

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

RECOVERY DEPARTMENT, REGION-II

**Correspondence Address:** Horizon Building, 1<sup>st</sup> Floor, Ranade Road & Gokhale Road Junction, Gokhale Road (North), Dadar (West), Mumbai - 400 028. Phone No.022- 69476012/28/57/58

**E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002**

The Authorised Officer of Cosmos Co-Operative Bank Ltd., has decided to sale the possessed Movables Secured Assets of the Borrower Firm as mentioned herein below under the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 on the basis of "As is where is basis, As is what is basis, Whatever there is & Without Recourse" by Inviting Tenders.

<u>Name of Borrower Firm through its Proprietor, Mortgagors &amp; Guarantors</u>	<u>Details of Secured Assets for Sale/Auction</u>														
<b><u>Borrower Firm:</u></b> M/s. Anjali Enterprises through its Sole Proprietor Mr.Rajendra Satyadeo Pandey <b><u>Mortgagor/Guarantors:</u></b> 1.Mr. Atul Siddhinath Awasthi 2.Mr.Anil Tukaram More	<b><u>Schedule-I</u></b> All that piece and parcel of Unit No.17(F) admeasuring 436 Sq. Ft.(40.505 Sq. Mtrs) carpet area on Ground Floor in C- Block of the Agra Road Industrial Premises Co-Op Society Ltd., situate at LBS Marg Ghatkopar (West), Mumbai 400 086 lying and being on peace and parcel of land bearing survey No.134,Hissa No.10 (Part) to Survey No.155,Hissa No.4 (Part) and and CTS No.165 of the revenue Village Ghatkopar, Taluka Kurla District Mumbai suburban and within the limits of Mumbai Municipal Corporation. Along with right to enjoy common areas and facilities appurtenant to said premises and with right of way, easements and parking available to the said premises along with share Certificate and membership attached to said Flat. (Owned by Mr. Rajendra Satyadeo Pandey)														
	<table border="1"> <thead> <tr> <th>Possession Date &amp; Type</th> <th>Reserve Sale Price</th> <th>Earnest Money Deposit (E.M.D.)</th> <th>Date &amp; Time of E-Auction</th> <th>Bid Incremental Value</th> </tr> </thead> <tbody> <tr> <td>30/12/2025 Physical</td> <td>₹ 1,20,00,000/- (Rupees One Crores Twenty Lakhs Only)</td> <td>₹ 12,00,000/- (Rupees Twelve Lakhs Only)</td> <td>16/03/2026 from 01.00 pm to 2.00 pm</td> <td>50,000/- (Rupees Fifty Thousand Only)</td> </tr> </tbody> </table>	Possession Date & Type	Reserve Sale Price	Earnest Money Deposit (E.M.D.)	Date & Time of E-Auction	Bid Incremental Value	30/12/2025 Physical	₹ 1,20,00,000/- (Rupees One Crores Twenty Lakhs Only)	₹ 12,00,000/- (Rupees Twelve Lakhs Only)	16/03/2026 from 01.00 pm to 2.00 pm	50,000/- (Rupees Fifty Thousand Only)	<b><u>Schedule-II</u></b> Movable of Papers stock situated at Unit No.C-17, Ghatkopar Industrial Estate, Ghatkopar (West), Mumbai – 400 086. As per inventory list is available with the Bank.			
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<b>Demand Notice Date &amp; Amount</b>															
Demand Notice Date 19/07/2025 ₹ 3,08,87,012.51 plus further interest & charges thereon	<table border="1"> <thead> <tr> <th>Possession Date &amp; Type</th> <th>Reserve Sale Price</th> <th>Earnest Money Deposit (E.M.D.)</th> <th>Date &amp; Time of E-Auction</th> <th>Bid Incremental Value</th> </tr> </thead> <tbody> <tr> <td>30/12/2025 Physical</td> <td>₹ 20,00,000/- (Rupees Twenty Lakhs Only)</td> <td>₹ 2,00,000/- (Rupees Two Lakhs Only)</td> <td>16/03/2026 from 01.00 pm to 2.00 pm</td> <td>10,000/- (Rupees Ten Thousand Only)</td> </tr> </tbody> </table>	Possession Date & Type	Reserve Sale Price	Earnest Money Deposit (E.M.D.)	Date & Time of E-Auction	Bid Incremental Value	30/12/2025 Physical	₹ 20,00,000/- (Rupees Twenty Lakhs Only)	₹ 2,00,000/- (Rupees Two Lakhs Only)	16/03/2026 from 01.00 pm to 2.00 pm	10,000/- (Rupees Ten Thousand Only)				
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Present Outstanding Balance as on 31/01/2026															
₹ 3,04,35,633.51 along with further interest & charges thereon, till actual payment and realization thereof.	<p align="center"><b>Property Inspection date 21/02/2026 &amp; 07/03/2026</b> Time: 11.00 am to 2.00 pm</p>														

