

The Authorised Officer (AO)

of

IDBI Bank Ltd.

**NMG, Kolkata,
IDBI House
44, Shakespeare Sarani
Kolkata – 700017**

BID DOCUMENT

For

**Sale of Secured Asset of Smt. Sumita Saha, Mortgagor/ Proprietor of
Santon Drugs & Pharmaceuticals
(Borrower)**

Under

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

and

The Security Interest (Enforcement) Rules, 2002

Date: June 17, 2026

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Paper Publication in Business Standard on 17.06.2026

 IDBI BANK CIN : L65190MH2004GO148838	IDBI Bank Ltd. 4th Floor, NPA Management Group, 44 Shakespeare Sarani, Kolkata - 700017 PUBLIC NOTICE FOR E-AUCTION SALE OF SECURED ASSETS LOCATED IN MADHYAMGRAM, WEST BENGAL Sale of Immovable property in the account of Santon Drugs & Pharmaceuticals	E-AUCTION SALE NOTICE		
PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY UNDER SARFAESI ACT read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules				
E-auction Sale Notice for Sale of Immovable Asset under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to 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 on April 28, 2025 by the Authorised Officer of IDBI Bank Ltd., will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" on July 20, 2026 for recovery of Rs. 3,13,86,355.04/- (Rupees Three Crore Thirteen Lakh Sixty Six Thousand Three Hundred Fifty Five and Paise Four only) as on August 31, 2012, together with further interest thereon with effect from September 01, 2012, due to IDBI Bank Ltd., Secured Creditor from Santon Drugs & Pharmaceuticals (Borrower) and guarantors i.e. Smt. Sumita Saha and Shri Shankar Saha. The details are as under:				
The details of the borrower/mortgagor, reserve price and earnest money deposit and brief description of the movable and immovable property are as mentioned below:				
Lot	Name of the Borrower / Mortgagor	Brief Description of secured immovable and movable assets to be Auctioned	CUT OFF DATE INSPECTION DATE & TIME	Reserve Price / EMD / Bid increment
1	Borrower : Santon Drugs & Pharmaceuticals 4 B N Sarkar Sarani, Explainsde, Kolkata 700129 Mortgagor : Smt. Sumita Saha Address : 101 Hemanta Basu Sarani, Kolkata, Pin 700129	All that part and parcel of the demarcated Basu Land measuring more or less 4 Cottains and 14 Chittacks along with a kancha structure measuring more or less 150 sq.ft. lying and situated in Mouza - Udeyrajpur, J.L. No. 43, R.S. No. 6, Touzi No. 146, being C. S. Dag No. 438, Khatian No. 1140, being Plot no 636 within the Police Station Barasat (Now under Madhyamgram P.S.), under the local limits of Madhyamgram Municipality, Ward No. 8, being Holding No. 16/A, Arabinda Sarani by lane (Parasbagan) in the District North 24 Parganas, Registered in Book No. 1, Volume No. 168, and Page from 369 to 383, Being No. 04958 for the year 2006. Property stands in the name of Smt. Sumita Saha. Which is buttad and bounded by : On the North by : 12 ft. common passage. On the South by : Land of other persons with house, On the East by : Plot No. 636. On the West by : 12 ft. common passage, together with all buildings and structures thereon and all plant and machinery and related products / inventories attached to the earth or permanently fastened to anything attached to the earth.	Inspection date / time : 01.07.2026 from 11:00 AM to 01:00 PM Cut-off date for submission of EMD : 18.07.2026 till 04:00 PM e-Auction date / time : 20.07.2026 11:00 AM to 01:00 PM (with 10 minute unlimited extension)	Reserve Price : Rs. 1,15,00,000/- Earnest Money Deposit (EMD) : Rs. 11,50,000/- Bid Increment Amount : Rs. 2,00,000/-
Terms and Conditions of Sale : Gist of the Terms & Conditions appearing in Bid Document :				
