



The Authorised Officer (AO)  
of  
IDBI BANK LIMITED

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

**BID DOCUMENT**

For Prosenjit Paul

SALE OF ASSETS OF **Mr Prosenjit Paul (Borrower)** at Mortgage be deposit of REGD SALE DEED NO 6020 of 2007 dt 11.07.2007 in respect of immovable properties consist of ALL THAT fully constructed and finished self-contained residential flat on the third floor, “south east corner, having’ super built up area measuring about 630 sq. ft. more or less consisting of one bed room one kitchen with dining, one balcony, one toilet of the premises described in the Schedule ‘A’ above under the name and style of “Shubhashini apartment” ALL THAT piece and parcel of land measuring about is (five) Cottahs more or less situated within Mouja - Natagarh, J.L. No. 15, R.S. No. 101, Touzi No. 155 under Khatian No. 385-at Dag No. 2021 under Panihati Municipality at Ward No. 31, Road No. 6, H.B. Town, Sodepur, District- 24 Parganas (North). This property is butted and bounded by. On the North: Plot No. A-120, House of Mr. K.P. Majumdar. On The South :Plot No. A/22, House of Mrs. Roy, On the East : Common Road, Road No. 6, On the West : Plot No. A/16, House of Mr. P. Roy

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

&

The Security Interest (Enforcement) Rules, 2002

Dated: 02.06.2025


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**IMPORTANT DATES & INFORMATION:**

<b>Bid Increase Amount</b>	<b>By Rs 10,000/-</b>
<b>Sale of Bid / Tender document</b>	Bid Document can be obtained from Kolkata Zonal Office on working days (10.00 A. M. to 6.00 P.M.) or from the website: <a href="http://www.idbibank.in">www.idbibank.in</a> and <a href="http://www.baanknet.com">www.baanknet.com</a> till June, 26 2025
<b>Date of Inspection</b>	June 21 -2025
<b>Last Date of submission of Bid along with EMD &amp; KYC documents</b>	June 26 2025 up to 6 p.m
<b>Date of e –auction/ Time of e – Auction</b>	June 27, 2025 from 11 A.M. to 1 P.M.

