

ESAF

ESAF SMALL FINANCE BANK

Regd Office: ESAF Bhavan
Mannuthy, Thrissur - 680 651, Kerala

POSSESSION NOTICE (Rule 8(1))

Whereas the undersigned being the Authorised Officer of **ESAF SMALL FINANCE BANK LTD.** appointed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act' 2002, and in exercise of powers conferred under Section 13(1)(2) of the said Act, read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice to repay the amounts as mentioned against each accounts within 60 days from the date of receipt of the said notices.

The Borrowers/Mortgagors/Guarantors, having failed to repay the amount, notice is hereby given to the Borrowers/Mortgagors/ Guarantors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 6 of the said Rules on the dates mentioned in each account. The Borrowers/Mortgagors/Guarantors in particular and the public in general, is hereby cautioned to deal with the properties and any dealings with the properties will be subject to the charge of the **ESAF Small Finance Bank Ltd.** The Borrowers/Mortgagors/Guarantors attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.

LOANACCOUNT NO & BRANCH: 71220000005501 - Ettumanoor

NAME AND ADDRESS OF THE BORROWER / CO-BORROWER(S)/ GUARANTOR(S):

(1) Nishamal Soman (Borrower, Legal heir of Soman), Olacavai, Kurumulloor P.O. Kanakkari, Kottayam, Kerala-686632. (2) Sudheesh P.S. Olacavai, Kurumulloor P.O. Kanakkari, Kottayam, Kerala-686632. (3) Thankamma Soman (Legal heir of Soman), W/o Soman, Olacavai, Kurumulloor P.O. Kanakkari, Kottayam, Kerala-686632. (4) Aneesh Soman (Legal heir of Soman), S/o Soman, Olacavai, Kurumulloor P.O. Kanakkari, Kottayam, Kerala-686632

DATE OF DEMAND NOTICE: 26.10.2025 | POSSESSION TAKEN DATE: 18.03.2026

OUTSTANDING AMOUNT (as on 04/10/2025): Rs. 7,48,06,455 -(Rupees Seven Lakhs Eighty Thousand Four Hundred Eighty-Five and Five Paise only) and Interest accrued, future interest & other charges.

DESCRIPTION OF SECURED ASSETS: All the piece and parcel of land and property measuring 1.52 Acres together with all improvements therein including building constructed and/or to be constructed comprised in, Re-survey Block No.10, Re-survey No.293/A1, (As per revenue record Re Sy 293/A1/1) Old Survey No. 2502/B in Kanakkari Village, Meenachil Taluk, Kottayam District, as per Settlement Deed No: 1069/2021 issued by Kavaluragadda SRO in the name of Nishamal Soman. Boundaries as per Settlement Deed No: 1069/2021: North: Balance property of Soman, South: Panchayath Road, East: Balance property of Soman, West: Property of Nellikattuvelil Sujan.

Date: 21/03/2026
Place: Ettumanoor

Authorized Officer
ESAF SMALL FINANCE BANK LTD.



Branch Office: ICICI Bank Limited, Pushpamangalam Estate, NH Bye Pass Road, Edapally, Cochin - 682024

PUBLIC NOTICE-TENDER CUM E-AUCTION FOR SALE OF SECURED ASSET

[See proviso to rule 6(f)]
Notice for sale of immovable assets

E-Auction Sale: Notice for the sale of immovable asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

This notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/ charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of ICICI Bank Limited will be sold on 'As is where is', 'As is what is' and 'Whatever there is' as per the brief particulars given hereunder;

Sr. No.	Name of Borrower(s)/ Co-Borrowers/ Guarantors/ Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of E-Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	Mr. Smith George (Borrower) Mrs. Bini Jose (Co-Borrower) Mr. Smith George (Mortgagor) Loan Account No. 094151000005	Vacant Land Covering Land Area of 4.05 Acres (10 Cents) in Re Survey No.26/24-4, Lalam Village, Meenachil Taluk, Kottayam District 686574, Bounded On The North By: Own Private Road, South By: Property of Kunnumollai Jain Mathew, East By: Own Property, West By: Ramachanutha Puroyidam, Property of Nedumpalakkunnil Thomas	Rs. 67.61,512/- As on March 19, 2026	Rs. 11,50,000/- Rs. 1,15,000/-	April 09, 2026 From 10:00 AM To 11:30 AM	April 17, 2026 From 10:30 AM To 11:30 AM

