



The Authorised Officer (AO)

Of

IDBI BANK LIMITED

Retail Recovery, Kolkata
44 Shakespeare Sarani
Kolkata – 700017
West Bengal

BID DOCUMENT

For

For Shri. SUJIT GHOSH & Smt. SIMA GHOSH

(Loan A/c No. 0060675100056559 & 0060675100056568)

ALL THAT land measuring about 1 Cottah 8 Chittacks 40 sq. ft be the same a little more or less together with structure comprised in Mouza Kanthalpara, J.L No. 4, R.S No. 19, Touzi No. 630, appertaining to R.S Dag No. 2098/3263 and 2096/3242, L.R Dag No. 3572 and 3573 under C.S Khatian No. 1098 and 611, R.S Khatian No. 2004 and 2038, L.R Khatian Nos. 5813 and 5812, being Holding No. 596/2, 1 No Bijohnagar under P.S Naihati, Ward No. 23, within the limits of Naihati Municipality, District 24 Parganas North which is butted and bounded as On the North : 6 Feet Wide Common Path; On the South : Property of Surabala Gods a the East : 6 Feet Wide Common Passage; On the West : Property of Tapas Roy.

Under the provisions of

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

&

The Security Interest (Enforcement) Rules, 2002

E-Auction Sale Dated: 27-08-2026

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IMPORTANT DATES & INFORMATION:

Bid Increase Amount	By Rs. 5,000/-
Sale of Bid / Tender document	Bid Document can be obtained from Kolkata Zonal Office on working days (11.00 A. M. to 4.00 P.M.) or from the website : www.idbibank.in and www.clindia.com & :- https://www.bankeauctions.com August -10, 2026
Date of Inspection	August 24, 2026 between 11.00 A. M. to 3.00 P. M.
Last Date of submission of Bid along with EMD & KYC documents	August 26, 2026 till 4.00 PM
Date of e –auction/ Time of e – Auction	August 27, 2026 from 11.00 a.m. to 2.00 p.m.