1. The sale of Secured Assets is on "as is where is basis", "as is what is basis", "whatever there is basis" and "no recourse basis" for and on behalf of the Secured Creditor viz.: IDBI Bank Ltd. The AO will not take responsibility for any dues, statutory or otherwise outstanding as on date and yet to fall due, including dues that may affect transfer of property in the name of the purchaser and such dues, if any, will have to be borne by the purchaser. Bank does not take any responsibility to provide information on the same. 2. The aforesaid property shall not be sold below the reserve price mentioned above. 3. The Earnest Money Deposit - (EMD) has to be deposited for qualifying for the bid through DD/PO drawn in favour of IDBI Bank Ltd. or through NEFT/RTGS in favour of IDBI Bank Limited, Account No. 13634915010017, IFSC Code: IBKL0000135, Branch: NPA Management Group, 4th Floor, 44 Shakespeare Sarani, Kolkata. 4. The Earnest Money Deposit - (EMD) will not carry interest. 5. The successful bidder shall immediately i.e. on the same day or not later than next working day, as the case may be, pay deposit of 25% of the amount of the sale price, which is inclusive of EMD, to the Authorized Officer conducting the sale. The balance amount of the sale price is to be paid within 15 days of the confirmation of the sale or such extended period as may be agreed to by the AO. In case of failure to deposit the balance amount within the prescribed period, the deposited amount shall be forfeited, including earnest money. 6. AO reserves the right to accept or reject any or all bids without assigning any reason(s). In case all the bids are rejected, the AO reserves the right to sell the assets by any of the modes as prescribed in the SARFAESI Act. 7. The Secured Assets mentioned in the Bid Document are based on the charges/mortgages created by the Borrower in favour of Secured Creditor; the details whereof are given in the bid document. Interested parties are requested to verify the details of the Secured Assets and inspect the records relating to mortgaged assets available with AO on request. 8. Secured creditors do not take responsibility for any errors/omissions/discrepancy/ shortfall etc in the secured Assets or for procuring any permissions etc or for the dues of any authority established by law. 9. The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, expenses, tax liabilities, if any etc for transfer of secured asset. 10. The sale is strictly subject to the terms & conditions given in this advertisement and in the "Bid Document". Bid document can be obtained from AO, IDBI Bank Ltd., NMO Department, 4th Floor, 44, Shakespeare Sarani, Kolkata - 700017, from 22-06-2026 to 18-07-2026 on any working day between 11:00 a.m. and 4:00 p.m. or downloaded from IDBI Bank's website i.e. https://www.idbi.bank.in and also at https://www.banksauctions.com . 11. The sales would be conducted on e-auction platform at website https://www.banksauctions.com through e-auction service provider C1 India Pvt Ltd and shall take place on 20.07.2026 from 11:00 AM to 01:00 PM with unlimited extension of 10 minutes each. 12. Interested bidder may contact the undersigned on: (T)+91 033-66657824/9085069796, (email) avinash.kumar@idbi.co.in and IDBI Bank official, Jyoti Kuman on (T)+91 033-66557671/9852723373, (email) jyoti.kum@idbi.co.in and Enforcement Agent 'Maa Kali Asset Reconstruction Consultancy (P) Ltd' on +91 8920286288. 13. For e-auction support, please contact: Mr.Mithakesh Kumar (Direct : 0124-4302000/ Mobile : +917090804486) (email : delhi@c1india.com / mithakesh.kumar@c1india.com), (For other terms and conditions and details of known encumbrances, please refer to IDBI Bank website (www.idbi.com) and https://www.banksauctions.com).				
Date : June 17, 2026 Place : Kolkata				Sd/- Authorized Officer, IDBI Bank Ltd.

Paper Publication in Aajkal on 17.06.2026

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II. INTRODUCTION

Santon Drugs & Pharmaceuticals, a proprietorship firm promoted by Smt. Sumita Saha has availed various loan facilities from IDBI Bank. IDBI Bank as the Sole Bank in the said accounts i.e Santon Drugs & Pharmaceuticals is conducting e- auction for taking further efforts of recovery on behalf of Bank's outstanding dues.

