

**THE COSMOS CO-OP. BANK LTD.**(Multistate Scheduled Bank)  
Enriching Life!Registered Office : 'Cosmos Tower', Plot No. 6, ICS Colony,  
University Road, Ganeshkhind, Shivajinagar, Pune - 411 007.  
Phone : 020 - 6708 5308/11**Sale Notice For Sale Of Immovable Property [Under rule 8(6) of SARFAESI Act, 2002]**

The Authorised officer of The Cosmos Co-Operative Bank Ltd., has decided to sale the possessed immovable property to recover Bank dues of the following defaulted Borrower as mentioned herein below under the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 on "as is where is basis" by inviting tenders from intending buyers.

Name of the Borrower / Co-borrower / Guarantors & Branch	13(2) Demand Notice Details		Physical Possession Date	Sale / E-Auction Details					
	Date	Notice Amount		Date	Time				
1. Mr. Jadhav Vishal Vijay (Borrower/ Mortgagor) 2. Mrs. Jadhav Vaidehi Vishal (Co-Borrower/ Mortgagor)  Both Residing at:- 1st Add. - S. No.51/19, Flat No. 7, Shree Krushna Apartment, B Wing, Near Tanaji Navale Industries, Vadgaon, Pune 411 041.  2nd Add. : Plot No. 15, Near Sanjivani Hospital, Khilarewadi, Karve Road, Erandwane, Pune 411 004.  Guarantor:- Mr. Vickey Vijay Jadhav Add.- S. No.51/19, Flat No. 7, Shree Krushna Apartment, B Wing, Near Tanaji Navale Industries, Vadgaon,Pune 411 041.  Branch : Dhankawadi, Pune	05.07.2023	₹ 41,51,670.73 + Further Interest & Charges	15.01.2025	23.09.2025	12.30 p.m				
			<table><tr><th>Reserve Price</th><th>Earnest Money Deposit</th></tr><tr><td>₹ 36.55 Lakhs (₹ Thirty Six Lakhs Fifty Five Thousand Only)</td><td>₹ 3.66 Lakhs (₹ Three Lakhs Sixty Six Thousand Only)</td></tr></table>			Reserve Price	Earnest Money Deposit	₹ 36.55 Lakhs (₹ Thirty Six Lakhs Fifty Five Thousand Only)	₹ 3.66 Lakhs (₹ Three Lakhs Sixty Six Thousand Only)
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₹ 36.55 Lakhs (₹ Thirty Six Lakhs Fifty Five Thousand Only)	₹ 3.66 Lakhs (₹ Three Lakhs Sixty Six Thousand Only)								
			<p><b>Description of the Property :</b> <b>(Owned by Mr. Jadhav Vishal Vijay and Mrs. Jadhav Vaidehi Vishal)</b></p> <p>All that piece and parcel of property being Residential Flat No.202 admeasuring about 88.25 sq. mtrs. i.e. 950 sq. ft. built up, situated on the 2nd floor in the building named and styled as “Krushnatanu”, constructed on land admeasuring 2000 sq. ft. i.e. 185.80 sq. mtrs. having Private Plot No’s. 20 and 21 out of land bearing S.No.45 Hissa No.6, situated at Village Narhe, Tal. Haveli, Dist. Pune within the limits of Pune Municipal Corporation and Sub-Registrar of Pune.</p>						
			<p><b>Auction / Sale Venue :-</b> The Cosmos Co-Operative Bank Ltd., Cosmos Tower, Recovery Section, 1st Floor, Plot No.6, ICS Colony, University Road, Ganeshkhind, Pune - 411 007. (Phone Numbers-020-67085308/311)</p>						

**Terms and Conditions :** 1. The Sale/Auction of the above property is "As is where is basis". 2. Before submitting the tenders the tenderer should satisfy themselves from the undersigned about the rights, title, interest & dues payable by them in respect of the property in questioned and later on no objection of any kind shall be entertained in this regard. (Tender forms are available at office of the The Cosmos Co-Operative Bank Ltd., Cosmos Tower, Recovery Section, 1st Floor, Plot No.6 ICS Colony, University Road, Ganeshkhind, Pune - 411 007. (Phone No. 020-67085308/311). 3. Tender should reach at above auction address **up to 22.09.2025 before 5.00pm**, with earnest money by way of P.O./D.D. in favour of "The Cosmos Co-Operative Bank Ltd." Or by way of NEFT/RTGS in favour of "The Cosmos Co-Operative Bank Ltd." A/c No. - 090370171, IFSC Code - COSB0000090, Branch University Road, Pune, along with KYC. 4. No offers/Bids/Tenders below reserve price shall be entertained. Interested parties may send/submit their Tender for purchasing the said property in a sealed cover super scribed as "Tender for Purchase of Property of Mr. Jadhav Vishal Vijay and Mrs. Jadhav Vaidehi Vishal" along with earnest money deposit, which is refundable, if the offer is not successful. The EMD shall not carry any interest. 5. Applicable stamp duty/additional stamp duty/transfer and registration charges, TDS, fees, etc. have to be borne by the buyer only. 6. All statutory/Non statutory dues, taxes, rates, assessments, charges, fees, claims, etc. owing to anybody will be the responsibility of the buyer only. 7. The Tenderers may be given an opportunity to enhance their offer amount, after opening the tenders. The bid is not transferable. 8. The successful purchaser shall deposit 25% of the offer amount [Including EMD before bid] immediately within next working day after Sale/Auction by demand draft favoring the "The Cosmos Co-Operative Bank Ltd." If the successful purchaser fails to pay 25% amount within the time prescribed herein above, the EMD shall be forfeited without giving any notice. 9. After deposit of 25% and thereafter confirming the Sale/Auction by the Authorised Officer, the purchaser shall have to pay remaining amount i.e. 75% of the offer amount on or before 15 working days from the receipt of the confirmation letter. If the remaining amount is not paid within the time prescribed in the confirmation letter, the amount of 25% would be forfeited without giving any notice and the said immovable property shall be resold. 10. For an inspection of the said property will be available on demand, Contact on above given phone numbers before bank hours **up to 22.09.2025**. 11. There are no any encumbrances known to secured creditors in respect of the above mentioned property put for sale. 12. The Authorized Officer has absolute right to accept or reject any or all Tender(s)/Offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. 13. The Detailed Terms & Conditions of the sale will be read at the time & place of the sale. 14. This sale notice is also uploaded in the Bank's web site i.e. www.cosmosbank.com.

Note:- This also be considered as 15 days' notice to the Borrower/Co-borrower/Mortgagors/Guarantors under rule 8(6) of the security interest (Enforcement) Rule, 2002.

Date : 31.08.2025  
Place : Pune

Mr. Rajesh Shah  
Asst. Gen. Manager & Authorized Officer,  
The Cosmos Co-operative Bank Ltd.