

IDBI Bank Ltd., Retail Recovery Department, 44, Shakespeare Sarani, 2nd Floor,
Kolkata-700017, Ph.No. : 033 - 66557725 / 613 / 9830081405 / 7980920253
Website:- www.idbibank.in, CIN – L65190MH2004GOI148838

**E-AUCTION
SALE NOTICE**

Appendix: IV-A

[Refer proviso to Rule 9(1)]

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 9(1) of the Security Interest (Enforcement) rule, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) that the below described immovable Property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of IDBI Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 29.03.2021.

Sl no	a) Name of the borrowers/ Co borrowers b) Account No	1) Date of Demand Notice 2) Date of Possession 3) Claim Amount as per Demand Notice	1) Reserve Price 2) Earnest Money Deposit (EMD)	Schedule of Mortgaged properties
1	Shri Raju Ganguly (Borrower) Smt Ishita Sinha (co-borrower) Account No: 256675100002745	1) 29.02.2012 2) 03.12.2015 3) Rs.11,62,325 as on 10.02.2012	1) Rs 6,75,000.00 2) Rs 67,500.00	All that one self contained residential flat being Flat No.7 in the Third Floor in the Building/Apartment known as "Prathama Apartment" of Type 'B' of "PURBASA HOUSING COMPLEX" measuring super built up area 830 Sq. Ft. (covered area 690 sq. ft.) with a Two Wheeler Parking space in the ground floor having an area 21 (Twenty One) sq. ft. Situated in Asansol. In the District of Burdwan, P.S. Asansol (South), Sub-Division and Addl. Dist. Sub-Registry Office: Asansol, Mouza : Asansol, Ward No.21 of Asansol Municipal Corporation.

Statutory 15 Days Notice Under the SARFAESI Act 2002.

For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank, Website, i.e. <https://www.idbibank.in>

Date: 13-03-2021, Place: Kolkata

Sd/- Authorized Officer / IDBI Bank Ltd.



The Authorised Officer (AO)

of

IDBI BANK LIMITED

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

BID DOCUMENT

For

SALE OF ASSETS OF SHRI RAJU GANGULY, BORROWER SITUATED AT ALL THAT ONE SELF CONTAINED RESIDENTIAL FLAT BEING FLAT NO.7 IN THE THIRD FLOOR IN THE BUILDING/APARTMENT KNOWN AS “PRATHAMA APARTMENT” OF TYPE ‘B’ OF “PURBASA HOUSING COMPLEX” MEASURING SUPER BUILT UP AREA 830 SQ. FT. (COVERED AREA 690 SQ. FT.) WITH A TWO WHEELER PARKING SPACE IN THE GROUND FLOOR HAVING AN AREA 21 (TWENTY ONE) SQ. FT. SITUATED IN ASANSOL. IN THE DISTRICT OF BURDWAN, P.S. ASANSOL (SOUTH), SUB-DIVISION AND ADDL. DIST. SUB-REGISTRY OFFICE: ASANSOL, MOUZA : ASANSOL, WARD NO.21 OF ASANSOL MUNICIPAL CORPORATION

UNDER

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

&

The Security Interest (Enforcement) Rules, 2002

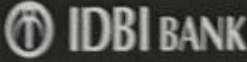
Dated: 13.03.2021

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IMPORTANT DATES & INFORMATION:

Bid Increase Amount	By Rs 5,000/-
Sale of Bid / Tender document	March 17, 2021 to March 26, 2021 from 11 am to 4.00 pm (except Sunday and other intervening holidays)
Date of Inspection	March 17, 2021 & March 26, 2021 from 11 am to 3.00 pm
Last Date of submission of Bid along with EMD & KYC documents	March 26, 2021 upto 4.00 p.m.
Date of e –auction/ Time of e – Auction	March 29, 2021 from 11.00 am to 1.00 pm

I. Public Notice for Sale published in the newspapers

		IDBI Bank Ltd., Retail Recovery Department, 44, Shakespeare Sarani, 2nd Floor, Kolkata-700017, Ph.No. : 033 - 66557725 / 613 / 9830081405 / 7980920253 Website:- www.idbibank.in, CIN – L65190MH2004GOI148838		E-AUCTION SALE NOTICE	
Appendix: IV-A [Refer proviso to Rule 9(1)] 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 9(1) of the Security Interest (Enforcement) rule, 2002.					
Notice is hereby given to the public in general and in particular to the Borrower(s) that the below described immovable Property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of IDBI Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 29.03.2021.					
Sl no	a) Name of the borrowers/ Co borrowers b) Account No	1) Date of Demand Notice 2) Date of Possession 3) Claim Amount as per Demand Notice	1) Reserve Price 2) Earnest Money Deposit (EMD)	Schedule of Mortgaged properties	
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Statutory 15 Days Notice Under the SARFAESI Act 2002.					
For detailed terms and conditions of the sale, please refer to the link provided in IDBI Bank, Website, i.e. https://www.idbibank.in					
Date: 13-03-2021, Place: Kolkata				Sd/- Authorized Officer / IDBI Bank Ltd.	