IDBI Bank Ltd (IDBI) having its Branch at 44, Shakespeare Sarani, Kolkata – 700 017 and its Head Office at IDBI Tower, Cuffe Parade, Mumbai 400 005 issued a notice dated September 15, 2012 under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (*hereinafter referred to as "the SARFAESI Act"*) read with rule 3 of Security Interest (Enforcement) Rules, 2002 (The Rules) calling upon Santon Drugs & Pharmaceuticals having Registered office at 98E Chowringhee Square, Kolkata-700072 in the state of West Bengal (*hereinafter referred to as the Borrower*) to repay within 60 days from the date of the said notice outstanding dues, details of which is furnished below:

Nature of Assistance	Amount	Further intt. wef
Cash Credit and Term Loan	Rs.3,13,66,355.04/- (Rupees Three Crore Thirteen Lakh Sixty Six Thousand Three Hundred Fifty Five and Paise Four only)	September 01 , 2012

together with further interest and expenses from as mentioned above at the contractual rates upon the footing of compound interest until payment/ realization. Though the Borrower duly acknowledged receipt of the said notice, it failed to discharge the liability.

As the borrower and the mortgagor have mortgaged the property to IDBI Bank Ltd as security, dues recoverable from the Borrower constitute and represent 100% value of the outstanding dues of IDBI Bank having charge on the assets as envisaged under Section 13 (9) of SARFAESI Act. The physical possession of immovable properties was taken on April 28, 2025. The Authorized Officer (AO) has also got the assets valued after taking possession as required under the SARFAESI Act.

The list of secured assets being put on sale is mentioned hereinafter.

III. BRIEF DESCRIPTION OF SECURED ASSETS AND OUTSTANDING DUES

Property Description.		Reserve Price (in Rs. lakh)	Earnest Money Deposit (EMD) (in Rs. lakh)
All that part and parcel of the demarcated Bastu Land measuring more or less 4 Cottahs and 14 Chittacks along with a kancha structure measuring more or less 150 sq ft lying and situated in Mouza Udayrajpur, J. L. No 43, R.S. No 6, Touzi No 146, being C. S. Dag No 438, Khatian No 1140, being Plot no 635 within the Police Station Barasat (Now under Madhyamgram P.S), under the local limits of Madhyamgram Municipality, Ward No 8, being Holding No 16/A, Arabinda Sarani by lane (Paraia bagan) in the District North 24 Parganas, Registered in Book No 1, Volume No. 168, and Page from 369 to 383, Being No 04958 for the year 2006. Property stands in the name of Smt. Sumita Saha. Which is butted and bounded by:		115.00	11.50
On the North by:	12 ft. common passage		
On the South by:	Land of other persons with house		
On the East by:	Plot No 636		
On the West by:	12 ft. common passage		
together with all buildings and structures thereon and all plant and machinery and related products / inventories attached to the earth or permanently fastened to anything attached to the earth.			

The outstanding dues of IDBI Bank Ltd is as per details below.

Name of the Bank	Amount Outstanding (Rs)	Further interest with effect from
IDBI Bank Ltd	Rs.3,13,66,355.04/- as on August 31, 2012	September 01 , 2012

Encumbrances against the Property:

1. Criminal Motion (13/2025) in District and Sessions Judge, Barasat, North 24 Parganas
2. SA (233/2025) in DRT-I, Kolkata

