Tamilnad Mercantile Bank Ltd,
Marthandam Branch
No.1-1 A, Cheriyakattuvilai,Tvm
Main Road, Pammam
Marthandam,
Kanyakumari District - 629165
Ph : 04651 272756, 9842322756
Email : marthandam@tmb.bank.in

Tamilnad Mercantile Bank Ltd
Be a step ahead in life

CIN : L65110TN1921PLC001908

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NOTICE FOR SALE

TAMILNAD MERCANTILE BANK LTD.,
MARTHANDAM BRANCH

Date : 05.10.2026 **(BY Speed Post/RPAD)**

To

1. **Mr.R.Ramesh, S/o.K.Ramakrishnan,** **Borrower**
   Prop.M/s.Rams Lazer Digital Colour Lab,
   NMN Plaza, Market Road, Marthandam ,
   Kanyakumari District – 629165.

2. **Mrs.N.Ajitha, W/o.R.Ramesh,** **Guarantor**
   Door No.5/79, Mathilagam, Nalloor,
   Marthandam, Kanyakumari District - 629165

Mr.K.Ramakrishnan (Deceased) **Mortgagor**
S/o. Kochumani Nadar,
Door No.5/193, Mathilagam, Nalloor,
Marthandam, Kanyakumari District – 629165

Legal Heirs of Deceased Mortgagor Mr.K.Ramakrishnan

3. **Mrs.Rejinal , W/o K.Ramakrishnan**
   Door No.5/193, Mathilagam, Nalloor,
   Marthandam, Kanyakumari District - 629165

4. **Mr.Rajesh Ramakrishnan , S/o K.Ramakrishnan**
   Door No.5/193, Mathilagam, Nalloor,
   Marthandam, Kanyakumari District - 629165

5. **Mrs.Ramani Bai W/o Rajikumar**
   Raj Nilayam,Thozhukkal,Neyyattinkara
   Thiruvananthapuram District -695121

6. **Mr.Mahesh, S/o K.Ramakrishnan**
   Door No.5/193, Mathilagam,
   Marthandam, Kanyakumari District - 629165

Sale Notice for Sale of Immovable Properties

Auction Sale Notice for Sale of Immovable Assets mortgaged / charged to the Bank under the Securitization 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 B**orrower:Mr.R.Ramesh, S/o.K.Ramakrishnan, Prop.M/s.Rams Lazer Digital Colour Lab, NMN Plaza, Market Road, Marthandam , Kanyakumari District – 629165. Guarantor : Mrs.N.Ajitha, W/o.R.Ramesh, Door No.5/79, Mathilagam, Nalloor, Marthandam, Kanyakumari District – 629165. Legal Heirs of Deceased Mortgagor Mr.K.Ramakrishnan: Mrs.Rejinal , W/o K.Ramakrishnan, Door No.5/193, Mathilagam, Nalloor, Marthandam, Kanyakumari District – 629165 and Mr.Rajesh Ramakrishnan , S/o K.Ramakrishnan, Door No.5/193, Mathilagam, Nalloor, Marthandam, Kanyakumari District – 629165 and Mrs.Ramani Bai W/o Rajikumar, Raj Nilayam,Thozhukkal,Neyyattinkara, Thiruvananthapuram District-695121and Mr.Mahesh, S/o K.Ramakrishnan, Door No.5/193, Mathilagam, Nalloor, Marthandam, Kanyakumari District – 629165** that the below described immovable property mortgaged/charged to the Secured Creditor, the **Constructive possession** of which has been taken by the Authorized Officer of Tamilnad Mercantile Bank Limited, Marthandam Branch will be sold on "**As is where is", "As is what is", and "Whatever there is" on 13.11.2026 at 3.00 PM for recovery of Rs.21,72,993.47 (OD – Rs.21,65,633.37 + Expense – Rs.7,360.10) (Rupees Twenty One Lakhs Seventy Two Thousand Nine Hundred and Ninety Three and Paisa Forty Seven only) as on 04.10.2026 due to the Tamilnad Mercantile Bank Limited, Marthandam Branch with subsequent interest and expenses. The reserve price will be Rs.36,10,000 /- (Rupees Thirty Six Lakh Ten Thousand Only) and the earnest money deposit will be Rs.3,61,000 /- (Rupees Three Lakh Sixty One Thousand Only).**

Place of Submission of EMD and Auction :	**Tamilnad Mercantile Bank Ltd, Marthandam Branch No.1-1 A, Cheriyakattuvilai,Tvm Main Road, Pammam Marthandam, Kanyakumari District - 629165**
Date and Time of Auction Sale :	**13.11.2026 at 3.00 PM**
Upset Price :	**Rs.36,10,000 /- (Rupees Thirty Six Lakh Ten Thousand Only)**
EMD Price:	**Rs.3,61,000 /- (Rupees Three Lakh Sixty One Thousand Only)**

Description of the immovable property with know encumbrance, if any

All the part and parcel of land to the extent of 4.00 cents at R.S.No.185/13 at Nalloor Village, Vilavancode Taluk, Kanyakumari District and house building thereon with the build up area of 1720 Sq.ft., bearing Door No.5/79 standing in the name of (Deceased) Mr.K.Ramakrishnan.

Boundaries	As Per Deed	As Per Actual
North	Property of Mr.Thankaraj	Property of Mr.Thankaraj
South	Property of Ponnunadar and others and building	Property of Ponnunadar and others and building
East	Property of Subbian and others	Pathway
West	Property of kumaru Nadar	Property of kumaru Nadar

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" payable at Marthandam on or before 13.11.2026 within 3.00 P.M

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. **04651 272756, 9842322756**)

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 Authorized 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 proofs 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: Marthandam
Date: 05.10.2026

Authorized Officer
Tamilnad Mercantile Bank Ltd
(For Marthandam Branch)