The above sale notice was published in the following newspapers on **13.03.2021**.

- i) Times of India (English) – West Bengal edition with circulation in West Bengal
- ii) Ei-Samay (Bengali) – West Bengal edition with circulation in West Bengal

II. POSSESSION NOTICE PUBLISHED IN NEWSPAPERS

DEMAND NOTICE
(Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002)

IDBI BANK

IDBI Bank Ltd., Retail Asset Centre, 1st Floor, Ruma Sweets Building, Nachan Road, Benachity, Durgapur 713213

The following borrowers availed housing loans from IDBI Bank Ltd. Their loans have been secured by the mortgage of their respective properties mentioned against their loan accounts. As they have failed to adhere to the terms of the loan agreement and their respective loan accounts had become irregular, their loans were classified as NPA as per the RBI guidelines. The amounts due by them are mentioned against respective accounts and further interest and charges shall also be payable as applicable and the same will be charged with effect from the respective dates.

Loan Account Number	Borrower's Name	Coborrower's/Guarantor's Name	Demand Notice Date	Outstanding as per Demand Notice	Details of Secured Assets
256675100002899	Raju Ganguly	Ishita Sinha	29.02.2012	₹14,87,521/- as on 10.02.2012	Flat No. A-01, Ground Floor, S.F. Road, Asansol, P.O + P.S - Asansol(S), PIN No-713303, Dist-Burdwan, Mouza - Asansol, R.S Plot No -1116, R.S.KH No-803, J.L No-35, Ward No-20, Under AMC. J.L. No. 35 Under the limits of Asansol Municipal Corporation, Ward No. 20. An area of Land ad measuring 5 cottahs 4 chitacks, within Mouza-Asansol, J.L. No-35, Kh No-R.S-803, Plot No-R.S-1116, Municipality-Asansol Municipal Corporation, ADSR-Asansol, P.S-Asansol, Dist-Burdwan within which a flat measuring 950 sqft vide No-A-01, Ground Floor along with one Four Wheeler (Car), Parking space measuring an area of 120 Sqft.
256675100002745	Raju Ganguly	Ishita Sinha	29.02.2012	₹11,62,325/- as on 10.02.2012	Flat No.-07, 3rd Floor, Prathama Apartment, Usha Gram, Asansol(S), P.O+PS-Asansol, Dist-Burdwan, Pin No - 713304, Mouza - Asansol, R.S. Khatin No - 954 & 956, R.S Plot No -2320 / 2612, J. L. No - 35. An area of Land ad measuring 3 Cottahs 8 Chittacks within Mouza - Asansol, J. L. No - 35, Kh No - R. S. - 954 & 956, Plot No-R.S-2320/2612, Municipality - Asansol Municipal Corporation, Ward No - 21, ADSR - Asansol(s), Dist-Burdwan within which a flat measuring 690 sqft vide No-7 at 3rd floor together with a Two Wheeler Parking Space on the Ground Floor of "PURBASHA HOUSING COMPLEX" under Ward No. 21 of A. M. C.

Demand Notices were sent to the addresses furnished by the above borrowers and the same were received by IDBI Bank unacknowledged by them. As such they are hereby called upon to pay the amount due to IDBI Bank as per the details shown in the table above with contracted rate of interest there on from their respective dates and other costs and other charges etc. within 60 days. Failing which the undersigned may be constrained to initiate proceedings under Sec-13(4) of SARFAESI Act against the mortgaged properties mentioned above to realise the amount due to the Bank.

Date : 25.10.2013
Place : Durgapur

Sd/
Authorised Officer

Business Standard 29/10/2013

ডিমান্ড নোটিস

(সিকিউরিটিইজেকশন অ্যান্ড রিকনস্ট্রাকশন অফ ফিন্যান্সিয়াল অ্যাসেটস অ্যান্ড এনফোর্সমেন্ট অফ সিকিউরিটি ইনফারেস্ট অ্যাক্ট, ২০০২-এর ১৩ (২) ধারা অনুযায়ী)

IDBI BANK

আই ডি বি আই ব্যাঙ্ক লিমিটেড, রিটেল অ্যাসেট সেন্টার, ২য় তল, রুমা সুইটস বিল্ডিং, নাচন রোড, বেনাচিতি, দুর্গাপুর-৭১৩২১৩