IV. TERMS AND CONDITIONS

1	The Authorised Officer (AO) 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. II of the Tender Document (hereinafter referred to as the 'Secured Assets') after taking Physical possession of the assets under the provisions of the SARFAESI Act, 2002, and the same are being sold "As is where is", "As is what is" and "Whatever there is" and "Without recourse" basis.		
2	Issue of Tender/ Offer / Bid Document The Bid Document along with Offer Form is available free of cost upto July 18, 2026 (except Sundays/Bank holidays) from IDBI Bank Ltd., NMG, 4th floor, 44, Shakespeare Sarani, Kolkata-700017 on any working day between 11.00 AM and 4.00 PM The bid document can also be downloaded from IDBI's website (www.idbi.com) and e-Auction service providers website i.e., https://www.bankeauctions.com.		
3	Reserve Price and Earnest Money Deposit (EMD): <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;"> Reserve Price: Rs.1,15,00,000/- Earnest Money Deposit (EMD): Rs.11,50,000/- Bid increment amount: Rs.2,00,000/- Date & Time of E-auction July 20, 2026 from 11:00 AM to 01:00 PM </td><td style="width: 50%; padding: 5px; vertical-align: top;"> Date/time of obtaining Bid/Tender Document Upto July 18, 2026, on any working day (except Sundays & Holidays) between 11:00 AM and 4:00 PM. Date of Inspection: July 01, 2026 between 11 AM to 01.00 PM. Last date of submission of EMD July 18, 2026 till 4:00 PM. </td></tr> </table>	Reserve Price: Rs.1,15,00,000/- Earnest Money Deposit (EMD): Rs.11,50,000/- Bid increment amount: Rs.2,00,000/- Date & Time of E-auction July 20, 2026 from 11:00 AM to 01:00 PM	Date/time of obtaining Bid/Tender Document Upto July 18, 2026, on any working day (except Sundays & Holidays) between 11:00 AM and 4:00 PM. Date of Inspection: July 01, 2026 between 11 AM to 01.00 PM. Last date of submission of EMD July 18, 2026 till 4:00 PM.
Reserve Price: Rs.1,15,00,000/- Earnest Money Deposit (EMD): Rs.11,50,000/- Bid increment amount: Rs.2,00,000/- Date & Time of E-auction July 20, 2026 from 11:00 AM to 01:00 PM	Date/time of obtaining Bid/Tender Document Upto July 18, 2026, on any working day (except Sundays & Holidays) between 11:00 AM and 4:00 PM. Date of Inspection: July 01, 2026 between 11 AM to 01.00 PM. Last date of submission of EMD July 18, 2026 till 4:00 PM.		
4	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/Mortgagor with the secured lender 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. All statutory liabilities / taxes / maintenance fee / electricity / water charges etc., outstanding as on date and yet to fall due (including the liabilities falling due on account of the proposed sale) 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, 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.		
5	<u>Inspection of assets:</u> The interested parties may inspect the assets at their own cost between 11.00 AM		

	to 1:00 PM on July 01, 2026 in the presence of a representative of the AO available at the site to facilitate the inspection.
6	Due Diligence by the Bidders The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including encumbrances and any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, etc. whether the bidder actually inspects or visits or verifies or not.
7	The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of 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 abuttal 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.
8	The Bidder shall not be entitled to receive, re-imbursement of any expenses which may have been incurred in preparation of the Bid/Offer for submission and/or for carrying out due diligence, search of titles to the assets and matters incidental thereto or for any other purpose in connection with purchase of the assets under reference.
9	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 with date on each of the documents in the space provided therein for the purpose. The Bidder shall initial on each page of the Offer. Offers received for sale and / or accepted are not transferable. The Format for submission of Profile of the bidder is given in Chapter V & VI respectively of this Tender Documents. The format Chapter V is for Individuals and The format Chapter VI is for Company / Proprietorship / Partnership firms. Bidders may fill in only the form relevant to them.
10	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder with the signature which should be duly attested.
11	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.
12	Bidders are also required to submit declaration executed on general stamp paper of Rs.100/- along with the Bid form as per the format given at Chapter VII.
13	The Tender/Offer form, declaration etc. shall not be detached from the Bid Documents i.e. 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 i.e. entire set of Bid Document alongwith duly filled relevant forms be submitted to AO.