# I. Public Notice for Sale published in the newspapers :

## Business Standard (English) :

 <b>IDBI BANK</b>		<b>IDBI BANK LTD</b> Retail Recovery Department 44, Shakespeare Sarani 2 Floor, Kolkata - 700 017 Ph. No. : 933-66557766/838, Website : www.idbibank.in CIN : L65190MH2004GOI148838	Sale Notice under <b>SARFAESI Act</b> For immovable Secured Assets
<b>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.</b>			
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.			
Name & Address Of the a) Borrower b) Guarantor / Proprietor's Name & address	a) Demand Notice Date b) Possession Date c) Outstanding Balance as per Demand Notice	Description of Immovable Property	A) Reserve Price B) Earnest Money Deposit (E.M.D.) C) Bid Increment Amount D) Date of Auction
<b>RAJAT PANCHAMIA (Borrower)</b> Prop. Rajat Enterprise, 58-D, Netaji Subhas Road, Ganesh Market, Room No. - 517, 5th Floor, Kolkata - 700001. Also At : 111, Chittaranjan Avenue, Flat - 31-A, Opp Medical College, Kolkata - 700073 To, Prop. of M/s Rajat Enterprise 111, Chittaranjan Avenue, Flat - 31-A, Opp Medical College, Kolkata - 700073. <b>RITA PANCHAMIA (Co-Borrower)</b> 58-D, Netaji Subhas Road, Ganesh Market, Room No. - 517, 5th Floor, Kolkata - 700001 Also at : 111, Chittaranjan Avenue, Flat - 31-A, Opp Medical College, Kolkata - 700073. To, Prop. of M/s Rajat Enterprise 58-D, Netaji Subhas Road, Ganesh Market, Room No. - 517, 5th Floor, Kolkata - 700001	a) 07.01.2023 b) 27.02.2024 c) Rs. 1,85,06,326.00/- (Rupees One Crore Eighty Five Lakhs Six Thousand Three Hundred Twenty Six Only)	ALL THAT Flat No. 31A measuring about 1842 sq. ft. (Covered area) on the 5th floor of the building built and constructed at or upon the plot of land measuring about 12 catkins 11 catkins and 37 sq.ft. lying and situated at Municipal Premises No. 111 Chittaranjan Avenue under municipal Ward No. 44 within the limits of Kolkata Municipal Corporation and <b>butted and bounded</b> as under : On or toward East by :By Chittaranjan Avenue; On or towards West by : By Premises No. 38, Colocotola Street; On or towards North by : By Premises No. 113, Chittaranjan Avenue; On or towards South by : By Municipal Lane named Kavinaj Row.	A) Rs. 1,73,00,000.00 B) Rs. 17,30,000.00 C) Rs. 10,000/- D) On 12.06.2025
<b>The legal heir of Shri Samir Pramanik</b> B/2/1, Ramgarh Colony, Ward No. 99, P.S. - Jodhpur, Kolkata - 700047. <b>Smt. Shyamali Pramanik (Co-Borrower)</b> B/2/1, Ramgarh Colony, Ward No. 99, P.S. - Jodhpur, Kolkata - 700047.	a) 30.05.2022 b) 06.09.2022 c) Rs. 41,15,522.00/- (Rupees Forty One Lakh Fifteen Thousand Five Hundred Twenty Two Only)	ALL THAT one self-contained residential flat (Mosaic Flooring) being no. - F1, measuring about 1218 sq.ft. super build up area more or less, on the Ground Floor of the 10 year old building, consisting of 03 Bed Rooms, 01 Living Room, 01 Kitchen, 01 Toilet, 01 W.C. and 01 Verandah, together with undivided proportionate share and interest of land, being Municipal premises no- 87/1264B/1, Raja S.C. Mullick Road, also known as B/2/1, Ramgarh Colony, within the limits of K.M.C., under Ward No. - 99, P.S. - Jodhpur, Kolkata - 700047, within the Jurisdiction of District South 24 PGS and the premises upon the said flat is situated is <b>butted and bounded</b> by : On the North : 87/1264B/1, Raja S.C. Mullick Road; On the South : E.P. No. - 284; On the East : E.P. No. - 283 & 283A; On the West : By 10' Feet Wide K.M.C. Road.	A) Rs. 39,87,200.00 B) Rs. 3,98,720.00 C) Rs. 10,000/- D) On 12.06.2025
<b>PROSENUJIT PAUL (Borrower)</b> A/256, Subhasini Apartment, 3rd Floor, S-E Side H.B. Town Road No. 6, Sodepur, District : North Twenty Four Parganas, West Bengal, Pincode : 700110, Mobile No : 7003239811 Also At : <b>PROSENUJIT PAUL (Borrower)</b> A/77 Purbayan Sodepur, Kolkata - 700110 <b>TUMPA PAUL (Co-Borrower)</b> A/256, Subhasini Apartment, 3rd Floor, S-E side H.B. Town Road No. 6, Sodepur, District : North Twenty Four Parganas, West Bengal, Pincode : 700110, Mobile No : 7003239811 Also at : <b>TUMPA PAUL (Co-Borrower)</b> A/77 Purbayan Sodepur, Kolkata - 700110	a) 25.01.2023 b) 18.03.2025 c) Rs. 19,15,939/- (Rupees Nineteen Lakhs Fifteen Thousand Nine Hundred Thirty Nine Only)	ALL THAT piece and parcel of land measuring about is (five) Catkins more or less situated within Mouja - Natagarh, J.L. No. 15, R.S. No. 101, Toud No. 155 under Khata No. 385- at Dag No. 2021 under Panhati Municipality at Ward No. 31, Road No. 6, H.B. Town, Sodepur, District - 24 Parganas (North). This property is <b>butted and bounded</b> by : On the North : Plot N A-120, House of Mr. K.P. Majumdar; On the South : Plot No. A/22, House of Mrs. Roy; On the East : Common Road, Road No. 6; On the West : Plot No. A/16, House of Mr. P. Roy. ALL THAT fully constructed and finished self-contained residential flat on the third floor, "south east corner, having" super built up area measuring about 636 sq. ft. more or less consisting of one bed room one kitchen with dining, one balcony, one toilet of the premises described in the Schedule 'A' above under the name and style of "Shubhashini apartment".	A) Rs. 20,95,000.00 B) Rs. 2,09,000.00 C) Rs. 10,000/- D) On 27.06.2025
<b>SUBHASISH SEN (Borrower)</b> S/o Dilip Kr Sen, Purbanchal, Barasat-1, P.O. - Duttapukur, P.S. - Barasat, Under Duttapukur I Gram Panchayat, Dist. - North 24 Parganas, 743248 Also at : <b>SUBHASISH SEN (Borrower)</b> S/o Dilip Kr Sen, Connect World, Purbanchal, Barasat - 1 Duttapukur, P.S. - Barasat, Dist. - North 24 Pgs., Pin - 743248 <b>DEBASISH SEN (Co-Borrower)</b> S/o Dilip Sen, 21/1/G, Dr. Panchanan Mitra Lane, K.G Bose Sarani, Chous Avenue, Kolkata - 700065	a) 17.03.2023 b) 07.04.2025 c) Rs. 15,41,749.51/- (Rupees Fifteen Lakh Forty One Thousand Seven Hundred Forty Nine and Fifty One Paise Only)	ALL THAT piece and parcel of the land measuring about 03 catkins 25 sq.ft. be the same or little more or less lying and situated at Mouza Duttapukur J.L. No. 122, Toud No. 146, R.S. No. 212 C.S. Dag No. 157(P), under L.R. Khata No. 917 & 1126, under Duttapukur I Gram Panchayat, P.S. - Barasat, Purbanchal, Barasat - 1 District North 24 Parganas North 24 Parganas State West Bengal Pin Code - 743248. The said Property is <b>butted and bounded</b> as follows : On the North : Land of Plot No. 14; On the South : Land of Plot No. 16; On the East : Land of Plot No. 35 Dag No. 157; On the West : Duttapukur Station Road. Together with all and singular the structures and erections thereon, both present and future.	A) Rs. 13,41,000.00 B) Rs. 1,34,000.00 C) Rs. 10,000/- D) On 27.06.2025
<b>List of Terms and Conditions appearing in the bid documents :</b> 1. The sale would be on E-Auction platform at the website <a href="https://bsnkrinet.com/">https://bsnkrinet.com/</a> 2. The Bid Document can be obtained from Kolkata Zonal Office, 44, Shakespeare Sarani, Kolkata - 700017 on working days (10:00 A.M. to 5:00 PM) it can be downloaded from the website <a href="http://www.idbibank.in">www.idbibank.in</a> 3. To the best of knowledge and information there are no encumbrances on the above properties. 4. This publication is also statutory sale notice to the Borrower's / Guarantor's / 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 ( <a href="http://www.idbibank.in">www.idbibank.in</a> ) 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 : 24.05.2025 Place : Kolkata		Sd/- Authorized Officer, IDBI Bank	

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- i) Business Standard (English) – West Bengal Edition
- ii) Ekdin (Bengali) – West Bengal Edition



## POSSESSION NOTICE PUBLISHED IN NEWSPAPERS

The possession notice was published in the following newspapers on **19.03.2025**.

