

**COSMOS CO-OP. BANK LTD.**(Multistate Scheduled Bank)
Enriching Life!**Regional Office :**
No. 73/1, Gandhibazar Main Road,
Bengaluru- 560 004**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-Borrowers, Mortgagors, Guarantors and Branch	13(2) Demand Notice Details		Possession Date	Sale/Auction	
	Date	Notice Amount		Date	Time
	30.03.2024	₹ 56,04,948.12 + Further Int. & Charges.	09.07.2024 (Also Published in Newspapers)	18.12.2025	11.00 A.M.
1) Smt. Vinutha N., W/o Girisha.K. (Borrower), No.285, 6th 'C' Main, 2nd stage, 2nd Phase, West of Chord Road, Mahalakshmpuram, Bengaluru-560086.	Reserve Price		Earnest Money Deposit (EMD)		
	₹ 1,10,50,000/- (₹ One Crore Ten Lakhs Fifty Thousand Only)		₹ 11,05,000/- (₹ Eleven Lakhs Five Thousand Only)		
2) Sri. Girisha K, S/o Late Krishnappa, (Co-Obligant) No.285, 6th 'C' Main, 2nd stage, 2nd Phase, West of Chord Road, Mahalakshmpuram, Bengaluru-560086.	Description of Immovable Property : (Owned by Smt. Vinutha N.)				
	All that piece and parcel of the Immovable Property bearing Residential Site No.397-D, BBMP Khatha No.520/3032/488/397/D, situated at Rajarajeshwari Layout, Nagadevanahalli Village, Kengeri Hobli, Bangalore South Taluk, presently comes within the purview of Bruhath Bengaluru Mahanagara Palike ward No.130. Measuring East to West 30 feet and North to South 40 Feet in all Totally Measuring 1,200 Sq. Feet. together with all rights, appurtenances, whatsoever whether underneath or above the surface and bounded on : East by : Site No. 397-E, West by : Site No. 397-C, North by : Site No. 413, South by : Road. Together with the land and structure constructed to be constructed thereon and all the furniture and fixture.				
Branch – Sadashivanagar.					
Auction / Sale Venue: - The Cosmos Co-Operative Bank Ltd., Regional Office, No. 73/1, Gandhi Bazar Main Road, Bengaluru 560004.					

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 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 “The Cosmos Co-Operative Bank Ltd., Regional Office, No. 73/1, Gandhi Bazar Main Road, Bengaluru 560004. (Mobile No. 9423615424). 3. **Tender should reach** at above auction address **on 17.12.2025 before 5.30 p.m.**, with earnest money by way of P.O./D.D./RTGS in favour of “The 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 “**Smt. Vinutha N**” 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% 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 upto **17.12.2025 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.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 : 15.11.2025
Place : Bengaluru**Pravin Potdar**
Authorized Officer & Asst. Gen. Manager
The Cosmos Co-operative Bank Ltd.