14	Last date for submission of Tender/Offer /Bid Document The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the Authorised Officer, IDBI Bank Ltd., 4th floor, 44, Shakespeare Sarani, Kolkata-700017, <u>not later than 4.00 PM on July 18, 2026 in a sealed cover.</u> Bidders to submit the EMD by way of NEFT/RTGS in favour of IDBI Bank Limited, Account No. 13534915010017, IFSC Code: IBKL0000135, Branch: 44, Shakespeare Sarani, Kolkata, Kolkata – 700 017 or DD drawn in favour of “IDBI Bank Ltd-A/c- Santon Drugs & Pharmaceuticals-EMD”. Such bidders must indicate RTGS UTR No. / DD No, amount remitted and date in the appropriate space in the Profile of the Bidder.
15	Only those bidders will be permitted to participate in the e-Auction whose Tender/ Offer /Bid Document is complete in every respect and remittance by way of RTGS proceeds is credited into the account indicated well before the cut-off time. Bank does not take any responsibility and will not entertain any complaint for any delay in transfer of funds by way of electronic mode. Form of Tender /Offer/ Bid document, if found incomplete in any respect, shall be liable for outright rejection.
16	Procedure for e-Auction (after submission of bid to AO). - IDBI has appointed C1 India Pvt Ltd (https://www.bankeauctions.com) as e-Auction Support Provider (e-ASP) for said sale. - Mr. Mithalesh kumar (Direct: 0124-4302000/ Mobile: +917080804466) (email: delhi@c1india.com/ mithalesh.kumar@c1india.com). is authorized representatives of e-ASP. - After scrutinization of bids and confirmation of the receipt of EMD as advised, AO would forward names and other details of valid bidders to the e-ASP for initiating further process related to auction. - Valid bidders are required to be in touch with the e-ASP and submit following documents to e-ASP:- - Details of EMD i.e. details of RTGS sent to AO. - Self-attested copy of PAN Card - Self-attested valid Residential Proof (any one of the-Voter-id, Passport, Driving License, Aadhar Card, Utility bill, MNREGA Card, NPR certificate) - Valid e-mail id and contact details (with alternate mobile/ land line phone numbers) - After registration and satisfaction of KYC and other norms; e-ASP would provide user id and password to the valid bidders. - After receiving the user-id / password from e-ASP, the bidders may request for training for e-Auction. - After completion of e-Auction process, e-ASP would submit list of the bidders along with its bid amount to AO. - Thereafter, AO would intimate the bidders accordingly. Bank/ AO / e-ASP provider will not be held responsible for any error occurred due to power failure / computer hardware or software error / network error etc. at the time of e-Auction.