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

 <b>IDBI BANK</b>		<b>IDBI Bank Limited, Retail Recovery Department,</b> <b>44, Shakespeare Sarani, 2nd Floor, Kolkata-700017</b> <b>Ph. No. (033) 66557725, Website:- www.idbi.com,</b> <b>CIN - L65190MH2004GOI148838</b>		<b>Appendix IV, Rule 8(1)</b> <b>POSSESSION NOTICE</b> <b>(For Immovable Property)</b>
<p>Whereas, The undersigned being the authorised officer of IDBI Bank Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13(12) read with rule 3 of Security Interest (Enforcement) Rules, 2002 issued a demand notice to <b>Borrower/ Co-Borrower</b> to repay the amount mentioned in the notice together with further interest, cost and charges thereon within 60 days from the date of the receipt of the said notice.</p> <p>The <b>borrowers / Co-borrowers</b> having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken <b>physical / symbolic possession</b> of the property described herein below, in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on the date mentioned below. The <b>borrower / Co-borrower</b> in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IDBI Bank Limited for an amount together with further interest cost and charges thereon.</p> <p>The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.</p>				
Sl. No.	Name and Account of the Borrower / Co-borrower	1) Date of Demand Notice 2) Date of Physical Possession 3) Claim Amount as per Demand Notice	Description of the Immovable Property	
1	<b>Shri Prosenjit Paul (Borrower) and Smt. Tumpa Paul (Co-Borrower)</b>	(1) 25.01.2023 (2) 18.03.2025 (3) Rs.19,15,939.00 as on 10.10.2022 together with further interest, cost and charges thereon	<p>ALL THAT fully constructed and finished self-contained residential flat on the third floor, 'south east corner, having' super built up area measuring about 630 sq. ft. more or less consisting of one bed room, one kitchen with dining, one balcony, one toilet of the premises under the name and style of 'Shubhashini apartment' situated in all that piece and parcel of land measuring about (five) Cottahs more or less within Mouja - Natagarh, J.L. No. 15, R.S. No. 101, Touzi No. 155 under Khatian No. 385 at Dag No. 2021 under Panihati Municipality at Ward No. 31, Road No. 6, H.B. Town, Sodepur, District- 24 Parganas (North). <b>This property is buttressed and bounded by: On the North : Plot No. A-120, House of Mr. K.P. Majumdar. On the South : Plot No. A/22, House of Mrs. Roy, On the East : Common Road, Road No. 6, On the West: Plot No. A/16, House of Mr. P. Roy.</b></p> <p style="text-align: right;"><b>Physical Possession</b></p>	
2	<b>Swapna Food Product (through its Proprietor) Swapna Karmakar (borrower) and Sisir Karmakar (co-borrower)</b>	(1) 19.12.2024 (2) 18.03.2025 (3) Rs.27,49,561.71 (Rs.13,66,617.78 for LAN 1148675100002707 and Rs. 13,82,943.93 for LAN 1148651100000231) due as on 13/12/2024 together with further interest from 14/12/2024) along with further interest cost and charges thereon	<p>ALL THAT two storied RCC frame structured building situated at land measuring 01 Cottahs 13 Chittacks 09 sq ft. more or less, lying and situated Mouza -Bilkanda, J. L. No. 25, Touzi No. 223, Re. Sa. No. 100, comprised Dag No. 77 under Khatian no. 86, comprised under jurisdiction Addl. District Sub Registrar office at Barrackpore, P.S.-Ghola, Dist - 24 North Parganas. <b>The said property is buttressed and bounded by as follows: On the North: By 12 feet wide common passage Road, On the South: By Land of Plot No. 39, On the East: By Land of Plot No. 21, On the West: By 16 feet wide common road.</b></p> <p style="text-align: right;"><b>Symbolic Possession</b></p>	
3	<b>Shri Dipankar Das (borrower) and Shri Ritam Das (co-borrower)</b>	(1) 09.09.2024 (2) 18.03.2025 (3) Rs.14,36,438/- due as on 16.09.2024 (interest reckoned up to 09.09.2024) together with further interest cost & other charges thereon from 10.09.2024 along with further interest cost and charges thereon	<p>ALL THAT one self-contained residential flat being Flat No. B having a super built up area of 802 sq ft with lift and marble flooring on the ground floor on a (G+4) building named and style as "Tisha Apartment" which is constructed upon a piece and parcel of land measuring an area of 07 Cottahs 01 Chittacks 07 sq ft (01 Cottah 15 Chittacks 37 sq ft + 02 Cottah 06 Chittacks 39 sq ft + 02 Cottah 10 Chittacks 21 sq ft.) be the same or a little more or less under C.S. Dag No. 141, R.S. Dag no. 141/361, L.R. Dag No. 319, C.S. Khatian No. 86, R.S. Khatian No. 144/1, L.R. Khatian No. 677 lying and situated at Mouza Rambhadrabati, J.L. No. 7, R.S. No. 43, Touzi Nos.226, 183, R. N. Avenue, within the jurisdiction of Panihati Municipality, under ward no 16, P.S. Khardah, Dist North 24 Parganas, Kolkata, West Bengal 700110.</p> <p style="text-align: right;"><b>Symbolic Possession</b></p>	
<b>Date : 19.03.2025</b> <b>Place : Kolkata</b>		<b>Authorised Officer</b> <b>IDBI Bank Ltd.</b>		



