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विस्तृत नीलामी सूची / Detailed Auction Catalogue

Auction Number:	MSTC/ERO/Life Insurance Corporation of India/1/KOLKATA/25-26/15193
Auction Type:	P - Property Auction
Inspection Schedule:	23-06-25 to 13-07-25
Scheduled Auction Start Date and Time:	15-07-25 11:00
Scheduled Auction Close Date and Time:	15-07-25 13:00
Auction Status	Not Activated
Upload Docs Required:	No
Auction Auto-extension Time:	8 mins
Pre-Bid EMD:	Item Wise EMD
Currency:	INR
Post Bid EMD to be deposited in:	Days from date of Acceptance of the Lot unless otherwise specified in the catalogue.
Full Payment/Balance Payment to be deposited in:	Days from date of Acceptance of the Lot unless otherwise specified in the catalogue.
Late Payment Penalty (%):	% per day plus applicable GST
Delivery of the Material to be taken within:	Days of issue of Delivery Order unless otherwise specified in the catalogue.
Ground Rent (%):	% per day plus applicable GST

विक्रेता का विवरण / Seller Details:

Seller Name:	Life Insurance Corporation of India
Seller Address:	KOLKATA, 4, C. R. AVENUE , KOLKATA-700072, INDIA
Seller email address:	ez_engineering@licindia.com
Contact Person:	Sri N. B. Nalage
Telephone Number:	03322129077
Seller Account Details (if payment is to be made directly to seller):	
Beneficiary Name/Payment favoring:	Life Insurance Corporation of India
Bank Name:	IDBI BANK
Branch:	Esplanade Branch
A/c No:	1270102000014580
IFS Code:	IBKL0001270

एमएसटीसी अधिकारी का विवरण / MSTC Officer Details:

Name & Designation of Officer One	Name: Sabyasachi Mukherjee []
	Email: smukherjee@mstcindia.co.in
	Phone: 7278030407

Name & Designation of Officer Two	Name: SOURAV PAUL [-] Email: spaul@mstcindia.co.in Phone: 8777271459
MSTC Helpdesk Details	07969066600 ; helpdeskho@mstcindia.in

E-auction bids are invited for sale of below listed items on 'As is where is', 'As is what is' and 'no-complaint' and 'Caveat Emptor' basis.

लॉट विवरण / Lot Details:

Lot Details	Lot Description	Lot Parameters	Other Details	Lot Documents
Lot No - 1 Lot Name - Flat B2 Product Type - Immovable Property Category - RESIDENTIAL Sub Category - Flat	Blocks / Floor : B (3 BHK) Saleable Area :1431.08 Sq.Ft. [Approx] 2nd Floor : B2 Global Pre-Bid EMD Amount is Rs. 1,50,000/- Minimum Bid of incremental amount Rs.50,000/- CONTACT PERSON: MR. A. PANDA, MOBILE NO: 7872264142 SHRI SAUMITRA BARUA, MOBILE NO: 8981851067	Quantity - 1.0 LOT Start Price in INR - 11043605 Bid Increment in INR - 50000.0 Post Bid EMD % - 10.0 TCS (%) - 0.0	GST (%) - As Applicable Lot Location - M 492, M BLOCK, NEW ALIPORE, 5, BB UPADHYAY SARANI, KOLKATA 700053 State :West Bengal Lot State - West Bengal Bid Valid Till - - Pre-Bid EMD Amount - Rs 150000	Annexure for Lot no 1 - Annex 6 15193 7370718.pdf

Lot Details	Lot Description	Lot Parameters	Other Details	Lot Documents
Lot No - 2 Lot Name - Flat B3 Product Type - Immovable Property Category - RESIDENTIAL Sub Category - Flat	Blocks / Floor : B (3 BHK) Saleable Area :1431.08 Sq.Ft. [Approx] 3rd floor : B3 Global Pre-Bid EMD Amount is Rs. 1,50,000/- Minimum Bid of incremental amount Rs.50,000/- CONTACT PERSON: MR. A. PANDA, MOBILE NO: 7872264142 SHRI SAUMITRA BARUA, MOBILE NO: 8981851067	Quantity - 1.0 LOT Start Price in INR - 11316083 Bid Increment in INR - 50000.0 Post Bid EMD % - 10.0 TCS (%) - 0.0	GST (%) - As Applicable Lot Location - M 492, M BLOCK, NEW ALIPORE, 5, BB UPADHYAY SARANI, KOLKATA 700053 State :West Bengal Lot State - West Bengal Bid Valid Till - - Pre-Bid EMD Amount - Rs 150000	Annexure for Lot no 2 - Annex 6 15193 7370719.pdf

Total number of Lots in this Catalogue = 2

(All % indicated are percent of Basic Material Value i.e. Rate as per Sale Intimation Letter*Lot Quantity)

[CLICK HERE FOR ADDITIONAL SPECIAL TERMS & CONDITION SALE OF RESIDENTIAL FLATS](#)

