'ESAF Small Finance Bank to focus on profitable growth'

V Sajeev Kumar
Kochi

Having crossed the ₹50,000 crore total business milestone, Thrissur-based ESAF Small Finance Bank is now charting a path of balanced and sustainable growth with greater diversification across MARG (MSME, agri, retail and gold) secured lending segments.

George K John, Executive Director, ESAF Small Finance Bank, said the realisation of ₹50,000 crore business within nine years is a significant achievement, and reflects the trust of over 10 million customers across the country. It marks the bank's evolution from a predominantly microfinance-focused institution to a diversified retail bank, he said.

"Our focus now is not merely on scale, but on sustainable and profitable growth. Over the next few years, we aim to accelerate growth in MARG (secured assets), strengthen our deposit franchise, improve CASA and enhance customer engagement through digital channels," he said.

George K John, Executive Director, ESAF Small Finance Bank

EXPANSION STRATEGY

Asked on the expansion strategy, he said it is a balanced combination of physical reach and digital capability. ESAF plans to combine selective branch expansion in high-potential markets with technology-led growth, leveraging its extensive rural and semi-urban banking network.

"We are currently undertaking significant technology transformation programmes through ESAF 2.0 StratoNeXt - Digital & IT transformation, which includes modernisation of our core banking platform, customer relationship management systems, digital on-boarding, lending platforms, data architecture and API ecosystem," he said.

The bank, according to him, aims to complete the ESAF 2.0 transformation programme by Q3FY27 while improving productivity through process simplification, data-driven decision-making and technology adoption.

On the measures taken to reduce NPA, John pointed out that the improvement in asset quality was the result of a focused and disciplined approach across multiple dimensions.

Over the last two years, the bank has consciously diversified its portfolio by increasing the share of MARG secured lending products. This has helped improve the overall risk profile of the portfolio.

The bank also strengthened its underwriting frameworks, enhanced portfolio monitoring capabilities, and adopted data-driven early warning systems to identify stress well in advance.

Dedicated collection and recovery initiatives, along with rigorous monitoring mechanisms, have played a critical role in improving recoveries and controlling fresh slippages, he added.

Army dispatches medical contingent to Venezuela

Our Bureau
New Delhi

The Indian Army has dispatched a specialised medical contingent to assist in humanitarian relief efforts in northern Venezuela, affected by massive twin earthquakes on Wednesday, which have so far left 235 dead and more than 1,500 others injured.

Under 'Operation Amistad', a Spanish word that translates to friendship, an airborne elite medical team from the Agra-based 60 Para Field Hospital departed on Friday from Hindon Air Force Station for Venezuela aboard two Indian Air Force aircraft, according to Army officials.

The contingent comprises 41 personnel, including nine medical officers, and is equipped to provide emergency medical care, trauma management, life-saving surgical support and other essential healthcare services to those affected.

The team is carrying around six tonnes of medical supplies and humanitarian relief materials provided by the Ministry of External Affairs.

In addition, one of the two aircraft is transporting a BHISHM Cube (Bharat Health Initiative for Sahyog, Hita & Maitri) under India's Aarogya Maitri Project, sources said.

The BHISHM Cube is a state-of-the-art, indigenously developed, rapidly deployable modular medical facility designed for disaster relief and humanitarian response. Comprising compact, self-contained medical modules, it can be quickly assembled into a fully functional field hospital capable of delivering advanced trauma care, emergency surgeries, intensive care support and essential medical treatment for up to 200 patients.

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REGIONAL OFFICE: THIRUVALLA

2 nd Floor, TMJ Complex, Ramanchira, Thiruvalla – 68910
PH: 0469 2603204 / 2603205 / 2603203
e-mail:ro1012@sib.co.in, CIN: L65191KL1929PLC001017

POSSESSION NOTICE [See Rule 8(1)] (for immovable property)