ii) Arthik Lipi (Bengali) – West Bengal edition with circulation in West Bengal

 <b>IDBI BANK</b>		আইডিবিআই ব্যাংক লিমিটেড, রিটেল রিকভারি বিভাগ ৪৪, শেখাপায়ের সরণি, তৃতীয় তল, কলকাতা-৭০০০১৭ ফোন নং : (০৩৩) ৬৬৫৫৭৭২৫, ওয়েবসাইট : www.idbi.co.in, CIN : L65190MH2004GOI148838	[পরিশিষ্ট -৪ ক্রম ৮ (১)] দখল বিজ্ঞপ্তি (স্থাবর সম্পত্তির জন্য)
<p>যেহেতু, আইডিবিআই ব্যাংক লিমিটেডের নিম্নলিখিতকরী আধিকারিক, নি সিকিউরিটিজ ট্রাস্ট অ্যান্ড রিকনস্ট্রাকশন অফ ফিন্যান্সিয়াল অ্যাসেসমেন্ট অ্যান্ড সিকিউরিটি ইন্টারেস্ট আইন, ২০০২ (২০০২ সালের ৪৪) এবং তার উপরে থাকা ক্ষমতাবলে আইনের আইনের ১৩(১২) ধারা এর সঙ্গে পঠনীয় রুল ৩ অফ সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলস ২০০২ অনুসারে দাবি বিজ্ঞপ্তি জারি করেছেন, ঋণগ্রহীতা/সহ-ঋণগ্রহীতার অর্থ পরিশোধ করতে ব্যর্থ হওয়ার, ঋণগ্রহীতা এবং সাধারণ জনগণকে এতদ্বারা বিজ্ঞপিত করা হচ্ছে যে, 'নিম্নলিখিতকরী ব্যক্তি, ১৩ ধারার উপধারা (৪) এর সঙ্গে পঠনীয় রুল ৮ অফ নি সিকিউরিটি ইন্টারেস্ট (এনফোর্সমেন্ট) রুলস ২০০২-এর অধীনে নিম্নে বর্ণিত সম্পত্তির বাস্তবিক/প্রতীকী দখল গ্রহণ করেছেন।</p> <p>বিশেষ করে ঋণগ্রহীতা/সহ-ঋণগ্রহীতা এবং সাধারণ জনগণকে এতদ্বারা সতর্ক করা হচ্ছে যে, সম্পত্তির সাথে লেনদেন না করার জন্য এবং সম্পত্তির সাথে যে কোনো লেনদেনের জন্য আইডিবিআই ব্যাংক লিমিটেডের উপর অতিরিক্ত সুদের খরচ এবং চার্জ প্রযোজ্য হবে।</p> <p>ঋণগ্রহীতার দুরি আকর্ষণ করা হচ্ছে যে, বিদ্যমান সময়ের মধ্যে, 'সুরক্ষিত সম্পদ উদ্ধারের জন্য আইনের ধারা ১৩-এর উপ-ধারা (৮) এর বিধানগুলির প্রতি।</p>			
মেনাদার এবং সহ-মেনাদারের নাম	(ক) দাবি বিজ্ঞপ্তির তারিখ (খ) দখলের তারিখ (গ) দাবি বিজ্ঞপ্তি অনুসারে দাবি অর্থিক	স্থাবর সম্পত্তির বিবরণী	
শ্রী প্রসেনজিৎ পাল (ঋণগ্রহীতা) এবং শ্রীমতী চুম্পা পাল (সহ-ঋণগ্রহীতা)	(১) ২৫.০১.২০২৩ (২) ১৮.০৩.২০২৪ (৩) ১৯.১৫.২০২২.০০ টাকা ১০.১০.২০২২ তারিখ পর্যন্ত আবও সুদ, খরচ এবং তার চার্জ সহ	তৃতীয়া তলায়, 'দক্ষিণ-পূর্ব কোর্স' সম্পূর্ণরূপে নির্মিত এবং সমাপ্ত স্বয়ংসম্পূর্ণ আবাসিক ফ্ল্যাটটি - প্রায় ৬৩০ বর্গফুট, যার মধ্যে একটি শয়নকক্ষ, একটি রান্নাঘর সহ ভাইনিং, একটি বারান্দা, প্রাঙ্গণের একটি টারলেট - 'গুডাফিনি অ্যাপার্টমেন্ট' এর নাম এবং স্টাইলের অধীনে - এই সমস্ত অংশে অবস্থিত এবং প্রায় (পাঁচ) কঠো পরিমাপের জমির একটি অংশ মৌজা - নাগিগড়, জে.এল. নং ১৫, আর.এস. নং ১০১, তেজি নং ১৫৫ এর অধীনে খতিয়ান পানিহাটি পৌরসভার অধীনে লগ নং ২০২১-এ ০৮৫ নম্বর ওয়ার্ডে। এই সম্পত্তি টোহাফি নিম্নলিখিত: উত্তর: প্রট নং এ- ১২০, শ্রী কে.পি. মজুমদারের বাড়ি। দক্ষিণে: প্রট নং এ/২২, শ্রীমতি রায়ের বাড়ি পূর্বে: বানান রোড, রোড নং ৬। পশ্চিমে: প্রট নং এ/১৬, শ্রী পি. রায়ের বাড়ি।	
স্বপ্না কুন্ত প্রোডাক্ট (এর মালিক) স্বপ্না কর্মকার (ঋণগ্রহীতা) এবং শিশির কর্মকার (সহ-ঋণগ্রহীতা)	(১) ১৯.১২.২০২৪ (২) ১৮.০২.২০২৪ (৩) ২৭.৪২.৫৬১.৭১ টাকা (লান ১১৪৮৬৭৫১ ০০০২৭০৭ এর জন্য ১০.৬৬.৬১৭.৭৮ টাকা এবং লান ১১৪৮৬৫১১ ০০০০০২৩১ এর জন্য ১০.৮২.৯৪৬.৯৩ টাকা ১০/১২/২০২৪ তারিখ পর্যন্ত বাকীয়া এর সঙ্গে ভবিষ্যতের সুদ খরচ এবং চার্জ মুক্ত হবে ১৪/১২/ ২০২৪ তারিখ থেকে এর সঙ্গে ভবিষ্যতের সুদ খরচ এবং চার্জ মুক্ত হবে।	এই সমস্ত স্থিতল আরসিসি কল্লমেগত ভবন ০১ কঠো, ১৩ ছতাক, ০৯ বর্গফুট অয়তনের জমিতে অবস্থিত, যা কলমেশি, বিলকপা, জে.এল. নং ২৫, তেজি নং ২২৩, আরইএসএ নং ১০০, খতিয়ান নং ৮৬ এর অধীনে লগ নং ৭৭ নিয়ে গঠিত, যা বারাকপুর, ধোনা-মোলা, জেলা- ২৪ উত্তর পরগণার অতিরিক্ত জেলা সাব-রেজিস্ট্রার অফিসের অধীনে অর্জিত। উক্ত সম্পত্তির টোহাফি নিম্নরূপ উত্তরে: ১২ ফুট প্রশস্ত সাধারণ প্যাসেজ রোড; দক্ষিণে- জমির প্রট নং ৩৯, পূর্বে- ২১ নং প্রটের জমি; পশ্চিমে- ১৬ ফুট প্রশস্ত সাধারণ রাস্তা।	
শ্রী দীপজ্বর দাস (ঋণগ্রহীতা) এবং শ্রী স্বতম দাস (সহ-ঋণগ্রহীতা)	(১) ০৯.০৯.২০২৪ (২) ১৮.০৩.২০২৪ (৩) ১৪.০৬.৪০৮/- টাকা বাকীয়া ১৬.০৯.২০২৪ তারিখ পর্যন্ত (সুদ ০৯.০৯.২০২৪ পর্যন্ত গণনা করা হবে) ১০.০৯.২০২৪ তারিখ থেকে আবও সুদের খরচ এবং তার উপর অন্যান্য চার্জ সহ।	একটি স্বয়ংসম্পূর্ণ আবাসিক ফ্ল্যাট যার ফ্ল্যাট নং বি, সুপার বিল্ট আপ এরিয়া ৮০২ বর্গফুট, এবং নিচতলায় লিফট এবং মার্বেল মেঝে, 'তিশা অ্যাপার্টমেন্ট' নামে একটি (টি+৪) তলা ভবনের এবং স্টাইলটি ০৭ কঠো, ০১ ছতাক, ০৭ বর্গফুট জমির উপর নির্মিত (০১ কঠো, ১৫ ছতাক, ৩৭ বর্গফুট, + ০২ কঠো, ০৬ ছতাক, ৩৯ বর্গফুট, + ০২ কঠো, ১০ ছতাক, ২১ বর্গফুট), কম অথবা বেশি সিএস লগ নং ১৪১, আরএস লগ নং ১৪১/৩৮১, এলআর লগ নং ০১৯, সিএস খতিয়ান নং ৮৬, আরএস খতিয়ান নং ১৪৪/১, এলআর, খতিয়ান নং ৬৭৭ এবং মৌজা রামভদ্রাবতীতে অবস্থিত, জেএল নং ৭, আরএস নং ৪০, তেজি নং ২২৬, ১৮০, আরএন এভিনিউ, জুরিসডিকশন পানিহাটি পুরসভার অধীনে, ওয়ার্ড নং ১৬, থানা-খড়সহ, জেলা-উত্তর ২৪ পরগণা, কলকাতা, পশ্চিমবঙ্গ-৭০০১১০।	
তারিখ : ১৯.০৩.২০২৫, স্থান : কলকাতা		অনুমোদিত আধিকারিক আইডিবিআই ব্যাংক লি:	

