

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

**Pudugummidipoondi Branch**

11/20, Balakrishnapuram, Paleeswaran Kandigai, Pudugummidipoondi, Thiruvallur dt.-601201

**SALE NOTICE**

**Date : 26.03.2026**

**(BY Speed Post with AD )**

To

**1.Mr.J.Andrews Zechariah,**

**... Borrower / Mortgagor**

S/o. Mr. Jothi Abraham,

No,295/19, PRB Flats, Samarapuri Nagar,

Kavarapettai, Gummidipoondi Taluk, Thiruvallur District-601 206

Also at

No.9, Jothi Nagar, ( G.G. Brick Works),

A.N. Kuppam Road, Keezhmudhalambedu Village,

Kavarapettai, Gummidipoondi Taluk, Thiruvallur District 601206.

**2.Mr.J.Francies Abraham,**

**... Guarantor**

S/o. Mr. Jothi Abraham,

1/506, Telegu Colony Road,

Deenadayal Nagar, Kavarapettai, Thiruvallur District 601206.

**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 **Mr.J.Andrews Zechariah**, S/o. Mr. Jothi Abraham, No,295/19, PRB Flats, Samarapuri Nagar, Kavarapettai, Gummidipoondi Taluk, Thiruvallur District-601 206 Also at No.9, Jothi Nagar, ( G.G. Brick Works), A.N. Kuppam Road, Keezhmudhalambedu Village, Kavarapettai, Gummidipoondi Taluk, Thiruvallur District 601206 and Guarantor **Mr.J.Francies Abraham**, S/o. Mr. Jothi Abraham, 1/506, Telegu Colony Road, Deenadayal Nagar, Kavarapettai, Thiruvallur District 601206 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, **Pudugummidipoondi Branch** will be sold on “As is where is”, “As is what is”, and “Whatever there is” on **06.05.2026** for recovery of **Rs.21,58,971.49 (Rupees Twenty One Lakh Fifty Eight Thousand Nine Hundred Seventy**

**One and Paise Forty Nine Only)** as on **25.03.2026** due to the Tamilnad Mercantile Bank Limited, **Pudugummidipoondi** Branch with subsequent interest and expenses. The reserve price will be **Rs.53,05,000/- (Rupees Fifty Three Lakh Five Thousand Only)** and the earnest money deposit will be **Rs.5,30,500/- (Rupees Five Lakh Thirty Thousand Five Hundred Only).**

|                                                 |                                                                                                                                                                   |
|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Place of Submission of EMD and Auction :</b> | <b>TAMILNAD MERCANTILE BANK LTD.,<br/>Pudugummidipoondi Branch</b><br>11/20, Balakrishnapuram, Paleeswaran Kandigai,<br>Pudugummidipoondi, Thiruvallur dt.-601201 |
| <b>Date and Time of Auction Sale</b>            | <b>06.05.2026 at 1.00 PM</b>                                                                                                                                      |
| <b>Upset Price</b>                              | <b>Rs.53,05,000/- (Rupees Fifty Three Lakh Five Thousand Only)</b>                                                                                                |
| <b>EMD</b>                                      | <b>Rs.5,30,500/- (Rupees Five Lakh Thirty Thousand Five Hundred Only)</b>                                                                                         |

**Description of the Property :**

All that piece and parcel of land to the extent of 19.768 cents, As per measurement 8608 sq.ft in Old Survey No.337/1, New Survey No.337/1D situated at A.N.Kuppam Road, Keezhmudhalambedu Village, Kavarapettai, Gumidipoondi Taluk, Thiruvallur District and a residential building constructed thereat standing in the name of Mr.J. Andrews Zechariah, S/o.Mr.Jothi Abraham.

**Boundaries:**

North by : Road leading to A N Kuppam  
South by : Land belonging to Mrs.Rita Christy  
East by : 20 Feet Road  
West by : Land belonging to Mrs.Mary Christilda

**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 06.05.2026 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.99654 10888, 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](http://www.tmb.bank.in))

**Place: Chennai**

**Date: 26.03.2026**

**Authorised Officer  
Tamilnad Mercantile Bank Ltd  
(For Pudugummidipoondi Branch)  
(Cell: 99654 10888 / 99766 34444 )**