17	Date and Time of e– Auction	July 20, 2026 from 11.00 AM to 01:00 PM.
	The auction would be held with unlimited extensions of 10 minutes each, if required, on e-Auction platform at website: https://www.bankeauctions.com. In case no further valid bids are received during the extended period, the last highest bid received would be treated as the successful bid and auction would be treated as closed/terminated. Increase in Bid Amount : It may be noted that increase in bid amount, if any, during the e-Auction period shall be in multiples of Rs. 2,00,000/- for the said property Increase in bid amount below the aforesaid amounts will be rejected. First bid should be of at least equal to Reserve Price or increment(s) over the Reserve Price in multiples as above.	
18	Authorised Officer reserves the right to retain the EMD of top three bidder's upto three months from the date of e-Auction and the amount of such EMD will not carry any interest. The Bids so retained will be valid for three months from the date of e-auction or till further extension of time as may be approved by the Authorised Officer. The EMD of other bids will be returned within 7 days from the date of e-Auction.	
19	Payment of Sale Price The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the Authorised Officer and will be required to deposit 25% of the sale price (inclusive of EMD), immediately after issuance of sale confirmation letter in his favour by way of RTGS in favour of IDBI Bank Ltd, Account No.: 13534915010017, IFSC Code: IBKL0000135, Branch: 44, Shakespeare Sarani, Kolkata – 700 017. The balance amount of the sale price shall have to be paid within 15 days from the sale date by way of RTGS in favour of IDBI Bank Ltd Account No.: 13534915010017, IFSC Code: IBKL0000135, Branch: 44, Shakespeare Sarani, Kolkata– 700 017 or such extended period as may be agreed upon in writing between the successful bidder and the Authorised Officer.	
20	In case the successful bidder fails to deposit 25% of the sale price within stipulated period, the Authorised Officer shall forfeit the EMD and if the successful bidder backs out after paying 25% of the sale price, then Authorised Officer shall forfeit the 25% of the sale consideration so deposited including the EMD.	
21	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.	
22	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the amount paid by such bidder would be forfeited and also the Authorised Officer reserves the right to re-sell the assets to the second/third highest bidder or re-auction the property in the above manner, who shall also be treated as the successful bidder mentioned in clauses 9 to 16 above and further in terms of this Bid Document.	
23	On confirmation of sale and if the terms of payment have been complied with and the successful bidder pays entire sale consideration, the Authorised Officer 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.
24	The Successful Bidder shall, after making full payment of sale price within 15 days of sale or such extended period as may be granted by the Authorised Officer at his sole and absolute discretion, arrange to take possession of the said Secured Assets immediately thereafter. It is explicitly stated that once the Sale Certificate is issued by the AO, the AO/ IDBI Bank Ltd or its any official shall not be held responsible for security and safe-keeping of the said Secured Assets. In case the successful bidder fails to take possession of the said 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.
25	The successful bidder to submit the applicable GST related to sale of Plants & machineries etc. more specifically described in Sr. no. III (Page no. 6) to the Bank/AO within the specified timeline of 15 days from the date of e-Auction.
26	After issuance of Certificate of Sale by AO, the Successful Bidder (purchaser) is required to get the same registered with the competent authority (if required) within four months or as per norms guidelines of government authorities issued from time to time at his cost. The purchaser will be required to bear all the necessary expenses like stamp duty, registration, conveyance 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.
27	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.
28	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.
29	General Terms and Conditions The AO shall be at liberty to amend/modify/delete/drop any of the above conditions as may be deemed necessary in the light of the facts and circumstances.
30	The entire procedure of e-Auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the AO and the intending bidders shall have no right whatsoever to object to the same.
31	The AO reserves the right and liberty to accept/reject any or all the Bids/Offers and also reserves the right to cancel the entire sale process/ e-Auction 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 AO, 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.
32	In the event the said sale in favour of the bidder not being confirmed by AO, 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.
33	Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons.
34	Jurisdiction All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Kolkata alone shall have jurisdiction to entertain /adjudicate such disputes.
35	On payment of Sale consideration, the successful bidder to the Bank will be subject to TDS under section 194 -1A of the Income Tax Act 1961 and TDS is to be deducted by the successful bidder only at the time of deposit of remaining 75% of the Bid amount and Form 26QB to be submitted by the successful bidder to the Bank. Any dispute regarding the matter would be under jurisdiction of courts in Kolkata only.
36	Particular specified in schedule above has been stated to the best of the information of the Authorised Officer/ Bank. Authorised Officer and/or Bank will not be answerable for any error, Mis-statement or omission in this Public Notice.
37	Tenderer (s) must ensure the following while submitting the tender: A. Bid Form For Individual – Item No – V B. Bid Form for Company/Partnership/Proprietorship Firm – Item No -VI. C. Declaration by the Bidder – Item No VII. D. That The Tender Should be filled in the Format of the Tender Bid Enclosed at Item No -V/VI. E. Copy Of the Pan Card of the Person bidding and if it is a Company/Firm, then Copy of the Pan Card of Company/Firm. F. Copy of the Certificate of Incorporation of the Company/Firm. G. Board Resolution Of The Company/Firm Authorizing The Person/Partner To File Bid For The Asset And Copy Of The Identity Proof Of The Said Person/Partner. H. That Every Page Of The Tender Document Is Duly Signed By The Tenderer Before Submitting The Tender And Documents Submitted Shall Be Duly Attested. I. That All Alteration, Erasures And Over Writing, If Any, in the Schedule or Rate(S) Are Duly Authenticated By The Tenderer's Signature.

V. BID FORM FOR INDIVIDUAL

For purchase of Secured Assets / Property in the loan account of of Santon Drugs & Pharmaceuticals located at Holding No 16/A, Arabinda Sarani by lane (Paraia bagan), P.S. Madhyamgram, District North 24 Parganas, in the State of West Bengal.

