

Date: 31.08.2026

To,

1. **M/s. Smitesh C Shah & Co.**
FB 113, 1st Floor, Moongipa Arcade, Commercial
Gate No D N Nagar, Mumbai, Andheri West-400053
2. **Smitesh Shah**
Flat No.703, 7th Floor, Pearl Residency, Opp. Wadia
School, J P Road, Andheri West, Mumbai-400053
3. **Ishita Shah**
Flat No.703, 7th Floor, Pearl Residency, Opp. Wadia
School, J P Road, Andheri West, Mumbai-400053
4. **Premkumari Smitesh Shah**
Flat No.703, 7th Floor, Pearl Residency, Opp. Wadia
School, J P Road, Andheri West, Mumbai-400053

SUB: INTIMATION OF SALE OF MORTGAGED PROPERTY

**REF: NOTICE OF 30 DAYS FOR SALE OF IMMOVABLE SECURED ASSET UNDER
RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 ISSUED
ON 24.07.2026**

Dear Sir/Madam,

This has reference to above mentioned subject and reference to Notice sent to you under Rule 8 (6) dated 24.07.2026, under Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002, we wish to inform you as under:-

1. That Bank has issued Notice dated 24.07.2026 asking you to repay the entire outstanding and close the loan but till date we have not received any response from you all despite multiple reminders.



SBM BANK (INDIA) LTD.

19th Floor, URMI Estate 95, Ganpatrao Kadam Marg,
Opp. Peninsula Business Park, Lower Parel West,
Mumbai, Maharashtra - 400013

T: +91 22 4007 1500
Toll-Free Nos.: 1800 1033 817
1800 2099 335

www.sbm.bank.in

Regd. Office : 101, Raheja Centre, 1st Floor, Free Press Journal Marg, Nariman Point, Mumbai - 400 021, Maharashtra.
CIN No.: U65999MH2017FLC293229



2. The Notice hereby given to you, that undersigned being Authorized officer of SBM Bank (India) Ltd., now proceeds to sell the secured asset by adopting any one of the methods mentioned in Rule 8(5) of above Rules as you all have fail or neglect to pay the entire outstanding loan amount of SBM Bank (India) Ltd.

Place: Mumbai, Maharashtra

Date: 31.08.2026



(Authorised Officer)

For SBM Bank (India) Ltd.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002.

Enclosed: Copy of Auction notice

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APPENDIX IV-A
Under Rule 9(1)

[See proviso to Rule 8(6)]

Second Sale Notice for sale of Immovable Property

THE TERMS AND CONDITIONS OF SALE: Immovable Property will be sold on '**AS IS WHERE IS**', '**AS IS WHAT IS**' AND '**WHATEVER THERE IS**' Basis:

1.	Name and address of the Borrowers/Guarantors/Mortgagors:	1. M/s. Smitesh C Shah & Co. FB 113, 1st Floor, Moongipa Arcade, Commercial Gate No D N Nagar, Mumbai, Andheri West-400053 2. Smitesh Shah Flat No.703, 7th Floor, Pearl Residency, Opp. Wadia School, J P Road, Andheri West, Mumbai-400053 3. Ishita Shah Flat No.703, 7th Floor, Pearl Residency, Opp. Wadia School, J P Road, Andheri West, Mumbai-400053 4. Premkumari Smitesh Shah Flat No.703, 7th Floor, Pearl Residency, Opp. Wadia School, J P Road, Andheri West, Mumbai-400053
2.	Name and address of Branch, the Secured Creditor	SBM Bank (India) Ltd. 19th Floor, URMI Estate, 95, Ganpatrao Kadam Marg, Opposite Peninsula Business Park, Lower Parel West, Mumbai, Maharashtra 400013
3.	Description of the immovable secured assets to be sold.	SBM Bank (India) Ltd. All that piece and parcel of Flat No. 606, on the 6th Floor, Building known as Pearl Residency-A Wing, J.P. Road, Opposite Wadia School, Andheri West, Mumbai-400053, admeasuring 743.04 Sq. Ft. (69.05 Sq. Mtrs.) carpet area together with two car parking spaces, situated on land bearing C.T.S. No. 808 (Pt.), 817 (Pt.) & 818 (Pt.), Village Ambivali, Andheri West, Mumbai-400053