নিম্নলিখিত সেনদারগণ আই ডি বি আই ব্যাঙ্ক লিমিটেড পুর্ন স্ব স্ব নিয়োজিতেন। তাঁদের ওই স্ব স্ব তাঁদের নিজ নিজ নিম্নলিখিত সম্পত্তি জামিনরূপে বন্ধক রেখেছিলেন সাফটিফ্ল সল অ্যাকাউন্টের ক্ষেত্রে। কিন্তু সম্পত্তির শর্ত মেনে চলতে তারা ব্যর্থ হয়েছেন এবং তাঁদের স্ব স্ব অ্যাকাউন্টগুলি অনিয়মিত হয়ে পড়েছে। ফলে তাঁদের স্ব স্ব অ্যাকাউন্টগুলি আর বি আই গাইড লাইন অনুযায়ী এম সি এ-তে পরিণত হয়েছে। তাঁদের অমের বে পরিমাণ টাকা বকেয়া হয়েছে তার সঙ্গে শ্রবতী সুদ এবং চার্জও প্রযোজ্য এবং সংশ্লিষ্ট তারিখ থেকে কার্যকরী মতে তাঁদের পরিশোধ করতে হবে।

লোন অ্যাকাউন্ট নম্বর	সেনদারের নাম	সহ-সেনদার/জামিনদারের নাম	ডিমান্ড নোটিসের তারিখ	ডিমান্ড নোটিস অনুযায়ী বকেয়ার পরিমাণ	জামিন রাখা সম্পত্তির বিবরণ
২৫৬৬৭৫১০০০০২৮৯৯	রাজু গঙ্গুলি	ইশিতা সিনহা	১৯.০২.১২	টাকা ১৪,৮৭,৫২১/- ১০.০২.২০১২ অনুযায়ী	ফ্ল্যাট নং এ-০১, গ্রাউন্ড ফ্লোর, এস এক রোড, আসানসোল, পো-১ - থানা- আসানসোল (দে), পিন নং- ৭১৩৩০৩, জেলা-বর্ধমান, মৌজা-আসানসোল, আর এস প্লট নং ১১১৬, আর এস খতিয়া নং ৮০৫, জে এল নং ৩৫, ওয়ার্ড নং ২০, এ এম সি-এর অধীনে, জে এল নং ৩৫, মিউনিসিপ্যাল কর্পোরেশন-আসানসোল, ওয়ার্ড নং ২০, জমির মাপ-৪ কাঠা ৪ হুটাক, মৌজা-আসানসোল, জে এল নং ৩৫, খতিয়া নং আর এস ৮০৫, প্লট নং আর এস ১১১৬, মিউনিসিপ্যালিটি- আসানসোল মিউনিসিপ্যাল কর্পোরেশন, এ ডি এস আর আসানসোল, থানা-আসানসোল, জেলা-বর্ধমান, ফ্ল্যাটের আয়তন-১২০ বর্গফুট, রাস্তার নং এ-০১, গ্রাউন্ড ফ্লোর, ওসেস একটী চার চাকার গাড়ি, পার্কিং স্পেসের মাপ-১২০ বর্গফুট।
২৫৬৬৭৫১০০০০২৭৪৫	রাজু গঙ্গুলি	ইশিতা সিনহা	২২.০২.২০১২	টাকা ১১,৬২,৩২৫/- ১০.০২.২০১২ অনুযায়ী	ফ্ল্যাট নং ০৭, ৩র্থ তল প্রথমা অ্যাপার্টমেন্ট, উষা গ্রাম, আসানসোল (এস), পো: অঃ - থানা- আসানসোল, জেলা-বর্ধমান পিন নং ৭১৩৩০৪, মৌজা-আসানসোল আর এস খতিয়ান নং: ৯৫৪ এবং ৯৫৬, আর এস প্লট নং ২৩২০/ ২৬১২, জে এল নং ৩৫, জমির পরিমাণ-৩ কাঠা ৮ হুটাক, মৌজা- আসানসোল, জে এল নং ৩৫, খতিয়া নং-আর এস ৯৫৪ এবং ৯৫৬, প্লট নং আর এস ২৩২০/২৬১২, মিউনিসিপ্যালিটি আসানসোল মিউনিসিপ্যাল কর্পোরেশন, ওয়ার্ড নং ২১, এ ডি এস আর-আসানসোল (এস) জেলা-বর্ধমান, এ এম সি-এর ২১ নং ওয়ার্ডের অধীনে "পূর্বশা হাউজিং কমপ্লেক্স"-এর গ্রাউন্ড ফ্লোর টু-ওইলার পার্কিং স্পেস ১৪০ বর্গ ফুটে ৬৯০ বর্গ ফুট মাপের ফ্ল্যাট নং ৭।