I. Public Notice for Sale published in the newspapers

 IDBI BANK		IDBI Bank Limited Retail Recovery Department 44, Shakespeare Sarani, 2nd Floor, Kolkata - 700 017; Tel.: (+9133) 6655 7746/877 Website: - www.idbibank.in CIN-L65190MH2004GO1148838		[Appendix IV-A] [See proviso to rule 8 (6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES	
E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6)/9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) that the below described immovable property mortgaged / charged to the secured creditor, the Physical Possession of which have been taken by the Authorized officer of IDBI Bank, secured creditors, will be sold on 27-08-2026 (Thursday) "As is where is", "As is what is" and "whatever there is" basis for recovery of dues to the IDBI Bank Ltd from below mention Borrower(s) and Guarantor(s). The Reserve Price and earnest money deposit (EMD) is displayed against the details of respective properties.					
DESCRIPTION OF PROPERTIES TO BE AUCTIONED ON 27-08-2026 (30 days Notice)					
Branch Name	Name of Borrower/ Co-borrower(s)/ Guarantor(s) Mortgagee(s) & A/c No.	Description of the Immovable Property	a) Date of Demand Notice b) Date of Possession Notice c) Claim Amount as per Demand Notice	a) Reserve Price b) Earned Amount Deposit (EMD) c) Bid/Tender Increase Amount	
Kolkata Brabourne Road Branch	Shri. Sujit Ghosh (Borrower) & Smt. Sima Ghosh (Co- Borrower) A/C No LAN- 0060675100 056559 & 006067510 0056568	1 Shri. SUJIT GHOSH (Borrower) & Smt. SIMA GHOSH (Co-Borrower) had mortgaged immovable properties ALL THAT land measuring about 1 Cottah 8 Chittacks 40 sq. ft be the same a little more or less together with structure having pucca roof with half of the common wall at southern side measuring 16 ft stretches from east to west and half of the common wall measuring 8 ft stretches from North to south comprised in Mouza Kanthalpara, J.L. No. 4, R.S. No. 19, Touzi No. 630, appertaining to R.S. Dag No. 2098/3263 and 2096/3242, L.R. Dag No. 3572 and 3573 under C.S. Khatian No. 1098 and 611, R.S. Khatian No. 2004 and 2038, L.R. Khatian Nos. 5813 and 5812, being Holding No. 596/2, 1 No. Bijoyanagar under P.S. Naihati, Ward No. 23, within the limits of Naihati Municipality, District 24 Parganas North which is butted and bounded as On the North : 6 Feet Wide Common Path; On the South : Property of Surabala Gosh, On the East : 6 Feet Wide Common Passage; On the West : Property of Tapas Roy, together with all buildings and structures thereon attached to the earth or permanently fastened to anything attached to the earth. Encumbrance: Not Known.	1) 04.11.2022 2) 07.07.2026 (Physical) c) Rs. 33,39,092.73 (Rupees Thirty Three Lakh Thirty Nine Thousand Ninety Two Paise Seventy Three Only) as on 10.03.2021 together with further interest thereon with effect from 11.03.2021 due to the IDBI Bank Limited	a) Rs. 29.43 Lakhs b) Rs. 2.94 Lakhs. c) Rs 5,000/-	
NOTICE FOR STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6)/9(1) OF SARFAESI ACT 2002 Bid Document can be obtained from Kolkata Zonal Office, IDBI Bank, Kolkata Brabourne Road Branch on working days (11:00 A. M. to 4:00 P. M.) or from the website: website: https://www.bankeauctions.com (by C1India (P) Ltd www.c1india.com) and IDBI Bank's website: https://www.idbibank.in from 29.07.2026 till 26.08.2026.					
Last date of submission of Bid form along with undertaking, KYC documents and EMD			26-08-2026 11.00am to 4.00pm		
Date and Time of inspection :			24-08-2026 11.00am to 3.00pm		
Date and Time of E-Auction :			27-08-2026 11.00am to 2.00pm		
For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank, Secured Creditor's website i.e. www.idbibank.in .					
Date: 26.07.2026 :Place: Kolkata			Sd/- Authorised Officer, IDBI Bank Ltd.		


IDBI BANK

আইডিবিআই ব্যাংক লিমিটেড
 ট্রেনিং ডিপার্টমেন্ট, ৩৯, পেরাশিয়ার স্ট্রিট, কলকাতা-৭০০ ০১৭, ফোন: (০৩৩৩৩) ৩১৪৪ ৭৭৪৩/১৭৭৭, ফ্যাক্স: (০৩৩৩৩) ৩১৪৪ ৭৭৪৩/১৭৭৭, ইমেইল: www.idbi.co.in, IDBI@IDBI.CO.IN

শ্রেণিবিধ ৯-৬)
(সমস্ত নিয়ম ৯(৬) অনুযায়ী)
স্বাধীন সম্পত্তি বিক্রয়ের
আজ্ঞা বিক্রয় বিজ্ঞপ্তি

নিম্নলিখিত বিবরণ অনুযায়ী বিক্রয় করা হবে। বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে। বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে। বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে।

১. বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে। বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে। বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে।

ক্রমিক নং	স্বাধীন সম্পত্তি	স্বাধীন সম্পত্তির বিবরণ	১) বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে।	২) বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে।
১	১) বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে।	১) বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে।	১) বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে।	১) বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে।

স্বাধীন সম্পত্তি বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে। বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে। বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে।

১. বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে। বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে। বিক্রয় প্রক্রিয়ায় অংশগ্রহণের জন্য বিক্রয় বিজ্ঞপ্তি ই-কলেক্ট করা হবে।

The above sale notice was published in the following newspapers on **26-07-2026**.