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4.	Details of the encumbrances known to the secured creditor.	Nil
5.	The secured debt for recovery of which the Property is to be sold	Rs.1,97,45,748/- (Rupees One Crore Ninety Seven Lakhs Forty Five Thousand Seven Hundred Forty Eight Only) as on 21.01.2025 + interest from 21.01.2025 + costs, charges and incidental expenses
6.	Deposit of earnest money	EMD: Rs. 29,00,000/- (Rupees Twenty-Nine Lakh Only) being the 10% of Reserve price to be remitted through only NEFT Transfer or online transfer in favour of "SBM Bank India Ltd" to the credit of A/c.No. 27506001182001 with SBM Bank (India) Ltd. 19th Floor, URMI Estate, 95, Ganpatrao Kadam Marg, Opposite Peninsula Business Park, Lower Parel West, Mumbai, Maharashtra 400013 IFSC: STCB0000065.
7.	Reserve price of the immovable secured assets:	Rs. 2,90,00,000/- (Rupees Two Crore Ninety Lakh Only)
	Bank account in which EMD to be remitted.	A/c No.: 27506001182001, IFSC: STCB0000065 Bank: SBM Bank (India) Ltd. 19th Floor, URMI Estate, 95, Ganpatrao Kadam Marg, Opposite Peninsula Business Park, Lower Parel West, Mumbai, Maharashtra 400013
	Last Date and Time within which EMD to be remitted:	Date: 03.10.2026 up to 4:00 PM
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.

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Mumbai, Maharashtra - 400013

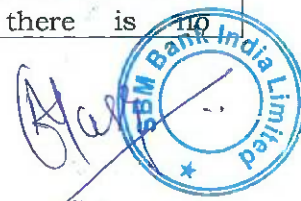
T: +91 22 4007 1500
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9.	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 05.10.2026 Time: 60 Minutes: from 11:00 AM to 1:00 PM with unlimited extension of five minutes for each bid, if the bid continues, till the sale is concluded.
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	M/s. C1 India Pvt. Ltd., Udyog Vihar, Phase - 2, Gulf Petrochem building, Building No.301, Gurgaon Haryana, PIN: 122015, India, Help Line No. +91 124 4302020/2021/2022/2023, Support Mobile No: +91- 7291981124/25/26 Help Line e-mail ID: support@bankeauctions.com, gujarat@c1india.com, at their web portal https://www.bankeauctions.com
11.	Bid increment amount: Auto extension: Bid currency & unit of measurement	Rs.1,00,000/- Unlimited extensions of 5 minutes each Indian Rupees
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.	04.10.2026 (Between 11:00 A.M. and 02:00 P.M. on any day before the date of auction with prior appointment)
	Contact persons with mobile number	Please contact: Mr. Nitin Garg - +91 98297 20992
13.	Terms & Conditions of e-Auction Sale.	1. E-Auction sale of Mortgaged/Charged immovable Property is being held on " AS IS WHERE IS ", " AS IS WHAT IS " and " WHATEVER THERE IS " basis and will be conducted "Online". The auction will be conducted through the SBM Bank (India) Ltd approved service provider M/s. C1 India Pvt. Ltd., at their web portal https://www.bankeauctions.com . E-Auction Tender Document containing online e-auction Bid Application, Declaration, General Terms and Conditions of online auction sale are available in https://www.bankeauctions.com . After remitting EMD, the bidders have to get themselves register on this website. 2. To the best of knowledge and information of the Authorised Officer, there is ^{no}


