



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

Registered Office : 'Cosmos Tower', Plot No. 6, ICS Colony,  
University Road, Ganeshkhind, Shivajinagar, Pune - 411 007.  
Phone : 020 - 6708 5308 / 6708 5311

### 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, Guarantors, Mortgagors & Branch	13(2) Demand Notice Details		Possession Date	Sale/Auction				
	Date	Amount		Date	Time			
1. Mr. Pusaram Bheraram Gaud (Borrower) (Mortgagor)  1st Address: S. No. 644/1, B 7/3, Damodar Society, Bibwewadi, Pune - 411037.  2nd Address: Flat No. 403, Sabar Apartment 33, Mahatma Phule Peth, Pune-411042.  3rd Address: 233, Mangalwar Peth, Pune 411 042.	28.10.2020	Rs.15,88,381.69 + Further Int. & Charges.	21.06.2022	11.04.2023	12:30 p.m.			
	<table><tr><th>Reserve Price</th><th>Earnest Money Deposit</th></tr><tr><td>₹ 9.80 Lakhs (₹ Nine Lakh Eighty Thousand Only)</td><td>₹ 1.00 Lakh (₹ One Lakh Only)</td></tr></table>		Reserve Price	Earnest Money Deposit	₹ 9.80 Lakhs (₹ Nine Lakh Eighty Thousand Only)	₹ 1.00 Lakh (₹ One Lakh Only)		
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2. Mrs. Shilpa Vinod Dikav (Guarantor)  1st Address: Range Hills Ground 17/4, Old J type, Khadki, Pune - 411020.  2nd Address: Bldg. No. 8, Flat No.2, Sheetal Baug Soc., Bhosari, Pune.								
3. Mr. Shirish Vishwanath Lele (Guarantor)  Address: Giridarshan Housing Society, S. No.81/A/1, Plot No. 5/A, Baner Road, "Vishwamohini" Bunglow, Aundh, Near Sakal Nagar, Aundh, Pune - 411007.								
Branch-Parvati.								
<div>Description of the Property (Owned by Mr. Gaud Pusaram Bheraram)</div> <p>All the piece and parcel of property being Shop No. 10, admeasuring an area 200 Sq.ft. i.e. 18.58 Sq. meters (built up), constructed on the ground floor in the building known as Samrat Towers Co- Op. Housing Society Ltd. Sukhsagar Nagar, Situated on S.No. 16, Hissa No. 1/163, Total area 00 H 13.5 R of Village - Katraj, Taluka - Haveli, District - Pune 411 046. Bounded - On or towards the East: By Part of Society. On or Towards the South: By Shop No. 11, On or Towards the West: By Road, On or Towards the North: By Shop No. 09. The said shop is together with right to use common areas and facilities attached thereto.</p>								
Auction / Sale Venue: - 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. 020-67085311)								

**Terms and Conditions:** 1. The Sale/Auction of the above properties are "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 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. 020-67085311) 3. Tender should reach at above auction address on or before **10.04.2023**, 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 favor of "The Cosmos Co-Operative Bank Ltd." A/c No. 090370171, IFSC code - COSB0000090. 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 cover super scribed as "Tender for Purchase of Property of Mr. Gaud Pusaram Bheraram" 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, GST, TCS, 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 & Movable properties shall be resold. 10. For an inspection on **06.04.2023 at 11:00 a.m. to 1:00 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 in the Bank's web site i.e. [www.cosmosbank.com](http://www.cosmosbank.com)

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

**Date :** 22.03.2023

**Place :** Pune

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