


THE COSMOS CO-OP. BANK LTD.

 (Multistate Scheduled Bank)
Enriching Life!
Registered Office: 'Cosmos Tower', Plot No. 6, ICS Colony,
 University Road, Ganeshkhind, Pune - 411 007.
 Pune Phone : 020 - 6708 5305

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

Notice is hereby given to the public in general and in particular to the Borrower, Guarantors & Mortgagor that the below described Immovable properties are charged to the secured Creditor, the physical possession of which has been taken by the Authorised Officer of The Cosmos Co-op. Bank Ltd will be sold on **"As is where is", As is what is", and "Whatever there is basis"** on **13.01.2026 from 12:30 p.m. to 1:30 p.m.** with unlimited extension of 5 minutes each.

Name of the Borrower / Mortgagor / Guarantors & Branch	13(2) Demand Notice Details		Possession	Sale / E-Auction Details	
	Date	Notice Amount	Date	Date	Time
1. M/s. Saraswati Sales Corporation (Partnership Firm) Through its Partner/s - 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.	18.03.2024	₹ 6,48,29,761.77 + Further Interest & Charges	13.03.2025	13.01.2026	12.30 p.m
2. M/s. Saraswati Enterprises (Partnership Firm) Address - C/o Mr. Amit Avinash Kulkarni Flat No. 11, 3rd Floor, Akash Residency, Sr. No.30, Narhe, Pune - 411041. 3. Mrs. Gauri Santosh Konde Address - Flat No.102, A-4, Sneha Vihar, Dangat Patil Nagar, NDA Road, Shivane, Pune - 411023. 4. Mr. Amit Avinash Kulkarni 5. Mrs. Gauri Amit Kulkarni Both Residing at - Flat No. 11, Third Floor, Akash Residency, Sr. No.30, Narhe, Pune - 411041	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.				
	Reserve Price		Earnest Money Deposit		
	₹ 23.00 Lakhs (₹ Twenty Three Lacs Only)		₹ 2.30 Lakhs (₹ Two Lacs Thirty Thousand Only)		
	6. Mr. Nilesh Ashok Konde Address - C/o Mr. Amit Avinash Kulkarni Flat No. 11, Third Floor, Akash Residency, Sr. No.30, Narhe, Pune - 411041				
	7. Mr. Santosh Manik Konde Address - Flat No.102, A-4, Sneha Vihar, Dangat Patil Nagar, NDA Road, Shivane, Pune - 411023				
8. Mr. Rakesh Ashok Konde 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 Address - Flat No.704, Dhanlaxmi ICON, 7th Floor, 10 Shukrawar Peth, Badami Haud Chowk, Pune - 411002					
Branch: Tilak Road.					

Note: 1. For an inspection of the property will be arranged on **09.01.2026 at 11:00 a.m. to 1:00 p.m.**
2. For any queries regarding e-auction contact to the Authorised Officer on above mentioned phone number.
3. 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 on or before 12.01.2026 up to 4:00 p.m.**

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.

Detailed terms & conditions of the sale are available with the Bank Website i.e. <https://www.cosmosbank.com> AND <https://cosmosbank.auctiontiger.net>

Date : 25.12.2025
Place : Pune
Authorized Officer & Asst. General Manager
The Cosmos Co-Operative Bank Ltd.