



(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, Mortgagors, Guarantors and Branch	13(2) Demand Notice Details		Possession Date	Sale/Auction	
	Date	Notice Amount		Date	Time
Borrower : Mr. Rohit Sanjay Karvekar Address- Flat no.304, Saileela Building, Near Radhai Fish Market, Behind Pooja Hospital, Kadamwak Wasti, Loni Kalbhor, Pune- 412201	19.10.2024	₹ 21,45,128.58 + Further Int. & Charges.	16.09.2025	15.01.2026	12:30 PM
Guarantor:-					
1. Mrs. Nita Nandkumar Kalbhor Address- House No.6/372, Loni Kalbhor,Near Pandhari Mala, Pune-412201					
2. Mr. Vitthal Jagannath Kakade Address- 6/365, Kalbhor Niwas,1st Floor, Pandhari Road, Loni Kalbhor, Pune 412201					
Branch:- Pune Camp, Pune.					
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 Numbers- 020 - 6708 5308/11)					

Description of the Property- All that piece and parcel of property bearing Flat No.304 adm. 57.52 Sq. mtrs., situated on third floor of the building known as 'Sai Leela', constructed on Gat No. 395, Plot No. 22 (Old S. No. 8/1) area admeasuring 5.26 R of Village Kadamwakvasti, Taluka Haveli, District Pune and within the limits of Grampanchayat Kadamwakvasti and within the registration limits of Sub Registrar Haveli.

Reserve Price	Earnest Money Deposit (EMD)
₹ 23.75 Lakhs (₹ Twenty Three Lakhs Seventy Five Thousand Only)	₹ 2.37 Lakhs (Rs. Two Lakhs Thirty Seven Thousand Only)

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 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, Pune - 411 007. (Phone No. 020-67085308/311). 3. Tender should reach at above auction address **up to 14.01.2026 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. Rohit Sanjay Karvekar "** 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 13.01.2026**. 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 30 days' notice to the Borrower/Mortgagor/Guarantor under rule 8(6) of the security interest (Enforcement) Rule, 2002.

Date : 06.12.2025

Place : Pune

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



SAM Small Pune Branch
Bldg. No. 02, Plot No. 9-213, Jupiter Housing Society, Kalyani Nagar, Pune - 411 006.
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