THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.

Property will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" Basis

01	Name and Address of the Borrower	Eskay-Bee International Pvt. Ltd. 304/305, Sakher Bhuvan, 340/348 Narsinh Natha Street, Masjid Bunder, Mumbai - 400 009. Alternate address: A-51, Bajaj Bhavan,5th floor, A Wing, Opp Inox, Nariman Point, Mumbai – 400021
02	Name and address of Branch, the secured creditor	Stressed Asset Management Branch-II (SAMB-II), Raheja Chambers, Ground floor, Free Press Journal Marg, Nariman Point, Mumbai 400 021 Email – team2.15859@sbi.co.in Contact No –9560205656
03	Description of the immovable and movable secured assets to be sold	**LOT 1: Property ID: SBINEELKANTH13** **(All three flats sold together in single lot)** **(i) Flat No 13** located at 4th floor of Neelkanth Krupa CHSL, 60 ft Road, Ghatkopar (East), Mumbai-400077 in the name of Kevin Minesh Shah (**carpet area: 2282 sq.ft**) {*The above property is covered under registered gift deed dated 26.04.2011 executed between Mr. Minesh D Shah as Donor /Transferor on one part and Mr. Kevin Minesh Shah as the Donee/Transferee on other part) registered at sr. no. Sr. no. BDR3-04478-2011 dated 27.04.2011 by sub-regisrar kurla-1(Kurla)*}. **(ii) Flat No 14** located at 5th floor of Neelkanth Krupa CHSL, 60 ft Road, Ghatkopar (East), Mumbai-400077 in the name of Kevin Minesh Shah (**carpet area: 1950 sq ft**) {*The above property is covered under registered gift deed dated 26.04.2011 executed between Mrs Manisha Minesh Shah as Donor /Transferor on one part and Mr. Kevin Minesh Shah as the Donee/Transferee on other part) registered at sr. no. Sr. no. BDR3-04479-2011 dated 27.04.2011 by sub-regisrar kurla-1(Kurla)*}. **(iii) Flat No 15** located at 6th floor, Neelkanth Krupa CHSL, 60 ft Road, Ghatkopar (East), Mumbai-400077 in the name of Amex Leasing & Finance Pvt. Ltd (**carpet area: 1600 sq ft**) {Registered *Agreement for sale dated 28.08.2006 executed between*

Value Construction through its partner Mr. Mimit A. Bhuta as the developers on one part and M/s Amex Leasing & Finance Limited as the purchasers on the other part duly stamped and registered under serial no. BDR3-05829-2006 dated 28.08.2006 by sub-regisrar kurla-1(Kurla)}.

Note: *All the three flats were constructed on the basis of development agreement dated 03.08.2004 executed between Neelkanth Kripa Co-operative Housing Society Limited through its Chairman and committee members as Owners/society on one part and M/s Value Constructions as the developers on the other part duly registered under serial no. BDR3-11480-2004 dated 17.12.2004 by sub-regisrar kurla-1(Kurla).*

Bank website https://bank.sbi	E-auction website https://baanknet.com/eauction-psb/x.login

Property ID No	**Property Location:**	**Photos of Property/Video**
SBINEELKANTH13		

LOT 2: Property ID No. SBIN200001319558

Flat No 506, E Wing (on 5th floor), Simla House CHS Ltd, 51/B, Laxmibai Jagmohandas Marg, Nepeansea Road, Mumbai-400036. (carpet area: 1161 sq ft)

(The above property is covered under registered gift deed dated 21.04.2011 executed between Mrs Manisha Minesh Shah as Donor /Transferor on one part and Mr. Kevin Minesh Shah as the Donee/Transferee on other part) registered at sr. no. Sr. no. BBE1-03357-2011 dated 21.04.2011 by sub-registrar Mumbai city 1(Fort).