Whereas, the undersigned being the Authorised Officer of The South Indian Bank Ltd. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 [54 of 2002] and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice dated **18.10.2024** u/s.13(2) of the Act calling upon the Borrowers: **1) Mr. Nithin M R,** Melakkunnel House, South Marady P.O, Muvattupuzha, Ernakulam - 686673 and **2) Mr. Midhun M R,** Melakkunnel House, South Marady P.O, Muvattupuzha, Ernakulam - 686673 also at Krishna Nivas,Opp:FCI Water Tank, Channasandra Main Road, Kadugodi, Bengaluru Urban, Karnataka - 560067; to repay the amount mentioned in the notice being a sum of **Rs.40,80,658.50** (Rupees Forty Lakh Eighty Thousand Six Hundred Fifty Eight and Paisa Fifty Only) **as on 17.10.2024** with regard to KCC limit with further interest and costs within 60 days from the date of receipt of the said notice.
The Borrowers/Guarantors having failed to repay the amount, notice is hereby given to the Borrowers/Guarantors and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him under Sub Section (4) of Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the **25th day of June, 2026**.
The Borrowers/Guarantors in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of The South Indian Bank Ltd. for an amount of **Rs.65,44,821.83** (Rupees Sixty Five Lakh Forty Four Thousand Eight Hundred Twenty One and Paisa Eighty Three Only) **as on 24.06.2026** along with further interests, legal charges and costs thereon.
The attention of Borrowers/Guarantors is invited to the provisions of Section 13(8) of the Sarfaesi Act, 2002 entitling you to redeem the property prior to publication of Notice of Sale.

DESCRIPTION OF IMMOVABLE PROPERTIES

All that part and parcel of land admeasuring **2.83 Ares (6.99 Cents)** along with building and all other constructions, improvements, easementary rights existing and appurtenant thereon situated in Sy No.348/9 of **Marady Village,** Muvattupuzha Taluk, Ernakulam District and owned by **Mr. Midhun M R;** morefully described in Settlement Deed No:4241/1/13 dated 13.09.2013 of Sub Registrar Office - Muvattupuzha and **BOUNDED ON** (As per Location Sketch No.16/17 dated 16.08.2017 issued by Village Officer, Marady): North: Property of Reveendran Melakunnel, South : Lift Irrigation Canal, East: Panchayath Road, West : Property of Reveendran Melakunnel

Date : 25.06.2026
Place : Ernakulam **(Sd/-) Authorised Officer, The South Indian Bank Ltd.**

REGIONAL OFFICE: THIRUVALLA

2nd Floor, TMJ Complex, Ramanchira, Thiruvalla – 689 107. Tel./ Fax No: 2603205/2603204 E-mail: ro1012@sib.co.in CIN:L65191KL1929PLC001017
Website: www.southindianbank.com

E - AUCTION SALE NOTICE

Ref: RO-TVLA/REC/AV/105/2025-26 Date:24.06.2026

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 Rule 8(6) and 9 (1) of the Security Interest (Enforcement) Rules, 2002

Name & address of Borrowers/Guarantors

(1) Smt. Sibymol Simon, P.B No.187141, Adventure Leisure Tourism Company LLC UAE 000, Also having address at Vadekkekkuttu, Koothrapally, Karukachal 686540 and **(2) Sri. Mathew Tomy Xavier,** Padithara House, Pulincunnoo Alepphy Dist, Kerala 688504, Also having address at Vadekkekkuttu , Koothrapally, Karukachal 686540

Notice is hereby given to the public in general and in particular to the borrower/guarantor that the below described immovable property mortgaged to **The South Indian Bank Ltd, Branch Karukachal** (Secured Creditor), the **Physical possession** of which has been taken by **The Authorised Officer of The South Indian Bank Limited** (Secured Creditor), will be sold on "as is where is" basis, "as is what is" and "whatever there is" condition on **28.07.2026** for recovery of an amount of **Rs.38,44,671.37** (Rupees Thirty Eight Lakh Forty Four Thousand Six Hundred Seventy One and Paisa Thirty Seven Only) as on **23.06.2026** with future interest, charges, costs and expenses etc. thereon in the account/s of **Smt. Sibymol Simon and Sri. Mathew Tomy Xavier with Karukachal Branch** (Secured Creditor), from the above mentioned Borrower(s)

DESCRIPTION OF THE IMMOVABLE PROPERTY

Property: Name of Property Owner: Smt. Sibymol Simon

All that parts and parcel of land admeasuring **4.05 Ares** (Equivalent to 10 cents approx) in Sy.No.667/7-1 along with residential building having an approximate extent 900 Sq ft. with all other improvements, usufructs and all other easementary rights thereon situated in **Koothattukulam Village,** Muvattupuzha Thaluk, Ernakulam District, more fully described in Sale Deed No.2285/2013 dated 20.12.2013 of Koothattukulam SRO **Bounded on:** North: Panchayath Road, South: Property of Annamma, East: Property of Madhavan Valliyankal, West: Panchayath Road