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	encumbrance on the Property. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of Property put on auction, approved /sanctioned plan from appropriate statutory authority 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. It shall be the responsibilities of the interested bidders to inspect and satisfy themselves about the Property before submission of the bid(s). It shall be deemed that the intending bidders have done their own due diligence before submitting the tender. No conditional bid will be accepted. 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. 3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS Transfer or online Transfer into the Account No.27506001182001 in favour of "SBM Bank India Ltd" at SBM Bank (India) Ltd. 19th Floor, URMI Estate,95, Ganpatrao Kadam Marg, Opposite Peninsula Business Park, Lower Parel West, Mumbai, Maharashtra 400013- Branch Code:00065, IFS Code: STCB0000065 Copy of the supportive documents like challan/ receipt should be attached to the Bid Application. 4. The e-Auction/bidding of the above Property would be conducted exactly on the scheduled Date & Time by way of inter-se bidding amongst the bidders. The bidders shall
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		improve their offer in multiples of the amount mentioned under the column "Bid Increment Amount". The Bidder, at the time of commencement, shall give a minimum of one increment at least. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as a Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorised Officer/ Secured Creditor. 5. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded without any interest. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, including EMD amount which is already deposited, immediately on acceptance of bid price by the Authorised Officer i.e. before closure of business hours on the same day or not later than next working day and the balance 75% of the sale price on or before 15th day from confirmation of sale, default in deposit of any of the abovementioned amount(s) within the period stipulated herein by the successful bidder would entail forfeiture of the entire money already deposited and Property shall be put to auction again and the defaulting bidder shall have no claim/ right in respect of Property/ amount deposited. 6. The prospective qualified bidders may avail online training on e- Auction from M/s. C1 India Pvt. Ltd., Udyog Vihar, Phase - 2, Gulf Petrochem building, Building No.301, Gurgaon Haryana, PIN: 122015, India, Help Line No. +91 124 4302020/2021/2022/2023, Support Mobile No: +91- 7291981124/25/26 Help Line e-mail ID support@bankeauctions.com.
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	gujarat@clindia.com prior to the date of e-Auction. Neither the Authorised Officer/Bank nor M/s C1 India Pvt. Ltd. will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward-off such contingent situation, the intending bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event. However, in case of technical defects/holiday declared or any other reason, if the website is not available on the day of e-auction, the e auction shall be postponed to the next working day/website available day. 7. The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any Property or portion thereof from the auction proceedings at any stage without assigning any reason there for. 8. The Sale Certificate will be issued in the form given in Appendix V (for immovable Property) of the Security Interest (Enforcement) (Amendment) Rules, 2002 in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s). 9. The sale shall be subject to provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Security Interest (Enforcement) Rules, 2002. 10. The Bank is not liable 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. 11. Where the Sale Prices of the property is Rs.50.00 Lakh and above, the auction purchaser has to deduct 1% of the Sale Price of the immovable property as TDS in the name of the owner of the property & remit it
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	to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price of the immovable property has to be remitted to the Bank. The Sale Certificate for immovable property will be issued only on full payment of 99% of Sale Price and on submission of receipt of Form 26QB & Challan for having remitted the TDS of 1% of Sale Price. 12. For further details and regarding inspection of Property the intending bidders may contact the Authorised Officer & Chief Manager, SBM Bank (India) Ltd. 19th Floor, URMI Estate, 95, Ganpatrao Kadam Marg, Opposite Peninsula Business Park, Lower Parel West, Mumbai, Maharashtra 400013., during office hours, Phone No. 022 68744307. 13. Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (Email ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Pass word by M/s. C1 India Pvt. Ltd., (vendor name) may be conveyed through e mail. The Bidders shall also submit a valid alternate Email ID. 14. The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the e-Auction, self-attested copies of (i) Proof of Identification (KYC) Viz ID card/Driving License/Passport etc., (ii) Current Address - proof of communication, (iii) PAN card of the bidder (iv) Valid e-mail ID (v) Contact number (mobile/Land line of the bidder etc.,) to the Authorised Officer, SBM Bank (India) Ltd. 19th Floor, URMI Estate, 95, Ganpatrao Kadam Marg, Opposite Peninsula Business Park, Lower Parel West, Mumbai, Maharashtra 400013 by 03.10.2026 up to 4.00 P.M. In case of joint bidders, an authorization letter signed by all the bidders authorizing actual bidder (one among them who is holding a valid Digital Signature Certificate) to submit, and
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	participate in the bid on their behalf should be attached to the bid form. Similarly, in case the bidder is a company/LLP, a copy of the resolution passed by the Board of Directors authorizing the actual bidder, who is holding a valid Digital Signature, to submit and participate in the bid on its behalf should be attached. In case of Partnership/AOP/Trust, a letter of authorization in favour of a person authorizing him (who is holding a valid Digital Signature Certificate) to submit and participate in the bid on their behalf should be attached to the bid form. The bid submitted without the EMD shall be summarily rejected. The Property shall not be sold below the reserve price. 15. Names of the Eligible Bidders will be identified by SBM Bank (India) Ltd. 19th Floor, URMI Estate, 95, Ganpatrao Kadam Marg, Opposite Peninsula Business Park, Lower Parel West, Mumbai, Maharashtra 400013, to participate in online e-auction on the portal from M/s. C1 India Pvt. Ltd., Udyog Vihar, Phase - 2, Gulf Petrochem building, Building No. 301, Gurgaon Haryana, PIN: 122015, India, Help Line No. +91 124 4302020/ 2021/ 2022/2023, Support Mobile No: +91- 7291981124/25/26 Help Line e-mail ID: support@bankeauctions.com, gujarat@clindia.com, will provide User ID & Password after due verification of PAN of the Eligible Bidders. 16. 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. 17. 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. 18. The bidders are required to submit acceptance of the terms & conditions and
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	modalities of e-Auction adopted by the service provider, before participating in the e- Auction. 19.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. 20.Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. 21.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. 22.The EMD of the unsuccessful bidder will be refunded to their respective Account Numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). 23.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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the Secured Creditor. 24.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. 25.The payment of all statutory / non- statutory dues, taxes, rates, assessments, maintenance charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. 26.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
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		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 authorised officer of the Bank only.
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Place: Mumbai, Maharashtra