The online auction will be conducted on the website (URL Link-assets.matexauctions.com) of our auctioneers M/s Matrix Technologies Pvt. Ltd. The Mortgage/ Notices are given a last chance to pay the total dues with further interest by April 16, 2026 before 05.00 PM, else the secured asset(s) will be sold as per schedule. The prospective bidder(s) must submit the Earnest Money Deposit (EMD) Demand Draft (DD) (Refer Column E) at ICICI Bank Limited, Pushpamangalam Estate, NH Bye pass road, Edapally, Cochin - 682024 Branch on or before April 16, 2026 by 05.00 PM. Thereafter, they have to submit their offer through the website mentioned above on or before April 16, 2026 by 05:00 PM. along with the scanned image of the Bank acknowledgement DD towards proof of payment of EMD. In case the prospective bidder(s) is/ are unable to submit his/ her/ their offer through the website, then the signed copy of tender documents may be submitted at ICICI Bank Limited, Pushpamangalam Estate, NH Bye pass road, Edapally, Cochin - 682024 Branch on or before April 16, 2026 by 05:00 PM. Earnest Money Deposit DD/PO should be from a Nationalised/Scheduled Bank in favour of "ICICI Bank Limited" payable at Cochin.

For any further clarifications in terms of inspection, Terms and Conditions of the E-Auction or submission of tenders, contact ICICI Bank Employee Phone No. 8138023587 and 9655225532.

The Authorised Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed Terms and Conditions of the sale, please visit www.icicibank.com/n4p4s

Date : March 24, 2026
 Place: Kottayam

Authorized Officer
 ICICI Bank Limited

EASTERN RAILWAY						
E-auction programme of Eastern Railway for the month of March 2026 is invited by Chief Materials Manager/Sales, Eastern Railway, 2nd Floor, Fairlie Place, 17, Netaji Subhash Road, Kolkata - 700 001.						
No. S.4/S/DAP/2025-26				Date: 17.02.2026		
S L	Depot/ Division	Jurisdiction	Date			
1	Belur Scrap Yard Depot	Belur Scrap Yard Depot, Liluah Workshop, Howrah & Asansol Division	10.03.2026	16.03.2026	20.03.2026	26.03.2026
2	Halisahar Depot	Halisahar Depot, Kanchrapara Workshop & Sealdah Division	05.03.2026	18.03.2026	25.03.2026	30.03.2026
3	Jamalpur Depot	Jamalpur Depot, Jamalpur Workshop & Malda Town Division	06.03.2026	13.03.2026	19.03.2026	25.03.2026
4	Howrah Division	Howrah Division	11.03.2026	16.03.2026	20.03.2026	26.03.2026
5	Asansol Division	Asansol Division	06.03.2026	12.03.2026	18.03.2026	25.03.2026
6	Sealdah Division	Sealdah Division	13.03.2026	19.03.2026	24.03.2026	27.03.2026
7	Malda Town Division	Malda Town Division	10.03.2026	17.03.2026	23.03.2026	30.03.2026

(Sl. No.6 to 9) BETWEEN 12:00 NOON to 5:00 PM (with 10 minutes unlimited auto extensions) E-auction, website : <https://baanknet.com>

For queries contact Number: 8291220220 & email ID support.baanknet@psb.alliance.com For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of <https://baanknet.com> and <https://union.bankofindia.co.in/auction-property/view-auction-property.aspx>. For auction related queries e-mail to sarfasi@unionbankofindia.co.in or support <https://baanknet.com> contact Chief Manager, Regional Office, Kottayam, III Floor, Amala Towers, Adichira Junction, Kottayam, Kerala. Pin-686016, PH: 8075304051

This may also be treated as notice u/r 86(G)Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower's and guarantor's of the said loan about the holding of E-Auction Sale on the above mentioned date.

Place: Kottayam, Date : 23-03-2026 (Sd/-) Authorised Officer, Union Bank of India

QuoteExpress

**BUT WITHOUT HARD WORK, NOTHING GROWS
BUT WEEDS** > GORDON B HINCKLEY