RESERVE PRICE:Rs.17,22,960.00 | EMD : Rs.1,72,296.00 | BID INCREMENT: Rs.10,000/-

Encumbrances known to the Bank : The Authorised Officer has obtained EC/ search report regarding the property from 01/01/1985 to 07/06/2025 and it contains no encumbrance

Property Inspection	From 10.00 AM to 05.00 PM on working days with prior appointment
Last date and time for submission of Bid along with EMD	on or before 27.07.2026 by 05.00 PM
Date and time of E-auction	28.07.2026 from 10.00 AM to 11.00 AM (with 5 minute unlimited auto extensions till sale is concluded)

For detailed terms and conditions of the sale, please refer to the link provided in banks website i.e. www.southindianbank.com & E-Auction Agent website i.e. Details also available at https://bankauctions.in

For any further information and for inspection of property, the intended bidders may contact the Authorised Officer or The South Indian Bank Ltd., **Branch Karukachal** during working hours or may contact **Recovery Officer (8921537878)** or **Property Sales Manager (9048044474) at The South Indian Bank Ltd, Regional Office, Thiruvalla.**

Date : 24.06.2026, Place : Thiruvalla **(Sd/-) Authorised Officer (Chief Manager)**

SBI STATE BANK OF INDIA

STRESSED ASSETS RECOVERY BRANCH, LMS Compound, Opp. Museum West Gate, Vikas Bhavan P.O., Thiruvananthapuram-695033
Ph: 0471-2318096, 7994753248, e-mail: sbi.10058@sbi.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES Appendix-IV-A [See Proviso to Rule 8 (6)]

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 Rule 8(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 properties mortgaged/charged to the Secured Creditor, the **Physical Possession** of which has been taken by the **Authorised Officer** of **State Bank of India,** being the Secured Creditor, will be sold on **18.07.2026 "As is where is", "As is what is" and "Whatever there is"** basis for recovery of respective dues with future interest and costs to the **State Bank of India,** Stressed Assets Recovery Branch, Thiruvananthapuram as mentioned below.

Name & Address of the Borrowers/ Guarantors : Sri. Manu Manzoor, residing at Chekkala, House No. 12/433, Press Mukku, Edavap O, Varkala-695 311

Due Amount : Rs.82,20,880/- as on 23.06.2026 + with future interest and cost

DESCRIPTION OF IMMOVABLE PROPERTIES

: All the part and parcel of landed property and improvements there upon together with all buildings existing and to be constructed in **4.79 Ares** of land in Re.Sy No. 108/10 & 108/20 in **Edava Village**, Varkala Taluk, Thiruvananthapuram Dist.belonging to Mr. Manu Manzoor vide Sale Deed No. 2619/1/2020 dated 23.12.2020 of SRO Varkala. **BOUNDED** by :- North: Road, South: Property of Rameesa & Shakeela, East: Property of Panchami, West: Property of Nazeer

Reserve Price : Rs.41,00,000/- | EMD: Rs.4,10,000/- | Bid Increment : Rs.10,000/-

Inspection of properties : Any working day with prior appointment, Time of Inspection : Between 11.00 am to 3.00 pm

Date & time of e-Auction : 18.07.2026 between 11.00 AM to 4.00 PM

Interested bidder may deposit Pre-Bid EMD with ***baanknet*** *(PSB Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in Baanknet's (PSB Alliance) Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.*

The e-auction is being held as **"As is where is", "As is what is" and "Whatever there is"** basis The intending bidders should make their own independent enquiries regarding the encumbrances, title of property put on e-auction, any statutory liabilities, arrears of property / land tax, electricity dues and any claims/ dues affecting the property and to inspect and satisfy themselves. The Authorized Officer/ Secured Creditor shall not be responsible in anyway for third party claims/rights/dues

For detailed terms and conditions of the sale, please refer to the link provided in webportal of the Secured Creditor : https://sbi.co.in, Details also available at : https://baanknet.com

Date : 23.06.2026
Place : Thiruvananthapuram **(Sd/-) (Authorised Officer), State Bank of India, SARB, Trivandrum**

