

Unit No.25,26&27, Laxmi Plaza,
Laxmi Industrial Estate, New Link Road,
Andheri West, Mumbai - 400053.
E-mail: mumbai_andheriwest@tmb.bank.in
Ph: 022 26366240/26366260
CIN : L65110TN1921PLC001908



Date: 23.07.2026

To

1	Mr.Kamlesh Hubraj Bhardwaj S/o.Hubraj Bhardwaj ,Room No 02 Laxmi Welfere Society,Tanda pada, Road,Hari om nagar,Vasai,Thane –401209	Borrower
2	Mrs.Pushpa Kamlesh Bhardwaj W/o.Kamlesh Hubraj Bhardwaj ,Room No 02 Laxmi Welfere Society,Tanda pada, Road,Hari om nagar,Vasai,Thane –401209,	Co-Borrower

AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS MORTGAGED/CHARGED TO THE BANK UNDER THE SARFAESI ACT{ R/W PROVISIO TO RULE 8(6) AND 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002}

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Tamilnad Mercantile Bank Limited, **Andheri West Branch**, (Secured Creditor), will be sold on “As is where is”, “As is what is”, and “Whatever there is” on **28.08.2026**, for recovery of **Rs. 23,75,861.96 (Rupees Twenty Three Lakhs Seventy Five Thousand Eight Hundred and Sixty One and Ninety Six Paise Only)** as on **30.06.2026** due to Tamilnad Mercantile Bank Limited **Andheri West Branch** (Secured Creditor) with subsequent interest and expenses from **Mr.Kamlesh Hubraj Bhardwaj**. The Reserve Price will be **Rs.15,30,000/-** and the earnest money deposit will be **Rs.1,53,000/-**.

DETAILS OF AUCTION

The under mentioned property will be sold by public auction on **28.08.2026**, for recovery of **Rs. 23,75,861.96 (Rupees Twenty Three Lakhs Seventy Five Thousand Eight Hundred and Sixty One and Ninety Six Paise Only)** as on **30.06.2026** with subsequent interest and expenses.

Place of Auction	Tamilnad Mercantile Bank Andheri West Branch Unit No.25,26&27, Laxmi Plaza, Laxmi Industrial Estate, New Link Road, Andheri West, Mumbai - 400053. E-mail: mumbai_andheriwest@tmb.bank.in Ph: 022 26366240/26366260 / Mobile:9870989198	
Date and Time of Auction Sale	On 28.08.2026 at 3.00 PM.	
Complete Residential Description of the immovable property to be sold including name of the owner	On Equitable Mortgage of Residential Flat No.501 admeasuring 29.63 Sq. Mt. carpet area, on the 5 th Floor, in building No. 04, in the Building known as "Paramount Enclave", bearing Survey No.1023/1+2/25 [New Computerized No.1023/9, 1023/9/1], situate lying and being at Village Mahim, Taluka & District Palghar - 401404 standing in the name of Mr.Kamlesh Hubraj Bhardwaj and Mrs.Pushpa Kamlesh Bhardwaj.	
	Boundaries	
	North: Building No. 05	East: Open land
	South: Building No. 03	West: Internal Road

Reserve Price	Rs.15,30,000/-
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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.,” payable at Andheri West Branch on or before 27.08.2026 within 05.00 P.M.
- 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 10.30 A.M., and 4.30 P.M., before the auction date (Mobile No.9870989198)
- 3.** The successful bidder shall have to deposit Twenty Five Percent (25%) of the Bid Amount (less EMD) immediately on the same day or not later than next working day, as the case may be, without fail and EMD shall be adjusted towards twenty five percent (25%) of the bid amount immediately, on the sale being knocked down in his favour. In case of default in deposit of twenty five percent (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 seventy five percent (75%) of the bid amount within 15 days of the sale confirmation 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 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 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 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., 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 in our Bank website www.tmb.bank.in.

**Authorised Officer
(C.Gopalraj ,P.A.No:1046)
Tamilnad Mercantile Bank Ltd
[For Andheri West Branch]**

Place: Andheri West

Date :23.07.2026