

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

**‘Cosmos Tower’, 1st Floor, Plot No.6, ICS Colony, University Road, Ganeshkhind,
Pune – 411 007.**

Phone No. Pune Office - 020-67085305

E-auction Sale Notice for Sale of Immovable Asset under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

The Authorised Officer of The Cosmos Co-Operative Bank Ltd. Pune has decided to sale/E-Auction the possessed Immovable property of the defaulter as mentioned herein below under the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 on **“As is where is”, “As is what is” and “whatever there is basis” by Inviting Tenders.**

- 1. M/s. Saraswati Sales Corporation (Partnership Firm) (Borrower)**
Through its Partners -
 - i. Mr. Nilesh Ashok Konde**
 - ii. Mrs. Gauri Santosh Konde**
 - iii. Mrs. Gauri Amit Kulkarni****Address 1 - Flat No. 11, Third Floor, Akash Residency,
Sr. No.30, Narhe, Pune - 411041**
- 2. M/s. Saraswati Enterprises (Partnership Firm) (Guarantor)**
**Address - C/o Mr. Amit Avinash Kulkarni
Flat No. 11, Third Floor, Akash Residency,
Sr. No.30, Narhe, Pune - 411041**
- 3. Mrs. Gauri Santosh Konde (Guarantor)**
**Address - Flat No.102, A-4, Sneha Vihar,
Dangat Patil Nagar, NDA Road, Shivane,
Pune - 411023.**
- 4. Mr. Amit Avinash Kulkarni (Guarantor)**
**Address - Flat No. 11, Third Floor, Akash Residency,
Sr. No.30, Narhe, Pune - 411041**
- 5. Mr. Nilesh Ashok Konde (Guarantor)**
**Address - C/o Mr. Amit Avinash Kulkarni
Flat No. 11, Third Floor, Akash Residency,
Sr. No.30, Narhe, Pune - 411041**
- 6. Mr. Santosh Manik Konde (Guarantor)**
**Address - Flat No.102, A-4, Sneha Vihar,
Dangat Patil Nagar, NDA Road, Shivane,
Pune - 411023**
- 7. Mrs. Gauri Amit Kulkarni (Guarantor)**
**Address- Flat No. 11, Third Floor, Akash Residency,
Sr. No.30, Narhe, Pune - 411041**
- 8. Mr. Rakesh Ashok Konde (Guarantor)**
**Address - C/o Mr. Santosh Manik Konde
Flat No.102, A-4, Sneha Vihar,
Dangat Patil Nagar, NDA Road, Shivane,
Pune - 411023.**
- 9. Mrs. Bharati Sharad Konde (Mortgagor)**
**Address - Flat No.704, Dhanlaxmi ICON,
7th Floor, 10 Shukrawar Peth, Badami Haud Chowk,
Pune - 411002**

- **Online E-Auction Sale/bidding would be conducted only through following website: -**
<https://cosmosbank.auctiontiger.net> on 13.01.2026 between 12:30 PM to 1:30 PM with unlimited extension of 5 minutes each.

- **Reserve Price and EMD for the below mentioned Immovable property are as follows:-**

Property details	Reserve Price	EMD
Flat No.11, situated at 3 rd Floor, Samarth Apartment Co-Op. Housing Society Ltd., Vadgaon Bk, Tal. Haveli, Dist. Pune.	₹ 23.00 Lakhs (₹ Twenty Three Lacs Only)	₹ 2.30 Lakhs (₹ Two Lacs Thirty Thousand Only)

Description of Property

Details of Immovable Property: -

Flat No. 11 area admeasuring about 600 sq. ft. i.e. 55.76 sq. m. built up, situated on the third floor of the building known as SAMARTH APARTMENT CO-OPERATIVE HOUSING SOCIETY LTD., constructed on land bearing S. No. 14, Hissa No. 15/1/1/5 of village Vadgaon Budruk, Taluka Haveli, District Pune within the local limits of Pune Municipal Corporation and within Registration District Haveli. The said Flat is together with proportionate share in common amenities and facilities in the building with right of ways, easement and parking available (if any) to said premises with share certificate and membership attached to said premises if any.

#TERMS & CONDITIONS#

- 1) The above property shall be sold on "As is where is", "As is what is and whatever there is basis" and not to be sold below the Reserve Price mentioned as above.
- 2) Before submitting quotation, for the information of said Sale/E-Auction, it's Terms & Conditions of sale, Bid form and procedure of submission of Bid/Offer, please contact on above address or numbers.
- 3) Before Submitting the Bids, Bidders 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.
- 4) Applicable stamp duty/additional stamp duty/transfer and registration charges, fees have to be borne by the buyer only.
- 5) All statutory/non statutory dues, taxes, GST, rates, assessments, charges, fees, TDS, TCS, claims etc. pertaining to above property & its sale, will be the responsibility of the purchaser only.
- 6) Intending Bidders may avail training for online bidding from M/s. E-Procurement Technologies Ltd/Auction Tiger, B-704, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, and Ahmedabad - 380006 Gujarat (India). Contact Nos.: Mr. Praveen Kumar Thevar-9722778828-079-35022145/149/182, praveen.thevar@auctiontiger.net AND Email Id-support@auctiontiger.net, Contact No.- 9265562818/21.
- 7) EMD and KYC documents should reach the undersigned on or before 12.01.2026 up to 4:00 P.M. Earnest Money Deposit (EMD) shall be deposited through D.D / RTGS/NEFT fund transfer to credit the amount to The Cosmos Co-Op. Bank Ltd. "E-Auction EMD Account" No. COS370219, IFSC Code: COSB0000090 before the above mentioned time.
- 8) The Bidder has right to increase his bid during the time of auction. The incremental value slab for the property shall be **₹ 10,000/-** for immovable property & in-multiples thereof.
- 9) The successful bidder shall deposit 25% of the bid amount [Including EMD before bid] immediately within next working day after sale / E-auction, If the successful bidder fails to pay 25% amount within the time prescribed herein above, the EMD shall be forfeited without any notice. After deposit of 25% amount and thereafter confirming the sale by the Authorised Officer, the bidder shall have to pay remaining amount i.e. 75% of the bid amount on or before 15 days from the receipt of the confirmation letter or within such extended period allowed by said Authorised Officer. If the remaining amount is not paid within the time prescribed in the confirmation letter, the amount of 25% would be forfeited without any notice and property shall be resold.
- 10) The EMD amount of unsuccessful bidder will be returned on closure of the e-auction/sale proceeding. The EMD amount shall not carry any interest.
- 11) For inspection, the subject property will be arranged on 09.01.2026 at 11:00 a.m. To 1:00 p.m.
- 12) There are no any encumbrances known to secured creditors in respect of the above mentioned property put for sale.
- 13) The Authorized Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof.

- 14) The sale will be confirmed in the name of the purchaser(s)/applicant(s) only and will not be confirmed in any other name(s).
- 15) The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- 16) The sale is subject to confirmation of the Authorised Officer.

NOTE: - This notice also be considered as 15 **days' notice to the Borrower, Guarantors and Mortgagers** under rule 8(6) of the Security Interest (Enforcement) Rules, 2002 about holding of E - auction sale on the above mentioned date if the dues are not repaid in full before the date of E - auction.

Special instruction & caution:

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Cosmos bank nor the service provider will be responsible for any lapses/failure (internet failure, power failure etc.) on the part of the vendor in such cases. In order to ward off such contingent situation, the bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Date: 25.12.2025

Place: Pune

SD/-

Asst. General Manager & Authorised Officer
The Cosmos Co-Operative Bank Ltd