STATE BANK OF INDIA
STRESSED ASSETS RECOVERY BRANCH-II
40/947 1st Floor R.S. Building, Near Metro Pillar No. 697, Opp. Maharajas College Ground, M.G. Road, Ernakulam-682 011,
Ph: 0484-2365341, E-mail: sbi.70683@sbi.co.in

SALE NOTICE FOR SALE OF 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 Rule 8 (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 to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of State Bank of India being the Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on **12-08-2026**, for recovery of **Rs. 32,93,197/- (Rupees Thirty Two Lakhs Ninety three Thousand One hundred ninety seven Only)** with future interest and costs due to the State Bank of India, SARB II Ernakulam as on 23.06.2026 from **Mr.Mrudul Naduvilpurakkal Mohanan,** Naduvilpurakkal House, Venkitangu, Thrissur-680510.
Interested bidder may deposit Pre-Bid EMD with PSB Alliance before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in PSB Alliance's Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.

DESCRIPTION OF THE IMMOVABLE PROPERTIES

All that part and parcel of land and building of 2.15 Ares situated in Re. Sy No. 24/5 in Venkidangu Village, Chavakkad Taluk, Thrissur District as per Sale Deed No. 1505/I/2018 dated 19.12.2018 of SRO Mullassery in the name of Sri. Mrudul Naduvilpurakkal Mohanan, S/o Sri. Mohanan. **Boundaries: East:** Property of Shailaja, **West:** Property of Dasan, **South:** Private Road, **North:** 3.65 meter wide Private Road and Property of Shailaja.
Encumbrances - Nil to the knowledge of the bank. However, intending bidders may satisfy themselves by making independent enquiries and inspection of the property. No conditional bid will be accepted.

Reserve Price: **Rs.24,23,000/- (Rupees Twenty Four Lakhs Twenty Three Thousand Only)**

EMD: **Rs.2,42,300/- (Rupees Two Lakhs Forty Two Thousand Three Hundred Only)**

Auction will be conducted online through Bank's approved service provider at the web portal **https://baanknet.com** on **12-08-2026** between **11.00 A.M to 4.00 P.M** with unlimited extensions of 5 minutes if bidding continues till the sale is concluded. Bid increment amount is **Rs.50,000/-**
For detailed terms and conditions of the sale please refer to the link provided in web portal of State Bank of India, the secured creditor **"https://sbi.co.in".** Details also available at **"https://baanknet.com"** **(Sd/-) Chief Manager & Authorised Officer, State Bank of India,**
Place: Ernakulam, Date: 23-06-2026.

SALE NOTICE UNDER IBC, 2016

M/S. Professional Educational Network & Structures Private Limited (In voluntary Liquidation). (CIN: U70109KL2016PTC046822) Reg. Off: (As per Roc Records) Tc 27/1667,1ST Floor, Edamala Plaza, Opp.State Police Head Quarters, Vellayambalam, Thiruvananthapuram, Kerala, India, 695010.

E- AUCTION
Sale of Assets under Insolvency and Bankruptcy Code, 2016
Date and Time of Auction: **20th July 2026 at 10 am to 5 pm**
(With unlimited extension of 5 minutes each)

Sale of assets and properties owned by **M/S. Professional Educational Network & Structures Private Limited** (In voluntary Liquidation), forming part of Liquidation Estate will be done by the Liquidator appointed vide resolution passed at the meeting of the Board of Directors of the company held at 11.00am on Friday, the 11th day of July 2025, at the registered office of the company, pursuant to the provisions of section 59 of IBC Code 2016, read with Insolvency and Bankruptcy Board of India (voluntary liquidation process) regulations 2017. The sale will be done by the undersigned through the e-auction platform **https://ncltauction.auctiontiger.net**

Asset	Reserve Price in lakhs	Earnest Money Amount in lakhs
Land and Building: Property at Nedumangad Village: Property having a total extent of 162.95 Ares (402.65cents) as per tax receipts, and Re Sry No. 296/13, 296/23. 296/24, 296/28, 296/4,296/1, 296/2. 296/3, 296/5, 296/6-1. 298/3, Nedumangad Village, Trivandrum. (Postal Address: Door No. 32/223, Dimension School Road, Venkode, Thiruvananthapuram, Kerala - 695 564.	1000.00	100.00
Total	1000.00	100.00