- The **Economics Times** (English) – West Bengal edition with circulation in West Bengal
- Pratidin** (Bengali) – West Bengal edition with circulation in West Bengal

II. BRIEF DESCRIPTION OF SECURED ASSETS

Immovable property

ALL THAT land measuring about 1 Cottah 8 Chittacks 40 sq. ft be the same a little more or less together with structure having pucca roof with half of the common wall at southern side measuring 16 ft stretches from east to west and half of the common wall measuring 8 ft stretches from North to south comprised in Mouza Kanthalpara, J.L No. 4, R.S No. 19, Touzi No. 630, appertaining to R.S Dag No. 2098/3263 and 2096/3242, L.R Dag No. 3572 and 3573 under C.S Khatian No. 1098 and 611, R.S Khatian No. 2004 and 2038, L.R Khatian Nos. 5813 and 5812, being Holding No. 596/2, 1 No Bijohnagar under P.S Naihati, Ward No. 23, within the limits of Naihati Municipality, District 24 Parganas North which is butted and bounded as On the North : 6 Feet Wide Common Path; On the South : Property of Surabala Gods a the East : 6 Feet Wide Common Passage; On the West : Property of Tapas Roy

III. OUTSTANDING DUES OF THE SECURED CREDITOR

Shri Sujit Ghosh

Total Outstanding Dues as on 09.06.2021

Financial Assistance	Principal	Interest	Total
Home Loan of Rs. 31,40,000 . A/C No 0060675100056559	31,84,645/-	84042/-	3268687/-
Loan For Insurance Premium Rs. 69,700 A/C No 0060675100056568	69608	798	70,405.73/-

Grand Total (A+B): Rs. 33,39,092.73 (Rupees Thirty Three Lakh Thirty Nine Thousand Ninety Two Paise Seventy Three Only) as on 10.03.2021 together with further interest, charges and costs thereon w.e.f 11.03.2021 plus further interest cost & charges thereon.

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. III of the Tender Document (hereinafter referred to as the 'Secured Assets') after taking physical possession of the Secured Assets and the same are being sold on “<i>As is where is</i>”, “<i>As is what is & whatever there is</i>” and “<i>without recourse</i>” basis.
2.	Auction/ bidding shall only be through “online electronic mode” through the website of the service provider: C1India (P) Ltd www.c1india.com & https://www.idbibank.in Address:- C1 India Pvt. Ltd. Plot No.68 3rd Floor Sector – 44 Gurgaon, Haryana Pin: 122003. Support mail id : support@bankeauctions.com Support Mobile Nos.: +917291981124 /25 /26 Web- www.c1india.com Email: delhi@c1india.com Portal:- https://www.bankeauctions.com
3.	<u>Issue of Tender/ Offer / Bid Document</u> The Tender Document along with offer Form is available on sale from <u>July 28, 2026 to August 26, 2026</u> on any working day (except Sunday and other intervening holidays) between 10.00 am to 4.00 pm and can be obtained from Shri Vikas Kumar , DGM or Babli Shaw, Manager, IDBI Bank Ltd., Retail Recovery Department (2nd floor), IDBI Bank Ltd, 44 Shakespeare Sarani, Kolkata-700017, Phone: 033-6655-7709/746 on payment of a non-refundable fees of Rs.100/- (Rupees One Hundred Only) through online payment (i.e. NEFT/RTGS etc.) in favour of “IDBI Bank Ltd-Account No. 06034915010026, IFSC Code : IBKL0000060, Branch : 44, Shakespeare Sarani, Kolkata-700017, with remarks :- IDBI Bank Ltd. purchase of bid documents for E-Auction of the property of Shri Sujit Ghosh along with the name of the Purchaser. The bid document can also be downloaded from IDBI website www.idbi.com. Those bidders preferring to download the Bid Document shall have to furnish the non refundable fee of Rs.100/- as mentioned above, at the time of submission of the bid along with EMD.
4	<u>Reserve Price</u> The Reserve price for the sale of the Secured Assets is as under: • Rs. 29,43,000.00 (Twenty Nine Lakh Forty Three thousand only). <u>Earnest Money Deposit (EMD)</u> The EMD has been fixed at • Rs. 2,94,000/- (Two lakh Ninety Four Thousand Only)

