



**THE COSMOS  
CO-OP BANK LTD.**  
(Multi State Scheduled Bank)

Registered Office: 'Cosmos Tower', 1st Floor, Plot No. 6,  
ICS Colony, University Road, Ganeshkhind, Pune - 411 007.  
Phone No. Pune Office: 020-67085319/020-67086747

**Sale Notice For Sale of Immovable Property  
[As per provision to rule 8(6)]**

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/Partners/ Mortgagor/Guarantors & Branch	13(2) Demand Notice Details		Possession Date	Sale / Auction					
	Date	Outstanding Amt		Date	Time				
1. M/s. Adhirath Gems & Jewels Shop No.1, Anand Nilay Society, Karve Statue Chowk, Kothrud, Pune-411029.	16.01.2019	₹ 2,26,51,667.48 + Further Interest, Charges, etc.	16.02.2022	15.03.2024	12.30 P.M.				
2. Mr. Rajendra Prabhakar Kaiplyawar (Expired)	<b>Description of the Immovable Property</b> All That piece and parcel of land bearing Plot No. 33, adm. about 414 sq.mtrs including Pot Kharaba and Plot No. 35, adm. about 507 sq.mtrs including Pot Kharaba out of S.No. 39/4 and 84/9 of Kanakicha Mal and S.No. 41/1 and 41/2 of Bhitadi (Plot No. 33 is having new S.No. 41/1/19 and Plot No. 35 is having new S.No. 41/1/17) at Village Kherdi, Dist. Ratnagiri, sub-District, Taluka Dapoli, within limits of Panchayat Samiti Dapoli, gram Panchayat Kherdi, Talathi Saja Kherdi and within jurisdiction of Sub-registrar, Dapoli.								
3. Mrs. Vaishali Rajendra Kaiplyawar (Expired) Both Partners Legal heirs - 1) Mr. Bhagirath Rajendra Kaiplyawar (Son) 2) Mr. Adhirath Rajendra Kaiplyawar (Son) Both are Resi. at- Flat No. 1, Plot No. 6, Nisarg, Navvinayak Society, Mahatma Society, Kothrud, Pune 411 029.									
4. Mr. Ravin Prabhakar Kaiplyawar Flat No. 1, Plot No. 6, Nisarg, Navvinayak Society, Mahatma Society, Kothrud, Pune 411029.	<table border="1"> <thead> <tr> <th>Reserve Price</th> <th>Earnest Money Deposit</th> </tr> </thead> <tbody> <tr> <td>₹ 18,00,000.00 (₹ Eighteen Lakhs Only)</td> <td>₹ 1,80,000.00 (₹ One Lakh Eighty Thousand Only)</td> </tr> </tbody> </table>		Reserve Price	Earnest Money Deposit	₹ 18,00,000.00 (₹ Eighteen Lakhs Only)	₹ 1,80,000.00 (₹ One Lakh Eighty Thousand Only)			
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5. Mrs. Shubhada Vikas Bhave 21A, Kapila Housing Society, Gokhalenagar, Pune 411016.	7. Mr. Rajesh Vitthal Chakankar D-14, Daulatnagar, Sinhgad Road, Vadgaon Bk. Pune 411051. Branch: Kothurd								
6. Mrs. Sheetal Sandeep Kulkarni Row House No. 16, Sankalp purti, Pooja Park Hsg. Society, Bharati Nagar, behind Kothrud PMT Depot. Kothrud Pune 411038.									
<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, Shivajinagar, Pune - 411 007. (Ph. No.-020-67085319/020-67086747).									

**Terms and Conditions:** 1. The Sale/Auction of the above properties is "As is where is, as is what is and whatever there 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 properties in question 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, Shivajinagar, Pune - 411 007. (Ph. No.-020-67085319/020-67086747). 3. Tender should reach at above auction address on or before 14.03.2024 before 4.00 p.m. with earnest money by way of P.O. /D.D. in favour of "The Cosmos Co-Operative Bank Ltd." Further you may also deposit Earnest Money Deposit (EMD) through RTGS / NEFT fund transfer facility to The Cosmos Co-op Bank Ltd. Auction EMD account no.090370172, IFSC Code:- COSB0000090 branch University Pune. 4. No offers/Bids/Tenders below reserve price shall be entertained. Interested parties may send/submit their Tender for purchasing the said properties in a sealed envelope super scribed as "Tender for Purchase of Property M/s. Adhirath Gems & Jewels" separately 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, GST, 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. Bid incremental value will be in multiple of Rs.10,000/- during the time of Auction. The bid is not transferable. 8. The successful purchaser shall deposit 25% amount of the offer amount [including EMD before bid] immediately within next working day after Sale/Auction by way of P.O. /D.D. in favour of "The Cosmos Co-Operative Bank Ltd." Further you may also deposit through RTGS / NEFT fund transfer facility to The Cosmos Co-op Bank Ltd. Auction EMD account no.090370172, IFSC Code:- COSB0000090 branch University Pune. 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% amount 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 properties shall be resold. 10. For an Inspection of the property will be opened on 07.03.2024 at 1:00 p.m. to 4:00 p.m. 11. There are no any encumbrances known to secured creditors in respect of the above mentioned properties 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 on Bank's web site i.e. [www.cosmosbank.com](http://www.cosmosbank.com).

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

Sharad Bedade,  
Asst. General Manager & Authorized Officer,  
under SARFAESI Act 2002  
The Cosmos Co-Operative Bank Ltd.

Date : 21.02.2024  
Place : Pune