[CLICK HERE FOR DRAFT SALE DEED.](#)

[CLICK HERE FOR APPLICATION FORM.](#)

1. ALL CONTRACTS/TRANSACTIONS ENTERED INTO BY THE BUYER/BIDDER ARISING OUT OF THIS E-AUCTION SHALL BE GOVERNED BY THE INTEGRITY PACT AVAILABLE ON OUR WEBSITE, [www.mstcindia.co.in](#)
2. The bidder must get themselves registered with MSTC to be able to participate in the e-auction as detailed in the attachment.
- HELP DESK: L: 079690 66600, Email: helpdesk@mstcindia.co.in.
- FOR ANY QUERIES, PLEASE CONTACT : AT MSTC, KOLKATA :
- Sabyasachi Mukherjee , CM , ERO , PHONE NO. 91 7278030407; Email : eroopn2@mstcindia.in (Email : smukherjee@mstcindia.co.in)
 - K Kranthi Kumar, DM, ERO, PHONE NO. 9174009882; Email: eroopn7@mstcindia.in. (Email: kkkumar@mstcindia.co.in.)
3. Please note: The auction catalogue on the live e-auction floor should be treated as final and binding.
4. Though a facility is provided to bidders to select a category in the live auction floor, however, buyers in their own interest are advised to go to live e auction floor, after selecting "all categories". MSTC will not be responsible for any oversight in selecting the category in live eauction/lot on the part of bidders/buyers".
5. PRE-BID EMD:
- A) In order to participate in bidding for lots which require pre bid EMD, the bidder is required to have sufficient balance in the EMD wallet provided to the bidder for the purpose.
- B) A bidder can add money to its EMD wallet anytime through e-payment mode only and by following the link Pay Pre Bid EMD provided in the dashboard. Bidders in their own interest are advised to keep sufficient balance in their EMD wallet to bid in any auction and avoid any last minute hiccup.
- C) MSTC/Seller shall not be responsible for any delay in crediting of the money in MSTC as bank account due to any reason resulting in delay in updating the EMD wallet of the bidder.
- D) The intending buyers have to deposit pre-bid EMD as detailed favouring MSTC Limited by way of online transfer of

payment through RTGS/NEFT, which must be routed through our website only.

The process to be followed by Bidders for payment of Pre-Bid:

Bidders after successful login will get three new links at their homepage as

- a. Pay Pre Bid EMD**
- b. EMD Refund Request**
- c. EMD Ledger**

Bidders are requested to click on the link Pay Pre Bid EMD and generate the pre bid EMD payment challan. This challan shall be valid for three days from the date of generation. For separate transaction separate challan is to be generated. After generation of the challan the bidders has to get the amount transferred from their bank through NEFT/RTGS.

E) Pre bid transferred by any other link will not be considered for bidding in the auction. Submission of Pre Bid EMD through DD/PO is not acceptable.

F) The amount deposited by the bidders will be updated on receipt of confirmation from bank. Thus the bidders are advised to deposit the pre bid EMD well in advance.

G) Once the EMD is received and intimation is received from the bank the amount will be visible in the buyer's login through the link EMD ledger.

H) In case the bidder wants to apply for refund they may apply for refund from their login through the link EMD refund request. Refund to bidder as per their online request will also be processed from MSTC HO on the next working day. This payment will be credited to a specific MSTC HO account only and as per successful bidding, equivalent amount will be forwarded to respective Region/Branch on the next working day.

I) This pre-bid EMD cannot be used for any other purpose. Remittance of pre-bid EMD should be done strictly as per the process detailed above.

J) The Pre-Bid amount will be liable for forfeiture for any failure of the successful bidder to fulfill any of the terms and conditions of the E-Auction.

K) No interest is payable on this pre-Bid EMD.

L) The Pre-Bid EMD of the successful bidder may be converted / adjusted against the SECURITY DEPOSIT.

6.DDs shall not be accepted and will be returned without any action being taken on them.

7.The EMD @ 10 % is to be submitted within 15 days of closure of e-auction (excluding the date of closure) for sold lots at mstc through online payment via their log-in on mstc portal.

8. Non submission of EMD within the stipulated time will lead to forfeiture of Pre-Bid EMD.

9. The same shall apply for approved STA lots wherein the period of submission of EMD is 15 days from the date of approval of the STA (excluding the date of approval), however, incase a buyer fails to submit the EMD within this stipulated period, the pre-bid EMD shall be fofeited.

10. Upon issuance of the sale order, the EMD shall automatically be converted into Security Deposit. Security Deposit shall be non-interest bearing.

11. In case the date of submission of payment happens to fall on a Public Holiday, the next day shall be considered as the date of submission of payment.

12. GST rates as indicated in this e-auction catalogue are only indicative. Actual GST rates shall be applicable. Bidders are required to satisfy themselves about GST rate through their own sources/means before bidding in this e-auction and any discrepancy should be intimated to MSTC / Seller at least one working day prior to the e-auction. No complaint from any bidder thereafter, regarding any variation will be entertained after the e-auction goes on live floor. Nonpayment of sale proceeds on the ground of any discrepancy of GST rate will be treated as default and action as deemed fit including but not limited to forfeiture of EMD/SD will be taken against the bidder.