5	The amount of EMD paid by the interested bidders shall carry no interest.
6	The sale of Secured Assets is on “ <i>As is where is</i> ”, “ <i>As is what is & whatever there is</i> ” and “ <i>without recourse</i> ” basis. The description of the immovable properties is based on the mortgages created by the Shri. Sujit Ghosh. (Borrower) with the secured creditor 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 permissions, 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 Shri. Sujit Ghosh 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 whatsoever.
7	<u>Inspection of assets</u> The interested parties may inspect the assets at their own cost between 11.00 a.m. and 3.00 p.m. on the assigned date i.e. 24 August 2026 in the presence of a representative of the AO available at the site to facilitate the inspection. The interested parties while inspecting the asset will conduct themselves as per the instructions of the AO or the representative of the AO present there.
8	<u>Due Diligence by the Bidders</u> The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets w.r.t. area, boundaries, description of the property etc. including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, pending litigations (if any) etc. whether the bidder actually inspects or visits or verifies or not.
9	To the best of knowledge and information of Bank /Authorized Officer no other encumbrances exists on the stated properties. 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.
10	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 its boundaries and details of immovable 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 abutments 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-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.
12	<u>Submission of Tender/Offer</u> 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 VI is for Individuals and The format Chapter VII 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 & other identity proof etc.) to the Authorised Officer at IDBI Bank Ltd. After scrutinizing, if the bid documents are complete in all respect, the eligible bidders shall receive user id / password on their valid email id (mandatory for e-auction) from the e-auction service provider Bank e-Auctions C1 INDIA Pvt Ltd
14	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested by the Bidder.
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	<u>Last date for submission of Tender/Offer /Bid Document</u> The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the AO, Shri Vikas Kumar, Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Retail Recovery Department (2nd floor), 44 Shakespeare Sarani, Kolkata-700017. Phone: 033-6655-7709/746, not later than 4.00 PM on August 26 2026 with EMD amount of Rs. 2,94,000/- (Rupees Two lakh Ninety Four Thousand Only) through online payment (i.e. NEFT/RTGS etc.) to the IDBI Bank Ltd. Account No. 06034915010026, IFSC

	Code : IBKL000060, Branch: 44 Shakespeare Sarani, Kolkata-700017 with remarks :- IDBI Bank Ltd. EMD for E-Auction of the property of Shri Sujit Ghosh.” along with the name of the purchaser. Such bidders must indicate NEFT/RTGS UTR No., Amount remitted and date in the appropriate space in the Bid Forms. Bidders who have downloaded the Bid Document from IDBI website www.idbi.com or from the website of the e-auction service provider https:// www.bankeauctions.com and www.c1india.com must pay Rs.100/- (Rupees one hundred only) towards the cost of the same, by way of wire transfer/ online payment through NEFT/RTGS etc. In case, the amount is remitted by way of NEFT/RTGS etc., bidders must indicate NEFT/RTGS UTR No., Amount remitted and date in the appropriate space in the Bid Forms.
18	Only those bidders will be permitted to participate in the e -auction whose Tender/ Offer /Bid Document is complete in every respect and whose Remittance/Payment 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 if it Reject the - Form of Tender /Offer/ Bid, if found incomplete in any respect. Application with incomplete documents or discrepancies 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.
19	<u>Registration with E-Auction Service Provider</u> Participants who are not already registered with the e-auction provider bank auctions C1 India pvt ltd , M. No- 917291981124/917291981129 Should register themselves by following the procedure mentioned at the website: www.bankeauctions.com and www.c1india.com. The user id and password will be then sent directly to the registered participants / intending purchasers whose Bid Document is complete in every respect and whose Demand Draft/Pay Order for EMD is found to be in order. The documents with further directions by the e- auction provider company, if any, for log in and participating in the auction through online process. After receiving the userid / password, in case any bidders feel the need for training / e – auction support, such bidders may contact Helpline No.:- bank auctions C1 India pvt ltd , M. No- 917291981124/917291981129 who is the Service Provider to arrange e – auction platform. 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. The Bank/ AO / e-auction service provider will not be responsible for any error occurred due to power failure / computer hardware or software error / network error etc. at the time of e-auction.