## II. BRIEF DESCRIPTION OF SECURED ASSETS

**LOT-I – Movable property** : Nil

**LOT – II – Immovable property**

**ALL THAT** fully constructed and finished self-contained residential flat on the third floor, “south east corner, having’ super built up area measuring about 630 sq. ft. more or less consisting of one bed room one kitchen with dining, one balcony, one toilet of the premises described in the Schedule ‘A’ above under the name and style of “Shubhashini apartment” **ALL THAT** piece and parcel of land measuring about is (five) Cottahs more or less situated within Mouja - Natagarh, J.L. No. 15, R.S. No. 101, Touzi No. 155 under Khatian No. 385-at Dag No. 2021 under Panihati Municipality at Ward No. 31, Road No. 6, H.B. Town, Sodepur, District- 24 Parganas (North). This property is butted and bounded by. On the North: Plot No. A-120, House of Mr. K.P. Majumdar. On The South :Plot No. A/22, House of Mrs. Roy, On the East : Common Road, Road No. 6, On the West : Plot No. A/16, House of Mr. P. Roy

## IV. OUTSTANDING DUES OF THE SECURED LENDERS

**Prosenjit Paul & Tumpa Paul**  
**IDBI Bank Ltd:-**

**As on 01.06.2025**

<b>Facility</b>	<b>Amount in Rs.</b>
Mortgage Loan	<b>24,91,783/-</b>
Expenses	<b>88,847/-</b>
<b>Total Outstanding</b>	<b>25,80,630/-</b>

Total outstanding amount of Rs. **25,80,630/-** (Rupees Twenty Five lakhs Eighty thousand and Six hundred Thirty only as on 01.06.2025.

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## **V. TERMS AND CONDITIONS**

<b>1</b>	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.
<b>2.</b>	<p>Auction/ bidding shall only be through “online electronic mode” through the website of the service provider : <a href="http://www.baanknet.com">www.baanknet.com</a></p> <p>Address:- 3rd Floor, VIOS Tower, Off Eastern Express Highway, Near Anik Nagar Bus Depot, Sewri-Chembur Road, Mumbai, Maharashtra, 400037</p> <p>Help desk number of e-auctioneer:-</p> <p>Name of officers at Facilitation centre - Ms. Swani / Dharmesh Asher</p> <p>M. No- 9990605075 / 9892219848</p> <p>E-mail- <a href="https://baanknet.com">https://baanknet.com</a> / <a href="https://psballiance.com">https://psballiance.com</a></p>
<b>3.</b>	<p><b><u>Issue of Tender/ Offer / Bid Document</u></b></p> <p>The Tender Document along with offer Form is on sale from June 2, 2025 to June 26, 2025 on any working day between 10.00 am to 6.00 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 &amp; Smt Babli Shaw, Manager IDBI Bank Ltd, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2<sup>nd</sup> floor), 44 Shakespeare Sarani, Kolkata-700017, Phone: 033-6655-7725/839 on payment of non-refundable fees of Rs.100/- (Rupees One Hundred Only) by a crossed A/c Payee Demand Draft/ Pay order drawn in favour of “IDBI Bank Ltd- A/c <b>“Prosenjit Paul” payable at Kolkata issued by Scheduled Commercial Bank.</b></p> <p>The bid document can also be downloaded from IDBI website <a href="http://www.idbibank.in">www.idbibank.in</a> (Till June 26, 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>
<b>4</b>	<p><b><u>Reserve Price</u></b></p> <p>The Reserve price for the sale of the Secured Assets is as under:</p>



	<ul style="list-style-type: none"> <li><b>LOT – II – Rs. 20,95,000/- (Rupees Twenty Lakh Ninety Five Thousand Only)</b></li> </ul> <p><b><u>Earnest Money Deposit (EMD)</u></b></p> <p>The EMD has been fixed at</p> <ul style="list-style-type: none"> <li><b>LOT – II - Rs. 2,09,000/- (Rupees Two Lakh Nine Thousand only)</b></li> </ul>
<b>5</b>	The amount of EMD paid by the interested bidders shall carry no interest.
<b>6</b>	<p>The sale of Secured Assets is on <b><i>“As is where is”, “As is what is” &amp; “Whatever there is” and “Without recourse”</i></b> 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 <b>Mr Prosenjit Paul</b> (borrower) <b>&amp; Mrs Tumpa Paul</b> (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>
<b>7</b>	<p><b><u>Inspection of assets</u></b></p> <p>The interested parties may inspect the assets at their own cost between <b>11.00 a.m. and 2.00 p.m.</b> on the assigned dates (<b>June 21, 2025</b>) in the presence of a representative of the AO available at the site to facilitate the inspection.</p>
<b>8</b>	<p><b><u>Due Diligence by the Bidders</u></b></p> <p>The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, pending litigations (if any) etc. whether the bidder actually inspects or visits or verifies or not.</p>
<b>9</b>	To the best of knowledge and information of Bank / Authorized Officer no other encumbrances exists on the stated properties/assets. However, prospective