Bank website https://bank.sbi	E-auction website https://baanknet.com/eauction-psb/x.login

Property ID No	**Property Location:**	**Photos of Property/Video**

		SBIN200001319558			
04	Details of the encumbrances know to the secured .creditor	1.Simla House Coop Housing Society Ltd , outstanding dues Rs. 32,66,452.00 /- for flat 506E as on 05.08.2026. 2.Neelkanth Krupa Coop Hsg Scty Ltd outstanding dues Rs.95,25,522/- for all three flats (flat nos. 13,14 and 15) as on 28.09.2023. 3. Attachment of Income tax, New Marine lines, Mumbai dated 26.03.2009 on Flat No.13 for income tax dues of Rs 1.59 Cr.			
05	The secured debt for recovery of which the property is to be sold	Rs. 36,37,16,003.56 (Rupees Thirty Six Crores Thirty Seven Lakhs Sixteen Thousand Three and Fifty Six Paise only) as on 24.06.2015 with further interest w.e.f 01.06.2015 along with incidental expenses and cost thereon minus cash recoveries (if any) due to the secured creditor M/s Eskay-Bee International Pvt. Ltd and 1. Mr. Minesh Shah 2. Ms. Manisha Minesh Shah 3. Mr. Karan Minesh Shah 4. Mr. Kevin Shah 5. Ms. Pankti Minesh Shah (personal guarantors to M/s Eskay-Bee International Pvt. Ltd) and M/s Amex Leasing & Finance Ltd (Corporate guarantor to M/s Eskay-Bee International Pvt. Ltd). **Demand Notice Date: 26.06.2015**			
06	Deposit of earnest money	**Lot 1: EMD:** Rs 1,10,27,000.00 (Rupees One Crores Ten lakhs Twenty seven thousand only) **LOT 2: EMD:** Rs 72,71,500.00 **(**Rupees Seventy Two lakhs Seventy One thousand five hundred only) Being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by PSB Alliance on its e-auction site Login to the eAuction Portal i.e. https://baanknet.com/eauction-psb/x.login by means of RTGS/NEFT			
07	**Reserve price of the immovable/ movable secured assets:** Account/ Wallet in which EMD to be	**LOT 1: Rs 11,02,70,000.00** (Rupees Eleven Crores Two lakhs Seventy Thousand only) **LOT 2: Rs 7,27,15,000.00** (Rupees Seven Crores Twenty seven lakhs fifteen thousand only) Bidders' own wallet Registered with PSB Alliance on its e-auction site Login to the eAuction Portal i.e. https://baanknet.com/eauction-psb/x.login by means of RTGS/NEFT			

	remitted Last Date and Time within which EMD to be remitted	**27.11.2026 on or before 2 p.m.**
08	Time and manner of payment	The successful bidder shall deposit the remaining amount of 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 Authorized 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 15th 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 e-Auction purchaser not exceeding three months from the date of e-Auction. **The successful bidder shall deposit remaining amount through NEFT / RTGS / Demand Draft in below mentioned account** **Bank Account No 32600800724, SBI, SAMB II Collection account, Branch SBI Mumbai Main (Unit Name), IFSC Code: SBIN0000300.**
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	The e-Auction will be conducted on **27.11.2026** between **11:00 a.m. to 4:00 p.m**.
10	The e-Auction will be conducted through the Bank's approved service provider	PSB Alliance on its e-auction site Login to the eAuction Portal i.e. https://baanknet.com/eauction-psb/x.login
11	(i)Bid increment amount: (ii) Auto	LOT 1: Rs.2,00,000.00 and in multiples of Rs.2,00,000.00 LOT 2: Rs.2,00,000.00 and in multiples of Rs.2,00,000.00 (ii) Unlimited

	extension: (iii) Bid currency & unit of measurement	(iii) Indian Rupees (INR)
12	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	**For Lot 1: 16.11.2026**: From 11.00 am to 2.00 pm **For Lot No. 2: 17.11.2026**: From 11.00 am to 2.00 pm K A Prasad Contact No.9867062913 Kundan Kumar Akela Contact No.9909001259
13	Other conditions	(a). The Bidders should get themselves registered on PSB Alliance by providing requisite KYC documents and registration fee as per the practice followed by PSB Alliance 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 PSB Alliance on its e-auction site Login to the e-Auction Portal https://baanknet.com/eauction-psb/x.login by means of RTGS/NEFT 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 PSB Alliance 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 of 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. (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 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 e-Auction 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. (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. (m) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with PSB Alliance. The Bidder has to place a request with PSB Alliance for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

		(n) The Authorised Officer is not bound to accept the highest offer, and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. (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) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees, TDS, etc. for transfer of the property in his/her name. (q) The payment of all statutory /non- statutory dues, taxes, rates, assessments, charges, TDS, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (r) In case of 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 of 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. (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.

Date: 06.11.2026
Place: Mumbai

AUTHORISED OFFICER
STATE BANK OF INDIA