উপরোক্ত সেনদারগণ কর্তৃক রাখিল করা ঠিকানা সমূহে দাবি বিজ্ঞপ্তি পাঠানো হয়েছিল এবং তাঁদের প্রাপ্তি স্বীকার সমেত ওইগুলি আই ডি বি আই কর্তৃক গৃহীত হয়েছিল। সেহেতু ৬০ দিনের মধ্যে তাঁদের সাফটিফ্ল তারিখগুলি থেকে তার ওপরে চুক্তিমূলক হারে সুদ এবং অন্যান্য দুলা এসঃ অন্যান্য চার্জ ইত্যাদি সমেত উপরোক্ত ৩কে প্রদর্শিত বিস্তারিত বিবরণ অনুযায়ী আই ডি বি আই ব্যাঙ্কের খনাদারী অর্থ পরিশোধ করার জন্য তাঁদেরকে আহ্বান জানানো হয়েছিল। অন্যথায় ব্যাঙ্কের বকেয়া অর্থ আদায় করার জন্য উপরোক্ত বন্ধকী সম্পত্তি সমূহের শ্রেণিক্রমে সারফারেসি অ্যাক্টের ১৩ (৪) ধারাবিধি-নিম্নস্বত্বকারী কারক নিতে বাধ্য থাকবেন।

তারিখ: ২৫.১০.২০১৩
স্থান: দুর্গাপুর

Sd/
অনুমোদিত অফিসার

AAS KAL DT: - 25/10/2013

The above possession notice was published in the following newspapers on 25.10.2013

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

III. BRIEF DESCRIPTION OF SECURED ASSETS

LOT-I – Movable property : Nil

LOT – II – Immovable property

All that one self contained residential flat being Flat No.7 in the Third Floor in the Building/Apartment known as “Prathama Apartment” of Type ‘B’ of “PURBASA HOUSING COMPLEX” measuring super built up area 830 Sq. Ft. (covered area 690 sq. ft.) with a Two Wheeler Parking space in the ground floor having an area 21 (Twenty One) sq. ft. Situated in Asansol. In the District of Burdwan, P.S. Asansol (South), Sub-Division and Addl. Dist. Sub-Registry Office: Asansol, Mouza : Asansol, Ward No.21 of Asansol Municipal Corporation.

IV. OUTSTANDING DUES OF THE SECURED LENDERS

Shri Raju Ganguly(256675100002745)

IDBI Bank Ltd:-

As on 10.02.2012

Facility	Amount in Rs.
Home Loan	11,62,325

Total outstanding amount of Rs.11,62,325/= (Rupees Thirty One Lakh Twenty Two Thousand Two Hundred Twenty Three Only) plus further interest cost & charges w.e.f. 10.02.2012

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V. TERMS AND CONDITIONS

1	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 & whatever there is” basis.
2.	Auction/ bidding shall only be through “online electronic mode” through the website of the service provider: : https://bankauctions.in , M/s. 4 Closure. Helpline No. :- + 040-23736405, Mobile :- +91- 8142000030, E-mail id :- info@bankauctions.in , is the Service Provider to arrange e – auction platform.
3.	<p><u>Issue of Tender/ Offer / Bid Document</u> The Tender Document along with offer Form is on sale from <u>March 17’ 2021 to March 26’ 2021</u> on any working day between 11.00 am to 4.00 pm and can be obtained from Smt Minky Pramanik, Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017, Shri Amit Barla, AGM & Shri Tarak Nath Shukul, Manager , IDBI Bank Ltd., Retail Recovery, IDBI Bank Ltd, Zonal Office Building (3rd floor), 44 Shakespeare Sarani, Kolkata-700017, Phone: 033-66557725/613, IDBI Bank Asansol Branch, IDBI Bank Durgapur Branch, and IDBI Bank Burdwan Branch 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 Raju Ganguly” payable at Kolkata issued by Scheduled Commercial Bank.</p> <p>The bid document can also be downloaded from IDBI website www.idbibank.in . 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>
4	<p><u>Reserve Price</u> The Reserve price for the sale of the Secured Assets is as under:</p> <ul style="list-style-type: none">• LOT – II – Rs. 6,75,000/- (Rupees Six lakh Seventy Five thousand Only) <p><u>Earnest Money Deposit (EMD)</u> The EMD has been fixed at</p> <ul style="list-style-type: none">• LOT – II - Rs. 67,500/- (Rupees Sixty Seven thousand and five hundred Only)
5	The amount of EMD paid by the interested bidders shall carry no interest.
6	The sale of Secured Assets is on “ <i>As is where is</i> ”, “ <i>As is what is & whatever there is</i> ” and “ <i>without recourse</i> ” basis. The description of the immovable properties is based on the