	<p>bidders may peruse the copies of title deeds available with Bank with prior appointment and also carry out their own enquiries to satisfy themselves regarding encumbrances, if any over the above properties/assets.</p> <p>The copy of Mutation of Conveyance Deed in favour of borrower/mortgagor is not available with Bank. Prospective bidders may take note of that.</p>
<b>10</b>	<p>The bidders shall be deemed to have inspected, verified documents and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of movable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and 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.</p>
<b>11</b>	<p>The Bidder shall not be entitled to receive re-imbursement of any expenses which may have been incurred in preparation of the Bid/Offer for submission and/or for carrying out due diligence, search of titles to the assets and matters incidental thereto or for any other purpose in connection with purchase of the assets under reference.</p>
<b>12</b>	<p><b><u>Submission of Tender/Offer</u></b></p> <p>The Bidder shall complete in all respects the Offer form(s) annexed to the Tender Document, and furnish the information called for therein and <b>shall sign and date each of the documents</b> in the space provided therein for the purpose. <b>The Bidder shall initial each page of the Offer.</b> Offers received for sale and / or accepted are not transferable.</p> <p>The Format for submission of Profile of the bidder are given in Chapter VII &amp; VIII respectively of this Tender Documents.</p> <p><b>The format Chapter VII is for Individuals</b> and  <b>The format Chapter VIII is Company / Proprietorship / Partnership firms.</b></p> <p>Bidders may fill in only the form relevant to them.</p>
<b>13</b>	<p>The interested bidders shall submit their Bid along with EMD &amp; KYC documents (PAN card &amp; Address proof) to the Authorised Officer at IDBI Bank Ltd. After scrutinizing if the bid documents are complete in all respect, the</p>

	eligible bidders shall receive user id / password on their valid email id (mandatory for e-auction) from the e-auction service provider PSB Alliance Private Limited M. No- 9990605075 / 9892219848
<b>14</b>	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
<b>15</b>	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.
<b>16</b>	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.
<b>17</b>	<p><b><u>Last date for submission of Tender/Offer /Bid Document</u></b></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 (2<sup>nd</sup> floor), 44 Shakespeare Sarani, Kolkata-700017. Phone: 033-6655-7766/839, not later than <b><u>06.00 p.m. on June 24 , 2025</u></b> in a sealed cover containing a crossed A/c Payee Demand Draft/Pay Order of</p> <ul style="list-style-type: none"> <li>• <b>Rs. 2,09,000/- (Rupees Two Lakh Nine Thousand only) for LOT – II</b></li> </ul> <p>The DD / PO should be drawn in favour of “<b>IDBI Bank Ltd- A/c Mr Prosenjit Paul ” payable at Kolkata issued by Nationalized Bank/ Scheduled Bank</b> as Earnest Money Deposit (EMD), which shall be superscripted “<b>EMD for Prosenjit Paul</b>” and the other sealed cover containing the Bid Document superscripted “<b>Bid Document – for Prosenjit Paul</b>”.</p> <p><b><u>Remittance of EMD by way of RTGS</u></b></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. <b>08634915010026</b>, IFSC Code: <b>IBKL0000086</b>, Branch :Gariahat, Kolkata. Such bidders must <b>indicate RTGS UTR No., Amount remitted and date in the appropriate space in the Bid Forms.</b></p> <p><b>Bidders who have</b> downloaded the Bid Document from IDBI website <a href="http://www.idbibank.in">www.idbibank.in</a> or from the website of the e-auction service provider : <a href="http://www.baanknet.com">www.baanknet.com</a> must pay Rs.100/- (Rupees one hundred only) towards</p>

	the cost of the same, by way of DD/ PO or by way of RTGS. Pl remit Rs100/- through separate RTGS.
<b>18</b>	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.
<b>19</b>	<p><b><u>Registration with E-Auction Service Provider</u></b></p> <p>Participants who are not already registered with the e-auction provider PSB Alliance Private Limited (BAANKNET Platform), M. No- 9990605075 / 9892219848 /8291220220</p> <p>should register themselves by following the procedure mentioned at the website: <a href="http://www.baanknet.com">www.baanknet.com</a></p> <p>The user id and password will be then sent directly to the registered participants / intending purchasers whose Bid Document is complete in every respect and whose Demand Draft/Pay Order for EMD is found to be in order. The documents with further directions by the e- auction provider company, if any, for log in and participating in the auction through online process. After receiving the userid / password, in case any bidders feel the need for training / e – auction support, such bidders may contact Helpline No. :- PSB Alliance Private Limited (BAANKNET Platform), M. No- 9990605075/9892219848 /8291220220 who is the Service Provider to arrange e – auction platform.</p> <p>The bidders may be participating in e – auction for bidding from their place of choice and internet connectivity shall have to be ensured by bidder himself.</p> <p><b>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.</b></p>
<b>20</b>	<p><b><u>The e- auction day : June 27, 2025</u></b></p> <p><b><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></b></p> <p><b><u>LOT-I – Movable property : Nil</u></b></p>



### **LOT – II – Immovable property**

**ALL THAT** fully constructed and finished self-contained residential flat on the third floor, “south east corner, having’ super built up area measuring about 630 sq. ft. more or less consisting of one bed room one kitchen with dining, one balcony, one toilet of the premises described in the Schedule ‘A’ above under the name and style of “Shubhashini apartment” **ALL THAT** piece and parcel of land measuring about is (five) Cottahs more or less situated within Mouja - Natagarh, J.L. No. 15, R.S. No. 101, Touzi No. 155 under Khatian No. 385-at Dag No. 2021 under Panihati Municipality at Ward No. 31, Road No. 6, H.B. Town, Sodepur, District- 24 Parganas (North). This property is butted and bounded by. On the North: Plot No. A-120, House of Mr. K.P. Majumdar. On The South :Plot No. A/22, House of Mrs. Roy, On the East : Common Road, Road No. 6, On the West : Plot No. A/16, House of Mr. P. Roy.

