



STATE BANK OF INDIA

Stressed Assets Management Branch: 4th Floor, State Bank of India, Old LHO Building.

Mail Id: team2samb.ahm@sbi.co.in & sbi.04199@sbi.co.in

Authorized Officer: Shri Rajesh B Kumar; Mobile No: 9824275526

Dealing Officer : Shekhar R Srivastava; Mobile No: 7600037735

Property will be sold on “**AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS**” basis

1	Name and address of the Borrower	M/s KOSAS INDSTIRES PRIVATE LIMITED Registered Office: 331-A, Badamwadi, 1 st Floor, Shop no. 74, Kalbadevi Road, Mumbai, Maharashtra- 400 002 Factory: Survey no. 119/6/2, Near Shubhlaxmi Near Vidhyavasini, Village Sili Union Territory - Dadra and Nagar Haveli.									
2	Name and address of Branch, the secured creditor	STATE BANK OF INDIA Stressed Assets Management Branch 4 th Floor, SBI, Old LHO Building, Lal Darwaja, Bhadra, Ahmedabad-380001.									
3	Description of the immovable secured assets to be sold.	<table><tr><th>Lot No</th><th>Details of properties</th></tr><tr><td>SBIN100000 358001</td><td>Flat No A-1301 admeasuring 972 sq. fts equivalent to 90.30 sq. mtrs on 13th floor together with undivided proportionate share in underneath land A Building at Shagun Villa, constructed on the bearing revenue survey no. 130/1, Block no. 157 T.P. Scheme no 37, Althan, F.P. no. 24 admeasuring about Acre 1-56 Are 81 sq. mtrs. equivalent to 15681 sq. mtrs. and land bearing rev ser. No 129 Block No 158 TP scheme No 37 (Altham) F.P. No 25 admeasuring about Hector-are 0-35-41 sq.mtrs. of Village Althan Taluka Choryasi, Dist: Surat. Hector-Are-035-41 sq. mtrs. of Althan Ta: Choryasi, Dist: Surat, standing in the name of Shri Manish Omprakash Agarwal</td></tr><tr><td>SBIN20000 9976836</td><td>Flat no. A-102 admeasuring about 1926.00 sq. fts equivalent to 178.93 sqr. mtrs super built up and its area built up of admeasuring area 1492.65 sq. fts. equivalent to 138.72 sq.mtrs on1st floor together with undivided proportionate share in land admeasuring about 47.31 sq. mtrs of Building No. A- “Ashirwad Avenue” constructed on the land bearing Revenue Survey no. 127/1, Block no. 154 T.P. scheme no. 37 [Althan-South], original plot no.11, Final plot no. 33 of village Althan, City-Surat Taluka- Choryasi Dist: Surat, standing in the name of Smt. Komal Sandeep Bansal</td></tr><tr><td colspan="2">Above all the properties are in physical possession of the Bank under SARFAESI Act.</td></tr></table>		Lot No	Details of properties	SBIN100000 358001	Flat No A-1301 admeasuring 972 sq. fts equivalent to 90.30 sq. mtrs on 13 th floor together with undivided proportionate share in underneath land A Building at Shagun Villa, constructed on the bearing revenue survey no. 130/1, Block no. 157 T.P. Scheme no 37, Althan, F.P. no. 24 admeasuring about Acre 1-56 Are 81 sq. mtrs. equivalent to 15681 sq. mtrs. and land bearing rev ser. No 129 Block No 158 TP scheme No 37 (Altham) F.P. No 25 admeasuring about Hector-are 0-35-41 sq.mtrs. of Village Althan Taluka Choryasi, Dist: Surat. Hector-Are-035-41 sq. mtrs. of Althan Ta: Choryasi, Dist: Surat, standing in the name of Shri Manish Omprakash Agarwal	SBIN20000 9976836	Flat no. A-102 admeasuring about 1926.00 sq. fts equivalent to 178.93 sqr. mtrs super built up and its area built up of admeasuring area 1492.65 sq. fts. equivalent to 138.72 sq.mtrs on1 st floor together with undivided proportionate share in land admeasuring about 47.31 sq. mtrs of Building No. A- “Ashirwad Avenue” constructed on the land bearing Revenue Survey no. 127/1, Block no. 154 T.P. scheme no. 37 [Althan-South], original plot no.11, Final plot no. 33 of village Althan, City-Surat Taluka- Choryasi Dist: Surat, standing in the name of Smt. Komal Sandeep Bansal	Above all the properties are in physical possession of the Bank under SARFAESI Act.	
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4	Details of the encumbrances known to the secured creditor.	The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.						
5	The secured debt for recovery of which the property is to be sold	Recovery of dues of Rs. 81,22,40,826.00 ((Rupees Eighty One Crore Twenty Two Lakh Forty Thousand Eight Hundred Twenty six only) due to the Secured Creditor SBI as on 09.05.2029 and as mentioned in the demand notice under Section 13(2) of SARFAESI Act, dated 10.05.2019 with further interest thereon plus expenses & costs thereon and thereafter, less; Recoveries thereafter, due to the secured creditor from borrower M/s Kosas Industries Private Limited (In NCLT Liquidation), and guarantors / mortgagor (1) Konark Vinimay Private Limited (Corporate Guarantor) (2) Kosas Exports Limited (Corporate Guarantor), (3)Shri Manish Omprakash Agarwal (Guarantor & mortgagor), (4)Shri Lalit Omprakash Agarwal (Guarantor & mortgagor),(5) Smt. Komal Sandeep Bansal (Guarantor & mortgagor) for various credit facilities were granted time to time by State Bank of India.						
6	Deposit of earnest money	<table><tr><th>Property ID No</th><th>EMD (Rs.)</th></tr><tr><td>SBIN100000358001</td><td>6,30,000/-</td></tr><tr><td>SBIN200009976836</td><td>8,30,000/-</td></tr></table> <p>Being the 10% of Reserve price to be transferred / deposited by bidder in his / her /their own Wallet provided by https://baanket.com on its e-auction site By means of RTGS/NEFT</p>	Property ID No	EMD (Rs.)	SBIN100000358001	6,30,000/-	SBIN200009976836	8,30,000/-
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SBIN100000358001	6,30,000/-							
SBIN200009976836	8,30,000/-							
7	Reserve price of the immovable secured assets: Account / Wallet in which EMD to be remitted Last Date and Time within which EMD to be remitted:	<table><tr><th>Property ID No</th><th>Reserve Price</th></tr><tr><td>SBIN100000358001</td><td>63,00,000/-</td></tr><tr><td>SBIN200009976836</td><td>83,00,000/-</td></tr></table> <p>Bidders own wallet Registered with https://baanknet.com on its e-auction site https://baanknet.com</p> <p>Interested bidder may deposit Pre-Bid EMD with http://baanknet.com before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in BANKNET's Bank account and updating of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last-minute problem. Bidders are requested to visit user manual on BAANKNET portal in Help menu.</p>	Property ID No	Reserve Price	SBIN100000358001	63,00,000/-	SBIN200009976836	83,00,000/-
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8	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15 th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and						