**Statutory 30 days' Notice:** As per Rule 8(6) & 6(2) of Security Interest (Enforcement Rules, 2002. This notice also be considered as a 30 day's notice to the Borrower Firm through its Proprietor, Mortgagor & Guarantors of the said loan to pay the dues in full before the date of sale, failing which the secured assets will be sold on above auction date.

Auction Sale/bidding would be conducted only through website <https://cosmos.bank.auctiontiger.net> with unlimited extensions of 5 Minutes in each.

**TERMS & CONDITIONS**

**[For Schedule-I & Schedule-II - Secured Assets]**

- The above Immovable & Movable Secured Assets (Schedule-I & Schedule-II) shall be sold on the basis of "As is where is, As is what is, Whatever there is and Without recourse" and not to be sold below the Reserve Price mentioned as above.
- The First Preference will be given to the Buyer/Bidder those who bid for both the properties
- Before submitting quotation, for the information of said Sale/Auction, its Terms & Conditions, Bid form and procedure of submission of Bid/Offer, please contact on above address or number.

- 4) Before Submitting the Bids, Bidders should satisfy themselves from the Authorized Officers about the rights, title, interest & dues payable by them in respect of the secured assets in question and later on no objection of any kind shall be entertained in this regard.
- 5) **Transportation, Loading & Unloading of movable charges to be borne by 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, Ahmedabad - 380006 Gujarat (India). Contact Nos. Mr. Maulik Shrimali - 9173528727, [maulik.shrimali@auctiontiger.net](mailto:maulik.shrimali@auctiontiger.net) AND Email Id's [support@auctiontiger.net](mailto:support@auctiontiger.net) Contact No. 9265562818/19.**
- 7) **EMD and KYC should reach the undersigned on or before 13/03/2026 up to 4.30 p.m.**
- 8) The successful Bidder shall deposit 25% of the Bid amount (Including EMD before Bid) immediately or within next working day after sale, 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% 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 acceptance/confirmation letter or within such extended period allowed by the Authorised Officer. If the remaining amount not paid within the time prescribed in the confirmation/acceptance letter, the total amount deposited would be forfeited without any notice and secured assets shall be resold.
- 9) **Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT fund transfer to credit of Cosmos Co.Op. Bank Ltd "Auction EMD Account" No. COS370219, IFSC Code: COSB0000012, for inspection of the secured assets OR any information please contact to Mobile No.9960974848/8975758517, Recovery Department, Region-II, Dadar (W), Mumbai – 400 028.**
- 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) The sale certificate in respect of Immovable property & Tax Invoices in respect of Movable Property will be issued in the name of the purchaser(s)/applicant (s) only and will not be issued in any other name (s).
- 12) The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- 13) In case of stay of sale or Recovery Proceedings by any superior court of Competent Jurisdiction, the auction/sale may either be postponed/cancelled in compliance of such order, without any further notice and persons participating in the auction/sales shall have no right to claim damages, compensation and cost of such postponement/cancellation etc.
- 14) No person other than intending Bidder/offered themselves, or their duly Authorised Representative shall be allowed to participate in E-Auction/Sale proceeding. Such Authorisation Letter is required to submit along with Bid Amount.
- 15) The Borrower Firm Through its Proprietor, Mortgagor and Guarantors are also given liberty to participate in the sale as per the provisions of SARFAESI Act, 2002.
- 16) The sale is subject to confirmation by the Authorised Officer.
- 17) The Authorised Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof.
- 18) It shall be responsibility of the successful bidder to pay 1% T.D.S on Immovable Property of the sale amount under Section 194(1A) of the Income Tax Act & shall submit the proof there of Authorised officer.
- 19) It shall be responsibility of successful bidder to pay G.S.T. as applicable rate in respect of sale of movable paper stock.

#### **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: 10/02/2026**  
**Place: Mumbai**

**Sd/-**  
**Authorised Officer/Asst. General Manager**  
**Under SARFAESI Act, 2002**  
**Cosmos Co-operative Bank Ltd.**