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Federal Bank

Branch Ernakulam/Kathrukadavu

Branch Shifting Intimation

Customers of Federal Bank Ernakulam/Kathrukadavu Branch are hereby informed that the branch will be shifted to: 3/77, Veejay Towers, Salim Rajan Road, Kaloor - 682017 shortly.

As part of shifting, safe deposit lockers will also be shifted to the new premises. Customers may take steps to remove fragile items from the lockers, if any, before 29/06/2026.

Kindly contact the branch for further details.

Place: Kathrukadavu
Date : 29.04.2026

For The Federal Bank Limited
Branch Head

PHYSICAL POSSESSION NOTICE

ICICI Home Finance Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051
Corporate Office: ICICI HFC Tower, JB Nagar, Andheri Kurla Road, Andheri East, Mumbai - 400059
Branch Office: Shop No. 34/514, 1st floor, Chellampattu Building, Edappally Toll Junction, Kochi - 682024

Whereas
The undersigned being the Authorized Officer of ICICI Home Finance Company Limited under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) rules 2002, issued demand notices upon the borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

As the borrower failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of ICICI Home Finance Company Limited.

The Borrower's 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.

Sr. No.	Name of the Borrower/ Co-Borrower/ Loan Account Number	Description of property/ Date of Possession	Date of Demand Notice/ Amount in Demand Notice (Rs.)	Name of Branch
1.	Thomas Varghese (Borrower), Madathiparambil House Cheranelloor P O Cheranelloor Cochin Kerala - 683501. LHCC00001296666	Sy No. 126/12-4 Keerikkad Village Karthikapally Kerala Alappuzha - 690516. Bounded By- North: Property of Maheswariamma, South: Road, East: Property of Shailaja, Aswathy Bhavan, West: Property of Chandrasekharan Pilla/ Date of Possession- 23-04-2026	28-09-2022 Rs. 53,49,183/-	Kochi

The above-mentioned borrowers(s)/ guarantors(s) are hereby given a 30 day notice to repay the amount, else the mortgaged properties will be sold on the expiry of 30 days from the date of publication of this Notice, as per the provisions under the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.
Date : April 29, 2026, Place: Alappuzha
Authorized Officer, ICICI Home Finance Company Limited

Bank of India

Relationship beyond banking

Specialised Asset Recovery Management Branch

Mezzanine Floor, 70/80 M.G.Road, Fort, Mumbai 400 001, Tel 022-22673549
Contact Number:- 9819403549 E-mail: SARM.MumbaiSouth@bankofindia.bank.in

E-AUCTION FOR SALE OF MOVEABLE / IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule8(6) of the 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 property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Bank of India, SARM Branch, will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on **26.05.2026**, for recovery of respective dues plus Interest and charges up to date due to the Bank of India from respective borrower. The reserve price and earnest money deposit amount shall be as mentioned below in the table. The sale will be done by the undersigned through e-auction platform provided at the web portal.

Sr. No	Name of the Borrowers/ Guarantor and Amount Outstanding	Description of the properties	Reserve Price (Rs. In Lakhs)	Contact Number
			EMD of the Property (Rs. In Lakhs)	
1	M/s. Omega Oils (Proprietor-Borrower / Guarantor- Mr. Rajesh Kumar, Mr. Vanaja Ramchandran Amt. O/s Rs. 471.02 Lakhs + Interest + Expenses + Charges.	Residential Premises, VIVAN, Rank- 31, VP XI/7 & 8 Near Nambavankavu, Jn. Kondunganoor P O Kulashekaram Road Survey No 3553/4 & 3553/7-2, Vattiyorkavu Village, Trivandrum, Taluka Pin - 695013	215.25	9819403549 Inspection date 07.05.2026
			21.525	

Terms and Conditions of the E-auction are as under:

- The sale will be done on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis and will be conducted "On Line".
- Bidder will have to visit www.baanknet.com for registration and participation in E auction. EMD cut-off date and time will be **26.05.2026 till 04:00 PM**. Bidders are requested to complete all registration and EMD related formalities within the given time limit only.
- To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and the claims/ rights/ dues/ affecting the property, prior to submitting their bid. The E-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale.
- The date of on line E-auction for properties listed will be between **11.00 AM to 5.00 PM on 26.05.2026**.
- To better facilitate the inspection, interested buyers are requested to intimate the branch through e-mail at sarm.mumbaisouth@bankofindia.bank.in and/or through contact numbers mentioned above and/or through Bank of India, SARM BRANCH contact no. 9819403549 / 022-22673549, to better facilitate the inspection.
- Bid shall be submitted through online procedure only.
- The Bid price to be submitted shall be at least one increment over and above the Reserve price and bidders are to improve their offer in multiples of **Rs. 25,000/- (Rupees Twenty Five Thousand and only)** for properties listed above.
- Bidders are advised to go through the website for detailed terms & conditions of auction sale before submitting their bids and taking part in E-Auction sale proceedings.
- Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.
- It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. It is the responsibility of the bidder to carry out due diligence at their own end before participating in the auction.
- The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded.
- The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, within next day of acceptance of bid price by the Authorised Officer and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.
- Neither the Authorised Officer / Bank nor e-Auction service provider will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.
- The purchaser shall bear the applicable stamp duties/ Registration fee/ other charges, etc. and also all the statutory/ non-statutory dues, taxes, assessment charges, etc. owing to anybody.
- The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offers/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.
- The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).
- The sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details/enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given..

SALE NOTICE TO BORROWER/ GUARANTORS

The undersigned being the Authorized Officer of the Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Interest Act, 2002 and the rules framed there under. You have committed default in payment of outstanding dues and interest with the monthly rest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notice to you under section 13(2) to pay the above mentioned amount within 60 days. You have failed to pay the amount even after the expiry of the 60 days. Therefore, the Authorized Officer in exercise of the powers conferred under section 13(4), took possession of the secured assets more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the same as mentioned above before the date fixed for sale failing which the property will be sold and balance if any will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale of assets etc. shall be first deducted from the sale proceeds which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Date: 27.04.2026
Place: Mumbai

Sd/-
Authorized Officer
Bank of India