(BUYER HAVE TO PAY APPLICABLE GST AND WHATEVER THE TAXES/DUTIES/CESS ETC IS APPLICABLE.)

13. The balance property value should be submitted to seller bank a/c directly by the buyers through RTGS/NEFT within stipulated period as per the details in attachment above.

14. Bid to be submitted as rate for each lot in Indian Rupees. The rates must be quoted exclusive of all taxes, duties and any other levies etc.The rates shall be offered ON UNIT BASIS FOR EACH LOT SEPARATELY NOT PART THEREOF i.e. in Rupees per unit only.

15. PAYMENT CLAUSE:

All the payment in the subject auction (apart from payment of pre-bid EMD and Security Deposit) will be directly made to M/s.Life Insurance Corporation of India as detailed in the attachment above.

The Payment schedule as detailed in the attachment above will be as follows:

a) 10% of bid amount as non-interest bearing security deposit(SD) is to be made within 15 days from the acceptance/ STA approval (excluding the acceptance/approval date) at MSTC.

Click here for e-Payment Guide :

<https://www.mstcecommerce.com/auctionhome/RenderFileGeneralAuctions.jsp?file=BuyerManualforePayment.pdf>

Here too, the Buyer is requested to inform the details of the payment through email to MSTC so that there is no delay or confusion in the process of issuance of the Acceptance Letter / Sale Order.

b) The Pre-Bid EMD of the successful bidders may be adjusted against the SD.

c) The balance payment shall be paid within 3 months from the date of allotment of flat (including the date of allotment).

d) The Security Deposit as specified in Sale Order may be adjusted only at the time of final payment.

e) In case, the allottee fails to pay the balance final amount within a period of three months from the date of allotment letter, the same may be extended by another period of three months with the provision of penal interest @12% per annum on the balance payment after expiry of three months time from the date of allotment letter.

16. The buyers have to inspect the location thoroughly and satisfy themselves about the nature of properties, before submitting the bid.

17. MSTC Ltd. shall hereinafter be referred to as MSTC and Life Insurance Corporation of India as owners/seller.

18. The role of MSTC in this auction is limited to the conducting the auction and generation of the bid sheet only. MSTC will not be a party to any post auction dispute related to payment and allocation/ handover of sold properties.

19. Only the genuine interested end user should participate in this auction. Broker/agent/any third-party agency should not participate in this auction, sale order & subsequent agreement will be signed in the name of the bidder as per bid sheet.

20. All the offers shall be valid for a period of 30 days from the date of closing of e-auction.

21. All the properties are offered on AS IS WHERE IS basis, i.e., where they are located and NO COMPLAINT BASIS.

Properties are sold on the assumption that bidders have inspected the same and know what they are buying, irrespective of whether they have first inspected the Properties or not. No complaint shall be entertained in this regard. After the submission of bid(s) by the Buyer, a presumption would be drawn that the buyer has inspected the Properties and has satisfied himself about the nature, PROPERTY, quality, other technical specifications, taxes-duties and legalities prior to the e-auction. No complaint, whatsoever, on the points referred above, would be entertained after the submission of the bid.

22.. Bidders shall submit his/their income tax clearance certificate, (latest) partnership deed of org. or any other document as and when demanded by MSTC / Owners.

23. The Sale will be governed by the Special Terms & Conditions (STC) displayed on the Live e-Auction Floor (and not under Forthcoming Auctions) as well as the General Terms & Conditions (GTC) and Buyer Specific Terms & Conditions (BSTC) already accepted by the Bidder at the time of e-Auction Registration with MSTC. The Property List & STC displayed under View Forthcoming Auctions on MSTC's e-Auction Website are tentative and subject to change at MSTC's sole discretion before the start of e-Auction. Bidders should therefore download the Properties List and STC displayed only under View Live Auctions for their record purpose, if required. The BSTC and GTC can be seen and downloaded by going to the Home Page of the e-Auction Website and clicking on NEW USER. Participation in the e-Auction will be deemed to imply that the Bidder has made himself thoroughly aware of and accepted the STC, BSTC and GTC. In case of any conflict between the STC and BSTC, the STC shall prevail. MSTC shall have the right to issue addendum to the STC or BSTC, to clarify, amend, modify, supplement, or delete any of the conditions, clauses or items stated therein and the Addendum so issued shall form a part of the original STC.

24. The Principal/Owner of the Properties reserves the right to withdraw at any stage the sale of any item or Properties either by number or any other specific unit etc, even after issue of Sale Order/Allotment. The Principal/Owner will not be bound to assign any reason or details thereof. Value of the Properties so withdrawn, if any, and paid by the buyer will be refunded. The principal will however, not be responsible for any damage, loss, direct or consequential compensation whatsoever to the buyer nor for payment of any interest.