	<p>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 Shri Raju Ganguly 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>
7	<p><u>Inspection of assets</u></p> <p>The interested parties may inspect the assets at their own cost between 11.00 a.m. and 3.00 p.m. on the assigned dates (March 17, 2021 to March 26, 2021) in the presence of a representative of the AO available at the site to facilitate the inspection.</p>
8	<p><u>Due Diligence by the Bidders</u></p> <p>The interested parties may carry out their own comprehensive due diligence in respect of the Secured Assets including any dues relating to the Secured Assets. A bidder shall be deemed to have full knowledge of the condition of the assets, relevant documents, information, pending litigations (if any) etc. whether the bidder actually inspects or visits or verifies or not.</p>
9	<p>To the best of knowledge and information of Bank /Authorized Officer no other encumbrances exists on the stated properties/assets. However, prospective bidders may peruse the copies of title deeds available with Bank with prior appointment and also carry out their own enquiries to satisfy themselves regarding encumbrances, if any over the above properties/assets.</p>
10	<p>The bidders shall be deemed to have inspected and approved the Secured Assets to their entire satisfaction and for the purpose, the Bidders may, in their own interest and at their own cost, verify the area of the premises and details of movable assets and any other relevant information before submitting the Bids. It shall be presumed that the bidder has satisfied himself/herself about the names, descriptions, particulars, quantities, qualities, specifications, measurements, boundaries and abuttals of the assets/properties and that the bidder concurs or otherwise admits the identity of the assets/properties purchased by him/her notwithstanding any discrepancy or variation, by comparison of the description in the particulars of the assets/properties and their condition.</p>
11	<p>The Bidder shall not be entitled to receive re-imburement of any expenses which may have</p>

	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	<p><u>Submission of Tender/Offer</u></p> <p>The Bidder shall complete in all respects the Offer form(s) annexed to the Tender Document, and furnish the information called for therein and shall sign and date each of the documents in the space provided therein for the purpose. The Bidder shall initial each page of the Offer. Offers received for sale and / or accepted are not transferable.</p> <p>The Format for submission of Profile of the bidder are given in Chapter VII & VIII respectively of this Tender Documents.</p> <p>The format Chapter VII is for Individuals and</p> <p>The format Chapter VIII is Company / Proprietorship / Partnership firms.</p> <p>Bidders may fill in only the form relevant to them.</p>
13	The interested bidders shall submit their Bid along with EMD & KYC documents (PAN card & Address proof) to the Authorised Officer at IDBI Bank Ltd. After scrutinizing if the bid documents are complete in all respect, the eligible bidders shall receive user id / password on their valid email id (mandatory for e-auction) from the e-auction service provider M/s. 4 Closure.
14	The Tender/Offer shall be signed by a person or persons duly authorized by the Bidder with the signature duly attested.
15	The Tender/Offer shall contain the full address, Telephone No., Fax No., e-mail-ID, if any, of the Bidder for serving notices required to be given to the Bidder in connection with the Offer.
16	The Tender/Offer form shall not be detached one from the other and no alteration or mutilation (other than filling in all the blank spaces) shall be made in any of the documents attached thereto.
17	<p><u>Last date for submission of Tender/Offer /Bid Document</u></p> <p>The interested parties may submit Tender / Offer / Bid Document duly filled and signed along with the required documents to the AO, Smt Minky Pramanik, Deputy General Manager, Retail Recovery, IDBI Bank Ltd, Zonal Office Building (2nd floor), 44 Shakespeare Sarani, Kolkata-700017 or deliver to any of the following branches (1)IDBI Bank Asansol Branch,(2)IDBI Bank Durgapur Branch,(3)IDBI Bank Burdwan Branch.</p> <p>Phone: 033-6655-7725/613, <u>not later than 04.00 p.m on March 26, 2021</u> in a <u>sealed cover containing</u> a crossed A/c Payee Demand Draft/Pay Order of</p> <p>Rs. 67,500/- (Rupees Sixty Seven thousand and five hundred Only)</p>