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

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 :**

	<p>It may be noted that increase in bid amount, if any, during the e-auction period shall be made as under.</p> <p><b><u>In multiples of Rs.10,000/-</u></b></p> <p><b>Increase in bid amount below the said Rs.10,000/= will be rejected.</b></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>
<b>21</b>	<p>AO reserves the right to retain the EMD of top three bids upto two month from the date of e –auction and <b>the amount of EMD will not carry any interest.</b></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>
<b>22</b>	<p><b><u>Payment of Sale Price</u></b></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 <b>“IDBI Bank Ltd. – A/c Prosenjit Paul payable at Kolkata issued by Scheduled Commercial Bank.</b> 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 15<sup>th</sup> day of confirmation of sale by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of <b>“IDBI Bank Ltd. – A/c Mr Prosenjit Paul” – payable at Kolkata issued by Scheduled Commercial Bank.</b> Or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer.</p>
<b>23</b>	<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>
<b>24</b>	<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>
<b>25</b>	<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</p>

	be treated as the successful bidder mentioned in clauses 13 to 20 above and further in terms of this Bid Document.
<b>26</b>	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.
<b>27</b>	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.
<b>28</b>	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.
<b>29</b>	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.

<b>30</b>	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.
<b>31</b>	<b><u>General Terms and Conditions</u></b> 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.
<b>32</b>	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.
<b>33</b>	The Authorised Officer reserves the right and liberty to accept/reject any or all the Bids/Offers and also reserves the right to postpone/ cancel the entire sale process without assigning any reasons. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the Authorised Officer, at her sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same.
<b>34</b>	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.
<b>35</b>	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.
<b>36</b>	Offers received for sale and / or accepted are not transferable.
<b>37</b>	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.
<b>38</b>	All bidders shall be deemed to have read and understood the terms and



	conditions of sale and be bound by them.
<b>39</b>	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.
<b>40</b>	<p><b><u>Jurisdiction</u></b></p> <p>All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Kolkata shall have the exclusive jurisdiction to entertain /adjudicate such disputes.</p>

## **VI. BRIEF DETAILS OF BID DOCUMENT**

### **BID FORM FOR PURCHASE OF SECURED ASSETS OF MR PROSENJIT PAUL**

**LOCATED AT**  
H.B. Town Road, Sodepur

**LOT-I – Movable property** : Nil

#### **LOT – II – Immovable property**

**ALL THAT** fully constructed and finished self-contained residential flat on the third floor, “south east corner, having’ super built up area measuring about 630 sq. ft. more or less consisting of one bed room one kitchen with dining, one balcony, one toilet of the premises described in the Schedule ‘A’ above under the name and style of “Shubhashini apartment” **ALL THAT** piece and parcel of land measuring about is (five) Cottahs more or less situated within Mouja - Natagarh, J.L. No. 15, R.S. No. 101, Touzi No. 155 under Khatian No. 385-at Dag No. 2021 under Panihati Municipality at Ward No. 31, Road No. 6, H.B. Town, Sodepur, District- 24 Parganas (North). This property is butted and bounded by. On the North: Plot No. A-120, House of Mr. K.P. Majumdar. On The South :Plot No. A/22, House of Mrs. Roy, On the East : Common Road, Road No. 6, On the West : Plot No. A/16, House of Mr. P. Roy.

<b>1</b>	<b>Issue of Bid Document</b>	<b>:</b>	<p>The Bid Document can be obtained from Shri Uday Kumar Tiwari, DGM / Smt Babli Shaw, Manager, IDBI Bank Ltd., 2<sup>nd</sup> floor, IDBI Bank Ltd 44 Shakespeare Sarani, Kolkata-700017, <b>from June 2 to June 26 , 2025 on any working day between 10.00 a.m. to 6.00 p.m.</b> 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 “<b>IDBI Bank Ltd- A/c Mr Prosenjit Paul</b>” payable at Kolkata issued by any Nationalized bank / Scheduled Bank.</p> <p>The Bid Document can also be downloaded from IDBI website (<a href="http://www.idbibank.in">www.idbibank.in</a>) <b>And</b> : <a href="http://www.baanknet.com">www.baanknet.com</a>. Those bidders preferring to download the Bid Document from the website shall have to furnish the non-refundable fee of Rs.100/- (Rupees One Hundred only) as mentioned above at the time of submission of the Bid Document.</p>
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			Interested parties can participate in the e-auction for only one lot or all, as they desire. Separate Bid Documents along with EMD to be submitted for each lot.
<b>2.</b> 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.			
<b>3</b>	<b>Cost of the Bid Document</b>	<b>:</b>	Rs. 100/- (Rupees One Hundred Only).
<b>4</b>	<b>Last Date and time for submission of Bid Document together with EMD</b>	<b>:</b>	<b>June 26, 2025 upto 06.00 p.m.</b>
<b>5</b>	<b>Place, Date and time of E-Auction</b>	<b>:</b>	Place: e-auction platform at website: <a href="http://www.baanknet.com">www.baanknet.com</a> <b>Date: June 27, 2025 From 11 A.M. to 1 P.M. (Subject to unlimited extensions of 5 minutes each )</b>

\* \* \*

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

For purchase of secured assets of Mr. Prosenjit Paul (borrower) Located at H.B Town Sodepur, Kolkata in the State of West Bengal.

