

KUMBAKONAM BRANCH  
Ground Floor,  
D.No.3, Archana Towers,  
Nageswaran Sannathi Street,  
Kumbakonam – 612 001  
Ph : 0435 - 2430390  
Mobile No : 98423 30998  
Email : [kumbakonam@tmbank.in](mailto:kumbakonam@tmbank.in)  
CIN: L65110TN1921PLC001908

**(BY Speed Post/RPAD)**

Date: 08.01.2024

To

1. **Mr.Mariya Anthuvan Jayaraj** S/o Mr.Jayaraj ..... Borrower / Mortgagor  
No.216, Madha Kovil Street, Palakkudi Post,  
Thiruvalliangudi, Thiruvudaimaruthur Taluk  
Kumbakonam – 612 102  
Thanjavur District
2. **Mr.J.Antony Ryman** S/o Mr.Jayaraj ..... Guarantor  
No.216, Madha Kovil Street, Palakkudi Post,  
Thiruvalliangudi, Thiruvudaimaruthur Taluk  
Kumbakonam – 612 102  
Thanjavur District

### **Sale Notice for Sale of Immovable Properties**

Auction Sale Notice for Sale of Immovable Assets mortgaged / charged to the Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the **Borrower / Mortgagor, Mr.Mariya Anthuvan Jayaraj S/o Mr.Jayaraj** and the **Guarantor, Mr.J.Antony Ryman S/o Mr.Jayaraj** that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Tamilnad Mercantile Bank Limited, Tiruchirapalli Region, will be sold on "As is where is", "As is what is" and "Whatever there is" on **02.02.2024** for recovery of **Rs.7,72,414.59** [Rupees Seven Lakh Seventy Two Thousand Four Hundred Fourteen and Paise Fifty Nine Only] (Rs.6,15,784.58 in the Home Loan account and expenses of Rs.1,56,630.01) as on 31.12.2023 due to Tamilnad Mercantile Bank Limited, Kumbakonam Branch with subsequent interest and expenses less recovery, if any. The Reserve Price will be **Rs.4,23,000/-** and the earnest money deposit will be **Rs.42,300/-**.

Place of Submission of EMD and Auction	<b>Tamilnad Mercantile Bank Ltd. Kumbakonam Branch</b> Ground Floor, D.No.3, Archana Towers, Nageswaran Sannathi Street, Kumbakonam – 612 001
Date and Time of Auction Sale	<b>02.02.2024 at 12.30 PM</b>
Upset Price	<b>Rs.4,23,000/- (Rupees Four Lakh and Twenty Three Thousand Only)</b>
<b>Description of the Property</b> Land to an extent of 1345.50 sq.ft. or 125 sq.m in R.S.No.144/44, Old R.S.No.144/1 part and the building constructed thereat Madhakovil Street, Palakudi, Thiruvilliangudi Village, Thiruvudaimaruthur Taluk, Kumbakonam, Thanjavur District, standing in the name of <b>Mr.Mariya Anthuvan Jayaraj</b> S/o Mr.Jayaraj.	

**Boundaries:**

North : Thambusamy House  
South: Tar Road  
East : Sowrinathan House  
West : Arockiasamy House

Note: The Building is 50% completed upto Ground Floor Roof level. It is a proposed R.C.C. roofed Ground Floor Residential Building under construction. Roof Concrete Works Completed. Plastering of walls, fixing of doors & windows, plumbing, sanitary, white & colour wash, painting and other finishing works are yet to be completed.

KUMBAKONAM BRANCH  
Ground Floor,  
D.No.3, Archana Towers,  
Nageswaran Sannathi Street,  
Kumbakonam – 612 001  
Ph : 0435 - 2430390  
Mobile No : 98423 30998  
Email : [kumbakonam@tmbank.in](mailto:kumbakonam@tmbank.in)  
CIN: L65110TN1921PLC001908

**TERMS & CONDITIONS**

1. The intending bidders should pay Ten Percent (10%) of the reserve price of the property as Earnest Money Deposit(EMD) by means of a "Demand Draft" drawn in favour of "Tamilnad Mercantile Bank Ltd" or NEFT/RTGS in favour of "Tamilnad Mercantile Bank Ltd, Kumbakonam Branch", A/c No.037430250803140, IFSC Code – TMBL0000037 on or before **02.02.2024** within **12.30 PM**
2. The intending bidders may inspect and satisfy themselves about the property and may approach the Branch Manager to inspect the property/documents related to the property between 10.00 A.M. and 4.00 P.M., before the auction date. (Phone No.0435 - 2430390 & Mobile: 98423 30998) or Chief Manager, Tiruchirapalli Region @ Mobile No.9095244477.
3. The successful bidder shall have to deposit 25% of the Bid Amount (including EMD) immediately on the same day or the next working day without fail and EMD shall be adjusted towards 25% of the bid amount immediately, on the sale being knocked down in his favour. In case of default in deposit of 25% of the bid amount as stated above, the EMD will be forfeited and the property shall forthwith be sold again by public auction.
4. The successful bidder shall deposit the balance 75% of the bid amount within 15 days from the date of confirmation of the sale or such extended period as agreed upon in writing by the Authorised Officer/Secured Creditor at his discretion. In case of any default in depositing the amount within the stipulated period, the deposit will be forfeited as per sub Rule (5) of Rule (9) of Security Interest (Enforcement) Rules 2002 and the property shall be resold and the defaulting purchaser will forfeit all his/her claims to the property or to any part of the sum for which it may be subsequently sold.
5. No interest shall be payable on any amount deposited for participation in the bid under the SARFAESI Act.
6. To the best of knowledge and information of the Authorised Officer, the properties are not subject to any encumbrance. The Authorised Officer will not be held responsible for any charge, lien, encumbrances, property tax or any other statutory dues to the Government or anybody in respect of the property/ies under sale.
7. The successful bidder should bear the charges/fee payable for conveyance such as registration fee, stamp duty etc., as applicable as per Law.
8. The Authorised Officer has absolute right to accept/reject/postpone or cancel the sale without assigning any reason, whatsoever. The Authorised Officer also has the right to reject the Bid Form of the intending bidder if its not in order.
9. The property/properties will not be sold below the reserve price fixed above.
10. The intending bidders should bring any one of the proof of identity, i.e., Aadhaar Card, Passport, Driving License, Ration Card, Voter ID, PAN Card, etc., at the time of participating the bid.
11. The Sale Certificate shall be issued in the name of the purchaser/bidder and will not be issued in the any other name. The purchaser shall bear stamp duty, registration charges and all other connected fees, duties, taxes etc. in relation to the execution of the Sale Certificate.
12. The sale notice is also uploaded/published on website([www.tmb.in](http://www.tmb.in)).

Place: Tiruchirapalli  
Date : 08.01.2024

**Authorised Officer  
Tamilnad Mercantile Bank Ltd.  
Tiruchirapalli Region.  
(For Kumbakonam Branch)**