20 The e- auction day : August 27, 2026

Secured Asset Description	E –Auction time
ALL THAT land measuring about 1 Cottah 8 Chittacks 40 sq. ft be the samea little more or less together with structure having pucca roof with half of the common wall at southern side measuring 16 ft stretches from east to west and half of the common wall measuring 8 ft stretches from North to south comprised in Mouza Kanthalpara, J.L No. 4, R.S No. 19, Touzi No. 630, appertaining to R.S Dag No. 2098/3263 and 2096/3242, L.R Dag No. 3572 and 3573 under C.S Khatian No. 1098 and 611, R.S Khatian No. 2004 and 2038, L.R Khatian Nos. 5813 and 5812, being Holding No. 596/2, 1 No Bijohnagar under P.S Naihati, Ward No. 23, within the limits of Naihati Municipality, District 24 Parganas North which is butted and bounded as On the North : 6 Feet Wide Common Path; On the South : Property of Surabala Gods a the East : 6 Feet Wide Common Passage; On the West : Property of Tapas Roy	11.00 a.m. to 02.00 p.m. (Subject to unlimited extensions of 5 minutes each as explained herein below)

Interested bidders, who will be found eligible and who submitted their refundable & non interest bearing EMD, 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 three hours** on e-auction platform at website: [https:// www.bankeauctions.com](https://www.bankeauctions.com) and www.clindia.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 <u>Rs.5,000/- (Rupees Five Thousand)</u> Increase in bid amount below the said Rs. 5,000 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.
21	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. 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 and the amount of EMD will not carry any interest.
22	<u>Payment of Sale Price</u> The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the AO and 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 through online payment (i.e. NEFT/RTGS etc.) "IDBI Bank Ltd. – Account No. 06034915010026, IFSC Code: IBKL000060, Branch: 44 Shakespeare Sarani, Kolkata- 700017 with remarks:-1st payment to Purchase the property of Shri Sujit Ghosh through E-Auction dated 27.08.2026 along with the name of the purchaser. The balance 75% of the sale price on or before 15th day of confirmation of sale through the same way mentioned earlier with remarks:-Final payment to Purchase the property through E-Auction dated 27.08.2026 along with the name of the purchaser. Or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer.
23	In case of default in payment by the successful bidder, the amount already deposited by the successful bidder including the EMD shall be liable to be forfeited and the defaulting purchaser shall have no claim/right in respect of property/amount.
24	The defaulting successful bidder shall forfeit all claims to the assets or to any part of the sum for which it may be subsequently sold.
25	In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to resell the assets to the second/third highest bidder in the above manner, who shall also be treated as the successful bidder mentioned in clauses 13 to 20 above and further in terms of this Bid Document.
26	On confirmation of sale and if the terms of payment have been complied with, the AO exercising the power of sale shall issue Certificate of Sale for the 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	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), 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 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 / Industrial area 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.
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	<u>General Terms and Conditions</u> The AO 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 whenever required.
32	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.

33	The AO 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 AO, at its 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.
34	In the event the said sale in favour of the bidder not being confirmed by AO, otherwise than on account of 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, legal expenses and expenses of and incidental to the said sale and investigation of title or any other costs incurred by him/her.
35	The Bank is not liable to pay any interest or to refund EMD/ Purchase Amount 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.
36	Offers received for sale and / or accepted are non transferable.
37	Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him only.
38	All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
39	Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons whatsoever.
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.

V. BRIEF DETAILS OF BID DOCUMENT

BID FORM FOR PURCHASE OF SECURED ASSETS DESCRIPTION

LOCATED AT NAHATI NORTH 24 PARGANAS DISTRICT IN THE STATE OF WEST BENGAL

Immovable property

ALL THAT land measuring about 1 Cottah 8 Chittacks 40 sq. ft be the samea little more or less together with structure having pucca roof with half of the common wall at southern side measuring 16 ft stretches from east to west and half of the common wall measuring 8 ft stretches from North to south comprised in Mouza Kanthalpara, J.L No. 4, R.S No. 19, Touzi No. 630, appertaining to R.S Dag No. 2098/3263 and 2096/3242, L.R Dag No. 3572 and 3573 under C.S Khatian No. 1098 and 611, R.S Khatian No. 2004 and 2038, L.R Khatian Nos. 5813 and 5812, being Holding No. 596/2, 1 No Bijohnagar under P.S Nahati, Ward No. 23, within the limits of Nahati Municipality, District 24 Parganas North which is butted and bounded as On the North : 6 Feet Wide Common Path; On the South : Property of Surabala Gods a the East : 6 Feet Wide Common Passage; On the West : Property of Tapas Roy.