		the Auction purchaser not exceeding three months from the date of Auction.						
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Auction will be held online at the web portal on 26.11.2026 from 11:00 am to 04:00 pm with unlimited extensions of 10 Minutes each.						
10	The e-Auction will be conducted through the Bank's approved service provider. e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above.	<p>BAANKNET web Portal https://baanknet.com/eauction-psb/x-login 'Click here for register'-> https://baanknet.com/eauction-psb/x-login> BUYER Registration. Buyer's manual> https://baanknet.com/eauction-psb/x-login>Help>User manual</p> <p>For any assistance email with bidder registration number Or Call support.BAANKNET@psballiance.com Toll Free Helpdesk Number: +91 82912 20220</p>						
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	<p>(i)</p> <table border="1"><thead><tr><th>Property ID No</th><th>Bid Increase amount in multiple of (Rs.)</th></tr></thead><tbody><tr><td>SBIN100000358001</td><td>25,000/-</td></tr><tr><td>SBIN200009976836</td><td>25,000/-</td></tr></tbody></table> <p>(ii) Unlimited extensions of 10 minutes each if a bid is placed in the last 10 minutes of the scheduled closing time of e Auction and bidding continues further Indian Rupees (iii) Indian Rupees (INR)</p>	Property ID No	Bid Increase amount in multiple of (Rs.)	SBIN100000358001	25,000/-	SBIN200009976836	25,000/-
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SBIN100000358001	25,000/-							
SBIN200009976836	25,000/-							
12	Date and Time during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	<table border="1"><thead><tr><th>Property ID No</th><th>Date and time of public inspection</th></tr></thead><tbody><tr><td>SBIN100000358001</td><td>16.11.2026 Time 11:00 am to 12:30 pm</td></tr><tr><td>SBIN200009976836</td><td>16.11.2026 Time 1:00 pm to 2:30 pm</td></tr></tbody></table> <p>Shri Rajesh B Kumar (Authorized Officer): Mobile No: 9824275526 Shri Shekhar R Srivastava (Case Officer) Mobile No. 7600037735</p>	Property ID No	Date and time of public inspection	SBIN100000358001	16.11.2026 Time 11:00 am to 12:30 pm	SBIN200009976836	16.11.2026 Time 1:00 pm to 2:30 pm
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13	Other conditions	(a) The Bidders should get themselves registered on https://baanknet.com By providing requisite KYC documents and registration fee as per the practice followed by						

<https://baanknet.com> portal well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website).

