

CHENNAI REGION
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TAMILNAD MERCANTILE BANK LTD
(Regd.office at 57, V.E.Road,Thoothukudi)

PONDICHERRY BRANCH

No.38, 45 feet Road, Balaji Nagar, Saram, Pondicherry-605013

SALE NOTICE

06.06.2026

(BY Speed Post AD)

To

Mrs.N.Camatchy,

... Borrower / Mortgagor

D/o.Narayanasamy,

No,486, Bharathidasan Street,

Lawspet, Ashok Nagar,

Pondicherry – 605008

and also at

Flat D.No 13, Block-I, 3rd Floor,

LIG Housing Scheme, Kombakkam Road,

Murungapakkam Rev village,

Puducherry - 605008

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) and 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower **Mrs.N.Camatchy**, D/o.Narayanasamy 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, **Pondicherry Branch** will be sold on “As is where is”, “As is what is”, and “Whatever there is” on **13.07.2026** for recovery of **Rs.17,41,474.85 (Rupees Seventeen Lakhs Forty One Thousand Four Hundred and Seventy four and Paise Eighty Five Only)** as on **31.05.2026** due to the Tamilnad Mercantile Bank Limited, Pondicherry Branch with subsequent interest and expenses. The reserve price will be **Rs.18,00,000/- (Rupees Eighteen Lakhs Only)** and the earnest money deposit will be **Rs.1,80,000/- (Rupees One Lakh Eighty Thousand Only)**.

Place of Submission of EMD and Auction :	TAMILNAD MERCANTILE BANK LTD., Pondicherry Branch No.38, 45 feet Road, Balaji Nagar, Saram, Pondicherry-605013
Date and Time of Auction Sale	13.07.2026 at 1.00 PM
Upset Price	Rs.18,00,000/- (Rupees Eighteen Lakh Only)
EMD	Rs.1,80,000/- (Rupees One Lakh Eighty Thousand Only)

Description of the Property :

All that piece and parcel of immovable residential property of UDS land to the extent of 32.80 sq.m (or) 353 sq.ft situated at Ward N. Block No. 12, T.S. No 22/2, R.S.No.144/2 (Cad. No.471), LIG Housing Scheme, Kombakkam Road, Murungapakkam Rev village, Puducherry SRD & RD and a residential Flat constructed thereat to the extent of 488 sq.ft bearing D.No 13, Block-I, in the 3rd Floor standing in the name of Ms.N.Camatchy, D/o.Mr.Narayanasamy

Boundaries:

North : Building / Vacant Plot

South : Road

East : Building

West : Road

Terms & Conditions

1.The intending bidders should pay 10% of the reserve price of the property as Earnest Money Deposit (EMD) by means of a “Demand Draft” drawn in favor of “Tamilnad Mercantile Bank Ltd” on or before 13.07.2026 within 12.30 PM

2. The intending bidders may inspect and satisfy themselves about the property/properties 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.98429 35023, 99766 34444)

3. The successful bidder shall have to deposit 25% of the Bid Amount (Including EMD) 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 Authorized 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 Authorized Officer, the properties are not subject to any encumbrance. The Authorized 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 Authorized 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 it's 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, ie., Aadhar 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 the stamp duty, registration charges and all other connected fees, duties, taxes etc. in relation to the execution of the sale certificate.

12. Successful bidder/purchaser will deduct TDS@1% on sale proceeds as per sec.194(1-A) of the Income Tax, 1961 & deposit the same by furnishing the challan in Form 26QB and submit the original receipt of TDS Certificate to Bank. (Rs.50.00 Lacs and above property)

13. The sale notice is also uploaded/published on website(www.tmb.bank.in)

Place: Pondicherry

Date: 06.06.2026

**Authorised Officer
Tamilnad Mercantile Bank Ltd
(For Pondicherry Branch)
(Cell: 98429 35023 / 99766 34444)**