(Nitin Garg)
Executive Vice President
SBM Bank (India) Ltd.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002.

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CIN No.: U65999MH2017FLC293229

भारतीय डाक
राष्ट्रिय सेवा - जन सेवा

District court SO Delhi 110054
SF ED277352004IN IVR NO: 1800265
31/08/2026 18:10:07 India Post
TO: ISHITA SHAH
MUMBAI 400053
From: SBM BANK INDIA LTD
Coll.Amt: 55.46 WT: 50 (Actual)
P.Mod:FW

भारतीय डाक
राष्ट्रिय सेवा - जन सेवा

District court SO Delhi 110054
SF ED277351998IN IVR NO: 1800265
31/08/2026 18:10:11 India Post
TO: PREMKUMARI SMITESH SHAH
MUMBAI 400053
From: SBM BANK INDIA LTD
Coll.Amt: 55.46 WT: 50 (Actual)
P.Mod:FW

भारतीय डाक
राष्ट्रिय सेवा - जन सेवा

District court SO Delhi 110054
SF ED277352018IN IVR NO: 1800265
31/08/2026 18:10:22 India Post
TO: SHITESH SHAH
MUMBAI 400053
From: SBM BANK INDIA LTD
Coll.Amt: 55.46 WT: 50 (Actual)
P.Mod:FW

भारतीय डाक
राष्ट्रिय सेवा - जन सेवा

District court SO Delhi 110054
SF ED277352021IN IVR NO: 1800265
31/08/2026 18:10:24 India Post
TO: SMITESH C. SHAH AND CO
MUMBAI 400053
From: SBM BANK INDIA LTD
Coll.Amt: 55.46 WT: 50 (Actual)
P.Mod:FW