(b) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with portal at **<https://baanknet.com>** By means of NEFT/RTGS transfer from his bank account.

(c) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with **<https://baanknet.com>** portal is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.

(d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorised Officer of the Bank and the remaining amount i.e., 25% of sale price to be paid immediately i.e., on same day or not later than the next working day as the case may be

Account Number	: 31666015329
Account Name	: Stressed Assets Management Branch Ahmedabad Recovery Account
Bank Name	: State Bank of India
Branch Name	: Commercial Branch Ahmedabad
Branch Code	: 06926
IFS Code	: SBIN0006926
Address	: 4th Floor, Old SBI LHO Building, Lal Darwaja, Bhadra, Ahmedabad, Pin- 380001

(e) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price / scrap the e-Auction process / proceed with conventional mode of tendering.

(f) The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.

(g) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e- Auction.

(h) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of the bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.

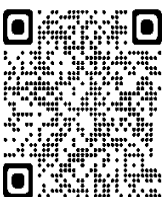
(i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

(j) The Authorised Officer shall be at liberty to cancel the eAuction process / tender at any time, before declaring the successful bidder, without assigning any reason.

(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

		<p>(l) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.</p> <p>(m) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with PSB Alliance Pvt Limited. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).</p> <p>(n) The Authorized Officer is not bound to accept the highest offer and the Authorized officer has absolute right to accept or reject any or all offer(s) or adjourn / postpone / cancel the eAuction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.</p> <p>(o) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.</p> <p>(p) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.</p> <p>(q) The payment of all statutory / non-statutory dues, taxes, rates, assessments, charges, fees, GST etc. owing to anybody shall be the sole responsibility of successful bidder only.</p> <p>(r) In case any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned Authorised officer of the concerned bank branch only.</p> <p>(s) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid / participated in the auction will be entertained.</p> <p>(t) Sale Confirmation will be subject to consent of mortgagor/borrower if auction do not fetch more than the reserve price as per provision of SARFAESI rule 9 (2).</p> <p>(u) The bidders are advised to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by the Authorized Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances, or any other ground whatsoever.</p> <p>(v) The Bank is not liable for any delay in handing over the possession to a successful purchaser or to pay any interest / refund of EMD / money paid in case of any delay in issue of confirmation of Sale/ Sale Certificate by virtue of any Tribunal/ Court Order in connection with this e-auction.</p> <p>(w) It shall be the responsibility of the successful bidder to remit the TDS @ 1% as applicable u/s 194/A. If the aggregate of the sum credited or paid for such consideration is Rs. 50 Lacs or more, TDS shall be filed</p>
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		<p>online by filling Form 26QB & TDS Certificate to be issued in Form 16B. The purchaser has to produce the proof of having deposited this Income Tax into the Government Account within 15 days of e-auction.</p> <p>(x) Any decision of the authorized officer with respect to the selection of bidders will be final and binding on all bidders.</p> <p>(y) The QR code for location/property video is provided only for indicative location and condition of the property. Bidders should ascertain the property location and condition by documents and by physical visit.</p> <p>(z) Disposal of any material lying at the site will solely be the responsibility of the successful bidder, and at their own cost.</p> <p>(aa) Applicable GST / TDS & other taxes/dues will be borne by successful buyers over and above bid amount. Authorized officer and secured creditor shall not be responsible for any demarcation related and other litigations. Authorized officer/secured creditor shall not be liable for Govt scheme with regard to property.</p> <p>Bidder may make physical/ independent enquiry to ensure property location, GIDC legal issued and other details before bidding.</p> <p>Personal belongings of owners fixed in the house /unit are not included in the sale. These are not put up for sale in its sale notice. Bank is in the process of handing over these assets /personal belonging to owners.</p>
14	Details of pending litigation, if any, in respect of property proposed to be sold.	<p>SA 60/2020 filed by borrower/ guarantors is pending before Hon'ble DRT, Ahmedabad.</p> <p>The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.</p>

Bank website	E-auction website	Location Property No 01	Photos & Video Pro.No.01	Location Property No 02	Photos & Video Pro.No.02
					

Date: 26.10.2026
Place: Ahmedabad

**AUTHORISED OFFICER
STATE BANK OF INDIA**