



COSMOS CO-OPERATIVE BANK LTD.
(Multistate Scheduled Bank)
Enriching Life!

Registered Office : 'Cosmos Bhavan', 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 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, Mortgagors, Guarantors and Branch	13(2) Demand Notice Details		Possession Date	Sale/Auction	
	Date	Notice Amount	Date	Date	Time
Mr. Jadhav Atish Janardan (alias Janardhan) (Mortgagor/Borrower) Address- Near S.T. Workshop, Chawal No.10/8, Panchabangala Colony, Jal Sampada Vibhag, Dapodi, Pune – 411012 Mrs. Jadhav Sandhya Atish (Mortgagor/Co-Borrower) Address- Near S.T. Workshop, Chawal No.10/8, Panchabangala Colony, Jal Sampada Vibhag, Dapodi, Pune – 411012 Mr. Jadhav Amol Dharmaraj (Guarantor) Address- PWD Colony, 5 Bangala, Dapodi, Pune - 411012 Branch - University Road.	18.12.2024	₹ 20,26,879.77 + Further Int. & Charges.	08.05.2025	15.10.2026	12:30 PM
	Reserve Price		Earnest Money Deposit (EMD)		
	₹ 16.38 Lakhs (Rs.Sixteen Lakhs Thirty-Eight Thousand Only)		₹ 1.64 Lakhs (Rs. One Lakh Sixty-Four Thousand Only)		
Description of the Property- All that piece and parcel of the property being Residential Premises i.e. Flat No. A-403 admeasuring an area about 29.22 Sq. Meters Carpet Area of Flat + ENC Balcony admeasuring an area about 4.02 Sq. Meters + Open Balcony admeasuring an area about 4.42 Sq. Meters i.e. total admeasuring an area about 37.66 Sq. Meters on Fourth Floor in Wing “A” in the Project namely “KESHAV VATIKA” being constructed on the land admeasuring 00H 25R out of land bearing Gat No. 98 total admeasuring 00H 41R situated at Village Parandavadi Taluka Maval, District Pune and within the Registration District Pune, Sub Registration District of Vadgaon- Maval, District Pune					
Auction / Sale Venue :- Cosmos Co-Operative Bank Ltd., Cosmos Bhavan, Recovery Section, 1 st Floor, Plot No.6, ICS Colony, University Road, Ganeshkhind, Pune-411 007. (Phone Numbers-020-67085315)					

Terms and Conditions : 1. . The Sale/Auction of the above property 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 property questioned and later on no objection of any kind shall be entertained in this regard. (Tender forms are available at office of the "Cosmos Co-Operative Bank Ltd., Cosmos Bhavan, Recovery Section, 1st Floor, Plot No.6, ICS Colony, University Road, Ganeshkhind, Pune-411 007. (Phone No. 020-67085315). 3. Tender should reach at above auction address on **14.10.2026 before 6.00 p.m.**, with earnest money by way of P.O./D.D./RTGS in favour of "Cosmos Co-Operative Bank Ltd." 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 Atish Janardan (alias Janardhan)" 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 "Cosmos Co-Operative Bank Ltd. If the successful purchaser fails to pay 25% of the amount within the time prescribed above, the EMD shall be forfeited without giving any notice. 9. After depositing of 25% and thereafter confirming the Sale/Auction by the Authorised Officer, the purchaser shall have to pay the 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 **12.10.2026 from 11:00 a.m. to 5:00 p.m.** 11. There are not 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 to the Bank's web site i.e. www.cosmos.bank.in

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

Date : 17.09.2026
Place : Pune

Sachin Shrikumar Ranbhor
 Authorized Officer & Asst. Gen. Manager
 Cosmos Co-operative Bank Ltd.