	<p>The DD / PO should be drawn in favour of “IDBI Bank Ltd- A/c Raju Ganguly” payable at Kolkata issued by Nationalized Bank/ Scheduled Bank as Earnest Money Deposit (EMD), which shall be superscribed “EMD for Raju Ganguly” and the other sealed cover containing the Bid Document superscribed “Bid Document – for Raju Ganguly”.</p> <p><u>Remittance of EMD by way of RTGS</u></p> <p>Bidders who prefer to submit the EMD by way RTGS/NEFT, may remit the EMD amount in favour of IDBI Bank Limited, Account No. 25634915010019, IFSC Code: IBKL0000256, Branch : Durgapur. Such bidders must indicate RTGS UTR No./REF NO, Amount remitted and date in the appropriate space in the Bid Forms.</p> <p>Bidders who have downloaded the Bid Document from IDBI website www.idbibank.in or from the website of the e-auction service provider: https://bankauctions.in must pay Rs.100/- (Rupees one hundred only) towards the cost of the same, by way of DD/ PO or by way of RTGS/NEFT. .</p>
18	<p>Only those bidders will be permitted to participate in the e –auction whose Tender/ Offer /Bid Document is complete in every respect and whose Demand Draft/Pay Order for EMD is found to be in order well before the cut-off time. Bank does not take any responsibility and will not entertain any complaint – Form of Tender /Offer/ Bid, if found incomplete in any respect, shall be liable for outright rejection. Bidders whose forms are found to be in order together with the EMD / Cost of Tender Document submitted by them, will be intimated by e-mail and through mobile.</p>
19	<p><u>Registration with E-Auction Service Provider</u></p> <p>Participants who are not already registered with the e-auction provider M/s. 4 Closure, should register themselves by following the procedure mentioned at the website: https://bankauctions.in.</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. :- 040-23836405, Mobile :- +91-8142000030, E-mail id :- info@bankauctions.in.</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. The Bank/ AO / e-auction service provider will not be responsible for any error occurred due to power failure /</p>

computer hardware or software error / network error etc. at the time of e-auction.

20 **The e- auction day : March 29, 2021**

E –Auction time : 11.00 am to 1.00 p.m.

(Subject to unlimited extensions of 5 minutes each as explained herein below)

LOT-I – Movable property : Nil

LOT – II – Immovable property

All that one self contained residential flat being Flat No.7 in the Third Floor in the Building/Apartment known as “**Prathama Apartment**” of Type ‘B’ of “**PURBASA HOUSING COMPLEX**” measuring super built up area 830 Sq. Ft. (covered area 690 sq. ft.) with a Two Wheeler Parking space in the ground floor having an area 21 (Twenty One) sq. ft. Situated in Asansol. In the District of Burdwan, P.S. Asansol (South), Sub-Division and Addl. Dist. Sub-Registry Office: Asansol, Mouza : Asansol, Ward No.21 of Asansol Municipal Corporation

Interested bidders, who have been found to be eligible and submitted their refundable & non interest bearing EMD, not below Reserve price, before the last date mentioned shall be eligible for participating in the e- bidding process.

Online Auction shall be held **primarily for a period of two hours** on e-auction platform at website: <https://bankauctions.in> 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.

	<p>In multiples of <u>Rs.5,000/-</u></p> <p>Increase in bid amount below the said Rs.5,000/= will be rejected.</p> <p>First bid should be of at least equal to Reserve Price or increment(s) over the Reserve Price in multiples as above.</p>
21	<p>AO reserves the right to retain the EMD of top three bids upto two month from the date of e – auction and the amount of EMD will not carry any interest. The Bids so retained will be valid for two months from the date of e-auction or till further extension of time as may be approved by the AO. The EMD of other bids will be returned within 7 days from the date of e-auction.</p>
22	<p><u>Payment of Sale Price</u></p> <p>The successful bidder would be informed in writing about the acceptance of his/her bid/offer by the AO and the purchaser shall immediately i.e. on the same day or not later than next working day will be required to deposit 25% of the sale price (less the amount of EMD) on acceptance of his/her bid by crossed A/c Payee Demand Draft/Pay Order drawn in favour of “IDBI Bank Ltd. – A/c Raju Ganguly payable at Kolkata issued by Scheduled Commercial Bank.</p> <p>The balance 75% of the sale price on or before 15th day of confirmation of sale by way of crossed A/c Payee Demand Draft/Pay Order drawn in favour of “IDBI Bank Ltd. – A/c Raju Ganguly” – payable at Kolkata issued by Scheduled Commercial Bank. Or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer.</p>
23	<p>In case of default in payment by the successful bidder, the amount already deposited by the offerer shall be liable to be forfeited and the defaulting purchaser shall have no claim/right in respect of property/amount.</p>
24	<p>The defaulting successful bidder shall forfeit all claims to the assets or to any part of the sum for which it may be subsequently sold.</p>
25	<p>In the event of the successful bidder failing to pay the consideration amount within the time schedule stipulated, the AO reserves the right to resell the assets to the second/third highest bidder in the above manner, who shall also be treated as the successful bidder mentioned in clauses 13 to 20 above and further in terms of this Bid Document.</p>
26	<p>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.</p>
27	<p>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</p>