1	Issue of Bid Document	:	The Bid Document can be obtained from Shri Vikas Kumar, DGM / Babli Shaw, AGM, IDBI Bank Ltd., 2 nd floor, IDBI Bank Ltd 44 Shakespeare Sarani, Kolkata-700017, from 28.07.2026 to 10.08.2026 on any working day (except Sunday and other intervening holidays) between 10.00 a.m. to 4.00 p.m. on payment of non refundable fees of Rs. 100/- (Rupees One Hundred Only) through online payment (i.e. NEFT/RTGS etc.) to “IDBI Bank Ltd- Account No. 06034915010026, IFSC Code: IBKL000060, Branch: 44 Shakespeare Sarani, Kolkata-700017 with remarks:- IDBI Bank Ltd. Purchase of Bid Documents for E-Auction of property of Shri Sujit Ghosh.” along with the Name of the Purchaser. The Bid Document can also be downloaded from IDBI website (www.idbibank.com) And https:// www.bankeauctions.com . Those bidders preferring to download the Bid Document from the website shall have to furnish the non-refundable fee of Rs.100/- (Rupees One Hundred only) as mentioned above at the time of submission of the Bid Document. Interested parties can participate in the e-auction for only one lot or all, as they desire. Separate Bid Documents along with EMD to be submitted for each lot.
2	Cost of the Bid Document	:	Rs. 100/- (Rupees One Hundred Only).
3	Last Date and time for submission of Bid Document together with EMD	:	August 26, 2026 till 4.00 PM
4	Place, Date and time of E-Auction	:	Place: e-auction platform at website: https:// www.bankeauctions.com Date: 27-08-2026 Time: 11.00 a.m. to 02.00 p.m. with unlimited extensions of 5 minutes each beyond 2.00 p.m., if required.

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

For purchase of secured assets in the account of **Shri Sujit Ghosh** Located at Naihati North 24 Pgs, District in the State of West Bengal.

(To be filled and submitted by the Bidder)

<u>Immovable property:</u>			
ALL THAT land measuring about 1 Cottah 8 Chittacks 40 sq. ft be the samea little more or less together with structure having pucca roof with half of the common wall at southern side measuring 16 ft stretches from east to west and half of the common wall measuring 8 ft stretches from North to south comprised in Mouza Kanthalpara, J.L No. 4, R.S No. 19, Touzi No. 630, appertaining to R.S Dag No. 2098/3263 and 2096/3242, L.R Dag No. 3572 and 3573 under C.S Khatian No. 1098 and 611, R.S Khatian No. 2004 and 2038, L.R Khatian Nos. 5813 and 5812, being Holding No. 596/2, 1 No Bijoyanagar under P.S Naihati, Ward No. 23, within the limits of Naihati Municipality, District 24 Parganas North which is butted and bounded as On the North : 6 Feet Wide Common Path; On the South : Property of Surabala Gods a the East : 6 Feet Wide Common Passage; On the West : Property of Tapas Roy			
1	a) Full Name of the Bidder (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 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/-		
	i) Form No.		
	ii) Demand Draft No. / Pay Order No.		Please pay through online payment (i.e. NEFT/RTGS etc.)
	iii) Date of Demand Draft / Pay Order		-
	iv) Name of the issuing Bank and Branch		-

	Bidders who have downloaded the Bid Document from IDBI website <u>www.idbi.com</u> 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)	
	<i>i)</i> Demand Draft No. / Pay Order No.	: Please pay through online payment (i.e. NEFT/RTGS etc.)
	<i>ii)</i> Date of Demand Draft / Pay Order	: -
	<i>iii)</i> 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.