1	a) Full Name of the Bidder/Offerer (in Block letters)	:	
	b) Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.		
	d) E-mail ID		
2	Brief particulars of business (if any)	:	
3	Relationship, if any, the Bidder/Offeror 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 Earnest Money deposit (EMD) of Lot No. I	:	
	i) RTGS / NEFT UTR No. OR DD No.		
	ii) Amount Remitted		
	iii) Date		
	iv) Name of the Bank & Branch		
In case of refund of EMD, it would be refunded to the account from where it was remitted.			
6	Bank account details (In case of refund of EMD amount)		Account Name: Account Number: IFSC Code: Bank Name & Branch:
7	Income Tax Permanent Account Number(s) (PAN) of Bidder /Offerer	:	
8	Details of Offer		Lot No. I – Rs. _____

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 Authorized Officer or secured lenders responsible for the same and shall not have any claim whatsoever against either of them.

Signature of the Bidder/Officer or duly authorised official of the Bidder/Offerer
Name and Designation of the Bidder/Officer or Authorised Signatory

Place :

Date :

**VI. BID FORM FOR COMPANY/ PARTNERSHIP/ PROPRIETORSHIP
FIRM**

For purchase of Secured Assets / Property in the loan account of Santon Drugs & Pharmaceuticals located at Holding No 16/A, Arabinda Sarani by lane (Paraia bagan), P.S. Madhyamgram, District North 24 Parganas, in the State of West Bengal.

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)
		c)
		d)
		e)
		f)
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	a) 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 Authorised Person	:
11	Relationship, if any, the Bidder/Offerer has with any employee of IDBI Bank Ltd.	:
13	RTGS remitted through i.e. Name of the Bank/branch etc.	:
	RTGS UTR No.	
	Amount Remitted	
	Date	
In case of refund of EMD, it would be refunded to the account from where it was remitted.		
14	Income Tax Permanent Account Number(s) (PAN) of the Authorised person	:

** 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.

**VII. DECLARATION BY THE BIDDER (ON GENERAL STAMP PAPER OF
Rs.100/-)**

To,
Authorised Officer,
IDBI Bank Ltd., NMG Kolkata,
4th Floor,
44, Shakespeare Sarani
Kolkata-700017

Dear Sir,

For purchase of Secured Assets / Property in the loan account of Santon Drugs & Pharmaceuticals located at Holding No 16/A, Arabinda Sarani by lane (Paraia bagan), P.S. Madhyamgram, District North 24 Parganas, in the State of West Bengal.

1. Having fully examined and understood the terms and conditions of the Tender Document and condition and status of the Secured Assets/property, I/We offer to purchase the said Secured Assets strictly in conformity with the terms and conditions of this Tender/Offer Document.
2. I/We understand that if my/our Bid/Offer is accepted, I/We shall be responsible for the due observance and performance of the terms and conditions of the Tender/Offer 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.
3. I/We further understand that if my/our Bid/Offer 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.
4. I/We further understand that if my/our Bid/Offer is accepted, after making full payment of the sale price within 15 days of acceptance of bid/offer or such extended period as may be granted by the AO at his sole and absolute discretion, I/we shall arrange to take possession of the secured assets immediately of entire sale consideration. 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.
5. 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

the property 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.

6. I/We understand that you are not bound to accept the highest or any Bid as you may consider deem fit. 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.

7. 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.

8. I/We have remitted Rs..... () towards Earnest Money Deposit (EMD) towards Lot No. I to IDBI Bank Ltd. by way of NEFT/RTGS amount in favour of IDBI Bank Ltd A/c No-**13534915010017**, IFSC : **IBKL0000135**, Branch : 44, Shakespeare Sarani, Kolkata – 700 017.

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

10. 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.

Place:

Dated:

Signaturein the capacity of

duly authorized to sign Bid / Offer for and on behalf of

(Name and address of the Bidder/Offerer)

(IN BLOCK CAPITALS)

Place :

Dated:

WITNESS :

Signature :

Name & Address :

Occupation :