	<p>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.</p>
28	<p>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.</p>
29	<p>The submission of the Bid/Offer means and implies that the Bidder/Offerer has unconditionally and irrevocably agreed to and accepted all the above terms and conditions of the Bid/Offer laid down herein.</p>
30	<p>The time hereinabove fixed for the observance and performance by the bidder of any of the obligations to be observed by him/her under these conditions is and shall be deemed to be of the essence.</p>
31	<p><u>General Terms and Conditions</u> 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.</p>
32	<p>The entire procedure of e – auction, the sequence of inter-se bidding etc. shall be at the sole and absolute discretion of the AO and the intending bidders shall have no right whatsoever to object to the same.</p>
33	<p>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 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</p>

	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 the uthori 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.
35	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.
36	Offers received for sale and / or accepted are not transferable.
37	Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him only.
38	All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
39	Notwithstanding anything stated elsewhere in this Tender Document, the AO reserves the right to call off the sale process at any point of time without assigning any reasons.
40	<u>Jurisdiction</u> All disputes arising amongst the parties shall be adjudicated according to Indian Law and the Courts in Kolkata shall have the exclusive jurisdiction to entertain /adjudicate such disputes.

VI. BRIEF DETAILS OF BID DOCUMENT
BID FORM FOR PURCHASE OF SECURED
ASSETS OF RAJU GANGULY

LOCATED AT ASANSOL IN THE STATE OF WEST BENGAL

LOT-I – Movable property : Nil

LOT – II – Immovable property

All that one self contained residential flat being Flat No.7 in the Third Floor in the Building/Apartment known as “Prathama Apartment” of Type ‘B’ of “PURBASA HOUSING COMPLEX” measuring super built up area 830 Sq. Ft. (covered area 690 sq. ft.) with a Two Wheeler Parking space in the ground floor having an area 21 (Twenty One) sq. ft. Situated in Asansol. In the District of Burdwan, P.S. Asansol (South), Sub-Division and Addl. Dist. Sub-Registry Office: Asansol, Mouza : Asansol, Ward No.21 of Asansol Municipal Corporation.

1	Issue of Bid Document	:	<p>The Bid Document can be obtained from Smt Minky Pramanik, DGM /Shri Amit Barla, AGM and Shri Tarak Nath Shukul, Manager at IDBI Bank Ltd., 2nd floor, IDBI Bank Ltd 44 Shakespeare Sarani, Kolkata-700017, or from the following branches (1)IDBI Bank Asansol Branch,(2)IDBI Bank Durgapur Branch,(3)IDBI Bank Burdwan Branch from 17.03.2021 to 26.03.2021 on any working day between 11.00 a.m. to 4.00 p.m. on payment of non refundable fees of Rs.100/- (Rupees One Hundred Only) by a crossed A/c Payee Demand Draft/ Pay order drawn in favour of “IDBI Bank Ltd- A/c Raju Ganguly” payable at Kolkata issued by any Nationalized bank / Scheduled Bank.</p> <p>The Bid Document can also be downloaded from IDBI website (www.idbibank.com) And :https://bankauctions.in. 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> <p>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.</p>
<p>2. If bids received for both lots, Sale allowed for both LOTs. However land will be handed over only after removal of P & M, in case successful bidders for the lots, are different.</p>			
3	Cost of the Bid Document	:	Rs. 100/- (Rupees One Hundred Only).
4	Last Date and time for submission of Bid Document together with EMD	:	26.03.2021 upto 04.00 p.m.
5	Place, Date and time of E-Auction	:	<p>Place: e-auction platform at website: https://bankauctions.in</p> <p>Date 29.03.2021</p> <p>Time: 11.00 a.m. to 1.00 noon with unlimited extensions of 5 minutes each beyond 1.00 p.m., if required.</p>

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

For purchase of secured assets of Raju Ganguly (Borrower/Mortgagor) Located at Asansol, Kolkata in the State of West Bengal.

(To be filled and submitted by the Bidder)

<u>LOT-I – Movable property</u> : Nil	
<u>LOT – II – Immovable property</u>	
All that one self contained residential flat being Flat No.7 in the Third Floor in the Building/Apartment known as “Prathama Apartment” of Type ‘B’ of “PURBASA HOUSING COMPLEX” measuring super built up area 830 Sq. Ft. (covered area 690 sq. ft.) with a Two Wheeler Parking space in the ground floor having an area 21 (Twenty One) sq. ft. Situated in Asansol. In the District of Burdwan, P.S. Asansol (South), Sub-Division and Addl. Dist. Sub-Registry Office: Asansol, Mouza : Asansol, Ward No.21 of Asansol Municipal Corporation	
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/-
	Form No.
	Demand Draft No. / Pay Order No.
	Date of Demand Draft / Pay Order
	Name of the issuing Bank and Branch

	Bidders who have downloaded the Bid Document from IDBI website www.idbibank.in and prefers to remit Rs.100/- separately by way RTGS/NEFT must indicate RTGS UTR No./NEFT REF No, Amount and date.	
	RTGS UTR NO./NEFT REF NO	:
	Amount remitted	:
	Date	:
6	Details of Earnest Money Deposit (EMD)	:
	Demand Draft No. / Pay Order No.	:
	Date of Demand Draft / Pay Order	:
	Name of the issuing Bank and Branch	:
	Bidders who prefer to submit the EMD by way RTGS/NEFT, must indicate RTGS UTR No./NEFT REF NO, Amount remitted and date.	
	RTGS UTR NO./NEFT REF 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 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 Shri Raju Ganguly (Mortgagor/Borrower) Located Asansol in the State of West Bengal.