Signature of the duly authorised official of the Bidder

Name and Designation of the Authorised Signatory

Place:

Date:

VII. FORMAT FOR SUBMISSION OF PROFILE OF THE BIDDER

COMPANY/ PARTNERSHIP/ PROPRIETORSHIP

For purchase of secured assets in the account of **Shri Sujit Ghosh** . Located at Naihati North 24 Parganas in the State of West Bengal.

(To be filled and submitted by the Bidder)

ALL THAT land measuring about 1 Cottah 8 Chittacks 40 sq. ft be the samea little more or less together with structure having pucca roof with half of the common wall at southern side measuring 16 ft stretches from east to west and half of the common wall measuring 8 ft stretches from North to south comprised in Mouza Kanthalpara, J.L No. 4, R.S No. 19, Touzi No. 630, appertaining to R.S Dag No. 2098/3263 and 2096/3242, L.R Dag No. 3572 and 3573 under C.S Khatian No. 1098 and 611, R.S Khatian No. 2004 and 2038, L.R Khatian Nos. 5813 and 5812, being Holding No. 596/2, 1 No Bijohnagar under P.S Naihati, Ward No. 23, within the limits of Naihati Municipality, District 24 Parganas North which is butted and bounded as On the North : 6 Feet Wide Common Path; On the South : Property of Surabala Gods a the East : 6 Feet Wide Common Passage; On the West : Property of Tapas Roy		
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 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.100/-		
	<i>i)</i> Form No.		
	<i>ii)</i> Demand Draft No. / Pay Order No.	Please pay through wire transfer/ online payment	
	<i>iii)</i> Date of Demand Draft / Pay Order	-	
	<i>iv)</i> Name of the issuing Bank and Branch	-	
	Bidders who have downloaded the Bid Document from IDBI website <u>www.idbi.com</u> and prefers to remit Rs.100/- 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)	:	
	<i>i)</i> Demand Draft No. / Pay Order No.	Please pay through wire transfer/ online payment	
	<i>ii)</i> Date of Demand Draft / Pay Order	-	
	<i>iii)</i> 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.

VIII. 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,
Retail Recovery Department,
IDBI Bank Ltd, 2nd Floor, IDBI Hosue,
44 Shakespeare Sarani, Kolkata-700017.

Sir/Madam,

For the purchase of the property of Shri. Sujit Ghosh located at Naihati in the State of West Bengal.

<u>Immovable property</u>

- 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 I will have to pay 25% of sale consideration (less EMD amount) on the same day or not later than the next working day and remaining 75% of sale price will be deposited on or before 15th day of consideration of sale. If I/We fail to deposit the initial amount of 25%, the EMD will be liable to be forfeited. I also understand that if 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, I will have to pay 25% of sale consideration (less EMD amount) on same day or not later than next working day and remaining 75% of sale price will be deposited on or before 15th day of consideration of sale. 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 Shri. Sujit Ghosh and Sima Ghosh 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.
- 7 I/We also submitted amount of
 - Rs. 2,94,000/- (Two Lakh Ninety Four Thousand Only) towards Earnest Money Deposit (EMD) through wire transfer vide UTR No. _____, dated _____ in IDBI Bank Limited Account No. 06034915010026, IFSC Code : IBKL000060, Branch : Brabourne Road Branch **Or**

I/ We have remitted

- Rs. 2,94,000/- (Two Lakh Ninety Four Thousand Only)

towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of RTGS amount in favour of IDBI Bank Limited, Account No. 06034915010026, IFSC Code : IBKL000060, Branch : Brabourne Road.

- 8 We understand that the EMD will not carry any interest.
- 9 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
- 10 I/We hereby confirm that I/We do not have any kind of relationship (professional/personal), with Borrower/Promoters/Guarantors/Mortgagors.
- 11 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.
- 12 I/We have carried out comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets.

Place:

Dated ____ day of _____ 2026

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 1 :

Signature :

Name & Address :

Occupation :

WITNESS 2 :

Signature :

Name & Address :

Occupation :

IX

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.