***(To be filled and submitted by the Bidder)***

<b><u>LOT-I – Movable property</u> : Nil</b>			
<b><u>LOT – II – Immovable property</u></b>			
<p><b>ALL THAT</b> fully constructed and finished self-contained residential flat on the third floor, “south east corner, having’ super built up area measuring about 630 sq. ft. more or less consisting of one bed room one kitchen with dining, one balcony, one toilet of the premises described in the Schedule ‘A’ above under the name and style of “Shubhashini apartment” ALL THAT piece and parcel of land measuring about is (five) Cottahs more or less situated within Mouja - Natagarh, J.L. No. 15, R.S. No. 101, Touzi No. 155 under Khatian No. 385-at Dag No. 2021 under Panihati Municipality at Ward No. 31, Road No. 6, H.B. Town, Sodepur, District- 24 Parganas (North). This property is butted and bounded by. On the North: Plot No. A-120, House of Mr. K.P. Majumdar. On The South :Plot No. A/22, House of Mrs. Roy, On the East : Common Road, Road No. 6, On the West : Plot No. A/16, House of Mr. P. Roy.</p>			
<b>1</b>	Full Name of the Bidder <i>(in Block letters)</i>	:	
	<b>b)</b> Complete Postal Address with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	<b>c)</b> Mobile Nos.		
	<b>d)</b> E-mail ID		
<b>2</b>	Brief particulars of business (if any)	:	
<b>3</b>	Relationship, if any, the Bidder has with any employee of IDBI Bank Ltd.	:	
<b>4</b>	Name and particulars of the Company/Firm/Person in whose name the Secured Assets/property are to be purchased	:	
<b>5</b>	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	:	
	<b>Bidders who have downloaded the Bid Document from IDBI website <a href="http://www.idbibank.in">www.idbibank.in</a> and prefers to remit Rs.100/- separately by way RTGS must indicate RTGS UTR No., Amount and date.</b>		
	RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	
<b>6</b>	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	:	
	<b>Bidders who prefer to submit the EMD by way RTGS, must indicate RTGS UTR No., Amount remitted and date.</b>		
	RTGS UTR NO.	:	
	Amount remitted	:	
	Date	:	
<b>7</b>	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 Mr. Prosenjit Paul (borrower) Located at H.B Town Sodepur, Kolkata in the State of West Bengal.

***(To be filled and submitted by the Bidder)***

**LOT-I – Movable property** : Nil

**LOT – II – Immovable property**

**ALL THAT** fully constructed and finished self-contained residential flat on the third floor, “south east corner, having’ super built up area measuring about 630 sq. ft. more or less consisting of one bed room one kitchen with dining, one balcony, one toilet of the premises described in the Schedule ‘A’ above under the name and style of “Shubhashini apartment” ALL THAT piece and parcel of land measuring about is (five) Cottahs more or less situated within Mouja - Natagarh, J.L. No. 15, R.S. No. 101, Touzi No. 155 under Khatian No. 385-at Dag No. 2021 under Panihati Municipality at Ward No. 31, Road No. 6, H.B. Town, Sodepur, District- 24 Parganas (North). This property is butted and bounded by. On the North: Plot No. A-120, House of Mr. K.P. Majumdar. On The South :Plot No. A/22, House of Mrs. Roy, On the East : Common Road, Road No. 6, On the West : Plot No. A/16, House of Mr. P. Roy.

1.	<b>a)</b> Name of the Company/ Firm/ Party (in Block letters)	
	<b>b)</b> Complete Registered Address	
	<b>c)</b> 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	<b>8</b> Full Name of the Authorised Person to carry out e- auction on behalf of the company/firm /party <b>(in Block letters)</b> <b>(Original Authorised letter to be attached to carry out the e-auction process)</b>	:
	<b>b)</b> Complete Postal Address of the Authorise person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:
	<b>c)</b> Mobile Nos.	
	<b>d)</b> 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/-		
	<b>i)</b> Form No.		
	Demand Draft No. / Pay Order No.		
	Date of Demand Draft / Pay Order		
	Name of the issuing Bank and Branch		
	<b>Bidders who have downloaded the Bid Document from IDBI website <a href="http://www.idbibank.in">www.idbibank.in</a> and prefers to remit Rs.200/- separately by way RTGS must indicate RTGS UTR No., Amount and date.</b>		
	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	:	
	<b>Bidders who prefers to remit EMD by way RTGS must indicate RTGS UTR No., Amount and date.</b>		
	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, 2<sup>nd</sup> Floor, IDBI Hosue,  
44 Shakespeare Sarani, Kolkata-700017

Sir/Madam,

**Sale of secured assets of Mr. Prosenjit Paul (Borrower) Located at H.B town, Kolkata in the State of West Bengal.**

**LOT-I – Movable property : Nil**

**LOT – II – Immovable property**

**ALL THAT** fully constructed and finished self-contained residential flat on the third floor, “south east corner, having’ super built up area measuring about 630 sq. ft. more or less consisting of one bed room one kitchen with dining, one balcony, one toilet of the premises described in the Schedule ‘A’ above under the name and style of “Shubhashini apartment” ALL THAT piece and parcel of land measuring about is (five) Cottahs more or less situated within Mouja - Natagarh, J.L. No. 15, R.S. No. 101, Touzi No. 155 under Khatian No. 385-at Dag No. 2021 under Panihati Municipality at Ward No. 31, Road No. 6, H.B. Town, Sodepur, District- 24 Parganas (North). This property is butted and bounded by. On the North: Plot No. A-120, House of Mr. K.P. Majumdar. On The South :Plot No. A/22, House of Mrs. Roy, On the East : Common Road, Road No. 6, On the West : Plot No. A/16, House of Mr. P. Roy.

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 Prosenjit Paul 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. 2,09,000/- (Rupees Two Lakh Nine Thousand only)** for **LOT – II** towards Earnest Money Deposit (EMD) in the name of “IDBI Bank Ltd.-A/c Mr Prosenjit Paul” Payable at Kolkata.

**Or**

I/ We have remitted **Rs. 2,09,000/- (Rupees Two Lakh Nine Thousand only)** for **LOT – II**

towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of RTGS amount in favour of IDBI Bank Limited, Account No. 08634915010026, IFSC Code: IBKL0000086, Branch : Gariahat Branch.

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

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

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

Beneficiary \_\_\_\_\_ Name \_\_\_\_\_ A/c \_\_\_\_\_ NO

IFSC \_\_\_\_\_ Bank & Branch \_\_\_\_\_ A/c  
Type \_\_\_\_\_

Place:

Dated ...\_\_ day of \_\_\_\_\_2025

Signature ..... in the capacity of .....

duly authorized to sign Bid for and on behalf of .....

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

WITNESS :

Signature :

Name & Address :

Occupation :

**X**  
**Disclaimer**

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

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

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