com/. After creation of userid / password, in case any bidders feel the need for any support, such bidders may contact Helpline No. :- 8291220220 who is the Service Provider to arrange e – auction.</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> <p><u>E –Auction time : From 11 A.M to 1.00 P.M . (Subject to unlimited extensions of 5 minutes each as explained herein below)</u></p> <p><u>LOT-I – Movable property : Nil</u></p> <p><u>LOT – II – Immovable property</u></p> <p>All that piece and parcel of a self – contained flat consisting of 1(One) Bed Room, 1 (One) Dining Hall, 1 (one) Bath – cum - Privy, 1 (one) Kitchen and a</p>

verandah located on the third floor, being Flat No. 3B, measuring super built up area 552 Sq. Ft. more or less together with proportionate share in stair case and lift at the said premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. Karaya, together with proportionate impartibly share into all that piece and parcel of land mentioned by estimation an area of 10 (ten) Cottahs, 4 Chittacks, 28 Sq. Ft. be the same a little more or less together with structure standing thereon lying and situated and being municipal premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. – Karaya which is butted and bounded as follows:

On the North: By Common Passage; On the South: By Tiljala Road;

On the East: By Other Land. Tiljala Road; On the West: By Premises No. 102.

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: <https://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.

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.

Increase in Bid Amount :

It may be noted that increase in bid amount, if any, during the e-auction period shall be made as under.

In multiples of Rs.25,000/-

	<p>Increase in bid amount below the said Rs.25,000/- 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 Shamim Ahmad 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 Shamim Ahmad” – 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	<p>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.</p>
25	<p>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.</p>

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	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. 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.
30	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.

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/Offeres 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 held.</p>
36	<p>Offers received for sale and / or accepted are not transferable.</p>
37	<p>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.</p>
38	<p>All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.</p>

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	<u>Jurisdiction</u> 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.

VI. BRIEF DETAILS OF BID DOCUMENT

BID FORM FOR PURCHASE OF SECURED ASSET OF SHAMIM AHMAD (BORROWER) & SHABANA PARVIN (CO-BORROWER)

LOCATED AT
Tiljala Road

LOT-I – Movable property : Nil

LOT – II – Immovable property

All that piece and parcel of a self – contained flat consisting of 1(One) Bed Room, 1 (One) Dining Hall, 1 (one) Bath – cum - Privy, 1 (one) Kitchen and a verandah located on the third floor, being Flat No. 3B, measuring super built up area 552 Sq. Ft. more or less together with proportionate share in stair case and lift at the said premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. Karaya, together with proportionate impartibly share into all that piece and parcel of land mentioned by estimation an area of 10 (ten) Cottahs, 4 Chittacks, 28 Sq. Ft. be the same a little more or less together with structure standing thereon lying and situated and being municipal premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. – Karaya which is butted and bounded as follows:

On the North: By Common Passage; On the South: By Tiljala Road;

On the East: By Other Land. Tiljala Road; On the West: By Premises No. 102.

1	Issue of Bid Document	: The Bid Document can be obtained from Shri Uday Kumar Tiwari, DGM / Shri Gaurav Chattaraj, AM, IDBI Bank Ltd., 2 nd floor, IDBI Bank Ltd, 44 Shakespeare Sarani, Kolkata-700017, from March 18, 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 Shamim Ahmad” payable at Kolkata issued by any Nationalized bank / Scheduled Bank. The Bid Document can also be downloaded from IDBI website (www.idbibank.in) and https://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.
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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(For BID Document) & March 29, 2025 (For EMD submission).
5	Place, Date and time of E-Auction	: Place: e-auction platform at website: https://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 Shamim Ahmad (Borrower) & Shabana Parvin (Co-Borrower) Located at Premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. - Karaya 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 piece and parcel of a self – contained flat consisting of 1(One) Bed Room, 1 (One) Dining Hall, 1 (one) Bath – cum - Privy, 1 (one) Kitchen and a verandah located on the third floor, being Flat No. 3B, measuring super built up area 552 Sq. Ft. more or less together with proportionate share in stair case and lift at the said premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. Karaya, together with proportionate impartibly share into all that piece and parcel of land mentioned by estimation an area of 10 (ten) Cottahs, 4 Chittacks, 28 Sq. Ft. be the same a little more or less together with structure standing thereon lying and situated and being municipal premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. – Karaya which is butted and bounded as follows: On the North: By Common Passage; On the South: By Tiljala Road; On the East: By Other Land. Tiljala Road; On the West: By Premises No. 102.	
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 Shamim Ahmad (Borrower) & Shabana Parvin (Co-Borrower)
Located at Premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. - Karaya 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 piece and parcel of a self – contained flat consisting of 1(One) Bed Room, 1 (One) Dining Hall, 1 (one) Bath – cum - Privy, 1 (one) Kitchen and a verandah located on the third floor, being Flat No. 3B, measuring super built up area 552 Sq. Ft. more or less together with proportionate share in stair case and lift at the said premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. Karaya, together with proportionate impartibly share into all that piece and parcel of land mentioned by estimation an area of 10 (ten) Cottahs, 4 Chittacks, 28 Sq. Ft. be the same a little more or less together with structure standing thereon lying and situated and being municipal premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. – Karaya which is butted and bounded as follows: On the North: By Common Passage; On the South: By Tiljala Road; On the East: By Other Land. Tiljala Road; On the West: By Premises No. 102.	
1.	a) Name of the Company/ Firm/ Party <i>(in Block letters)</i>
	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 <i>(in Block letters)</i> (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 Shamim Ahmad (Borrower) & Shabana Parvin (Co-Borrower) located at Premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. - Karaya in the State of West Bengal.

LOT-I – Movable property : Nil

LOT – II – Immovable property

All that piece and parcel of a self – contained flat consisting of 1(One) Bed Room, 1 (One) Dining Hall, 1 (one) Bath – cum - Privy, 1 (one) Kitchen and a verandah located on the third floor, being Flat No. 3B, measuring super built up area 552 Sq. Ft. more or less together with proportionate share in stair case and lift at the said premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. Karaya, together with proportionate impartibly share into all that piece and parcel of land mentioned by estimation an area of 10 (ten) Cottahs, 4 Chittacks, 28 Sq. Ft. be the same a little more or less together with structure standing thereon lying and situated and being municipal premises no. 102/2A, Tiljala Road, Kolkata – 700046, P.S. – Karaya which is butted and bounded as follows:

On the North: By Common Passage; On the South: By Tiljala Road;

On the East: By Other Land. Tiljala Road; On the West: By Premises No. 102.

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 Shamim Ahmad 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. 2,52,990/- (Rupees Two Lakh Fifty Two Thousand Nine Hundred Ninety Only)** for **LOT – II** towards Earnest Money Deposit (EMD) in the name of “IDBI Bank Ltd. - Shamim Ahmad” Payable at Kolkata.

Or

I/ We have remitted **Rs. 2,52,990/- (Rupees Two Lakh Fifty Two Thousand Nine Hundred Ninety 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. 114934915010026, IFSC Code: IBKL0001149, Branch : Birati 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.