



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

Registered Office : 'Cosmos Tower', Plot No. 6, ICS Colony, University Road, Ganeshkhind, Shivajinagar, Pune - 411 007. Phone : 020 - 6708 5308/11

Sale Notice For Sale Of Immovable Property As per Proviso to Rule 8(6)

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, Guarantors and Branch	13(2) Demand Notice Details		Possession Date	Sale/Auction	
	Date	Notice Amount		Date	Time
1. Mr.Sapkale Ramesh Atmaram (Borrower) Address: Plot No. 11, Near Ramdev Baba Temple, Bhusawal, Jalgaon – 425201.	21.12.2021	₹ 6,03,444.22 + Further, Interest, Charges, etc.	03.02.2025	30.09.2026	11:30 a.m.
2. Mr. Barhate Ritesh Chagan (Guarantor) Address: 556 Nahvi Wada, at post Kinhi, Jalgaon – 425311.	Description of the Immovable Property put for Sale- Property Situated at Bhusawal S.No. 99/3, Plot No.2, area admeasuring 288.00 Sq.meters out of western side 0-8-0 share area 144.00 Sq. meters out of east –north area 57.12 Sq.meter and Boal Area 16.29 Sq.meters area 73.41 Sq. meters with and constructed building Tukaram Nagar behind Mali Bhavan Shirpur Kanhale Road, Bhusawal Shivar, Taluka Bhusawal, District Jalgaon, PIN – 425201 with Present and future construction thereon and the said property is bounded as under: On or Towards East: Remaining portion of Plot No. 2 Part, On or Towards West: Plot No. 7. On or Towards North : S.No. 99/2 Part, On or Towards South: Road.				
3. Mr. Surwade Ravindra Jagdev (Guarantor) Address: Post Gondkhel, Waki Bk, Jamner, Jalgaon - 424206					
Branch :- M.T. Road Bhusawal Auction / Sale Venue :- Cosmos Co-operative Bank Ltd, Meena Shopping Complex. Station Road, Bhusawal, Dist Jalgaon. (Phone:- 02582-228500)	Together with the land and structure constructed to be constructed thereon and all the furniture and fixture. (Owned by Mr. Sapkale Ramesh Atmaram)				
	Reserve Price		Earnest Money Deposit (EMD)		
	₹ 9,80,000.00 (Rs. Nine Lakh Eighty Thousand Only)		₹ 1,00,000.00 (Rs. One Lakh Only)		

Terms and Conditions : 1. The Sale/Auction of the above properties are “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 properties in questioned and later no objection of any kind shall be entertained in this regard. (Tender forms are available at office of the Cosmos Co-operative Bank Ltd, Meena Shopping Complex. Staion Road, Bhusawal, Dist Jalgaon. (Phone:- 02582-228500). 3. Tender should reach at above auction address **on or before 29.09.2026 till 5 p.m.** with earnest money by way of P.O./D.D./RTGS in favour of “Cosmos Co-Operative Bank Ltd.” or by way of NEFT/RTGS in favor of “Cosmos Co-Operative Bank Ltd.” A/c No. 090370172, IFSC code – COSB0000090, Branch University Road, Pune. 4. No offers/Bids/Tenders below reserve price shall be entertained. Interested parties may send/submit their Tender for purchasing the said properties in a sealed cover super scribed as “Tender for Purchase of Property with respect to loan of Mr. Sapkale Ramesh Atmaram (Property Owned by Mr. Sapkale Ramesh Atmaram).” 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, GST, TCS, fees, etc. have to be borne by the buyer only. 6. All statutory/non statutory dues, taxes, GST, rates, assessments, charges, fee, 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.' or by way of NEFT/RTGS in favor of “Cosmos Co-Operative Bank Ltd.” A/c No. 090370171, IFSC code –COSB0000090, Branch University Road, Pune. If the successful purchaser fails to pay 25% amount within the time prescribed herein above, the EMD shall be forfeited without giving any notice. 9. After deposit of 25% and thereafter confirming the Sale/Auction by the Authorised Officer, the purchaser shall have to pay 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 & Movable properties shall be resold. 10. For an inspection **on 24.09.2026 at 11:00 a.m. to 1:00 p.m.** 11. There are no any encumbrances known to secured creditors in respect of the above mentioned properties 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 in the Bank's web site i.e. **www.cosmosbank.com**

Note:- 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.

Date : 12.09.2026
Place : Bhusawal

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