(To be filled and submitted by the Bidder)

<u>LOT-I – Movable property</u> : Nil	
<u>LOT – II – Immovable property</u>	
All that one self contained residential flat being Flat No.7 in the Third Floor in the Building/Apartment known as “ Prathama Apartment ” of Type ‘B’ of “ PURBASA HOUSING COMPLEX ” measuring super built up area 830 Sq. Ft. (covered area 690 sq. ft.) with a Two Wheeler Parking space in the ground floor having an area 21 (Twenty One) sq. ft. Situated in Asansol. In the District of Burdwan, P.S. Asansol (South), Sub-Division and Addl. Dist. Sub-Registry Office: Asansol, Mouza : Asansol, Ward No.21 of Asansol Municipal Corporation.	
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	8 Full Name of the Authorised Person to carry out e- auction on behalf of the company/firm /party <i>(in Block letters)</i> (Original Authorised letter to be attached to carry out the e-auction process)

	b) Complete Postal Address of the Authorise person with PIN Code, Telephone Nos.; Fax Nos.; Website, etc.	:	
	c) Mobile Nos.		
	d) E-mail ID		
10	Designation of the Authorize Person	:	
11	Relationship, if any, the Bidder has with any employee of IDBI Bank Ltd.	:	
12	Details of Purchase of Bid Document of Rs.200/-		
	i) Form No.		
	Demand Draft No. / Pay Order No.		
	Date of Demand Draft / Pay Order		
	Name of the issuing Bank and Branch		
	Bidders who have downloaded the Bid Document from IDBI website www.idbibank.in and prefers to remit Rs.100/- separately by way RTGS/NEFT must indicate RTGS UTR No./NEFT REF NO, Amount and date.		
	RTGS UTR No./NEFT REF NO		
	Amount remitted		
	Date		
13	Details of Earnest Money Deposit (EMD)	:	
	Demand Draft No. / Pay Order No.	:	
	Date of Demand Draft / Pay Order	:	
	Name of the issuing Bank and Branch	:	
	Bidders who prefers to remit EMD by way RTGS/NEFT must indicate RTGS UTR No./NEFT REF No, Amount and date.		
	RTGS UTR No./NEFT REF No.		
	Amount remitted		
	Date		

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

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

Signature:

Name of the Authorised Person:

Designation:

Company Seal

All authorizations should be annexed to this form.

IX. FORM OF APPENDIX TO THE BID
(DECLARATION BY THE BIDDER)

(ON STAMP PAPER OF RS.100/-)

FORM OF BID

(Note: This Appendix forms part of the Bid)

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

Sir/Madam,

Sale of secured assets of Raju Ganguly (Borrower/Mortgagor) Located at Asansol in the State of West Bengal

LOT-I – Movable property : Nil

LOT – II – Immovable property

All that one self contained residential flat being Flat No.7 in the Third Floor in the Building/Apartment known as “**Prathama Apartment**” of Type ‘B’ of “**PURBASA HOUSING COMPLEX**” measuring super built up area 830 Sq. Ft. (covered area 690 sq. ft.) with a Two Wheeler Parking space in the ground floor having an area 21 (Twenty One) sq. ft. Situated in Asansol. In the District of Burdwan, P.S. Asansol (South), Sub-Division and Addl. Dist. Sub-Registry Office: Asansol, Mouza : Asansol, Ward No.21 of Asansol Municipal Corporation

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 Shri Raju Ganguly 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. **67,500/-** (Rupees Sixty Seven Thousand Only) for **LOT – II** towards Earnest Money Deposit (EMD) in the name of “IDBI Bank Ltd.-A/c Raju Ganguly” Payable at Kolkata

Or

I/ We have remitted

 - Rs. **67,500/-** (Rupees Sixty Seven Thousand Only) for **LOT – II** towards Earnest Money Deposit (EMD) to IDBI Bank Ltd by way of RTGS/NEFT amount in favour of IDBI Bank Limited, Account No. 25634915010019, IFSC Code:

IBKL0000256, Branch : Durgapur

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.

Place:

Dated ...__ day of _____2021

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.