Inspection Date : On or Before 17th July, 2026
Date and Time of e-Auction: 20th July 2026 at 10 am to 5 pm
Last Date for Submission of Tender Documents and EMD Amount: on or Before 18th July 2026, 5.00 PM

Note: For complete auction details, eligibility declarations (including Section 29A compliance), EMD submission, and other instructions, please visit the **https://ncltauction.auctiontiger.net** The Liquidator reserves the right to amend any terms or processes, as may be required. Liquidator: CA Rajmohan R, Reg No- IBBI/IPA-001/IP-P-02331/2020-2021/13517, Email- **rajmohanip@gmail.com**, Mob: 0091-9946823989, For more details **https://ncltauction.auctiontiger.net**

Dated: 26/06/2026 **(Sd/-) CA Rajmohan R (Liquidator) AFA Valid up to 30/06/2027**

LIC HOUSING FINANCE LTD.
Area Office, Ground Floor, Jeevan Prakash, LIC Building, Pattom .P.O, Thiruvananthapuram- 695004 , PH: +91 471 2542112/2113, E-Mail : am_trivandrum@lichousing.com

DEMAND NOTICE **DEMAND NOTICE UNDER SEC. 13(2) OF THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002**

The under mentioned Borrowers/co-borrowers/Guarantors had availed housing loans sanctioned to them by **LIC Housing Finance Ltd.** As a security for the said loans the borrowers/co-borrowers/ guarantors had mortgaged the properties detailed along with. On default in payment of the dues as agreed upon and loan turning **NPA, LIC Housing Finance Ltd.** had issued notices individually under Sec. 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, to the borrowers/Guarantors who committed default in making payment of the loan availed from **LIC Housing Finance Ltd.** and the outstanding dues payable is detailed along with.

Name/s and address of Borrower/s/Gurantor/s/Co-Borrower: **Mrs.Ahalya K Sidhan,** Thattaseril Veedu, Sooranadu North.P.O, Thekkemuri, Kollam- 690561

Loan A/c No.	Amount Disbursed	Present Floating Rate of Interest	Term of Loan (Months)	Date of Sanction
520800004926	Rs.20,70,000.00	9.30%	360	19.08.2021
Principal	EMI - Amount	Additional Interest & Other charges		TOTAL : Rs.21,57,772.65
Rs.20,18,699.65	Rs.1,23,527.00	Rs.15,546.00		
Loan A/c No.	Amount Disbursed	Present Floating Rate of Interest	Term of Loan (Months)	Date of Sanction
520800004939	Rs.8,30,000.00	9.30%	360	19.08.2021
Principal	EMI - Amount	Additional Interest & Other charges Rs.4,989.00		Rs.8,30,399.82
Rs.8,09,417.82	Rs.15,993.00			

TOTAL : Rs.29,88,172.47 (Rupees Twenty Nine Lakh Eighty Eight Thousand One Hundred and Seventy Two and Forty Seven Paise Only)

Demand Notice Date: 22.06.2026 **NPA Date: 11.03.2026**

SECURED ASSET : All that piece and parcel of **4.86 Ares** of land and building situated in Old Sy. Nos.240/2, Re. Sy. No.432/14/2, Block No. 6, **Poruvazhy Village**, Kunnthoor Taluk and Kollam District lying within the Sub Registration District of Sasthamcotta and Registration District of Kollam. **BOUNDARIES as per deed: -** East- Panchayat Road, North-Property of Sreelatha, West-Property of Chellamma and Murali, South-Property of Radhakrishnan and Reshmi

The defaulter/s is/are liable to pay the respective due amounts within 60 days from the date of the Demand Notice issued as mentioned above, failing which the Company shall take over the possession of secured asset mortgaged to us under the power conferred under **The Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and pursuant to the notification** by **Government of India as notified in Extra-Ordinary Gazette** dated **10.11.2003** wherein LIC HOUSING FINANCE LTD., is empowered to take possession of the secured assets including the right to transfer by way of lease, assignment of sale, take over the management of the secured assets, appoint any person to manage the secured asset after its take over and require by notice in writing any person who has acquired any of the secured assets from the borrower/s and from whom any money is due or may become due and to pay the same to LIC Housing Finance Ltd. for adjusting towards the loan account.
In terms of **Sec. 13 (13)** of the Act, the borrowers/gurantors are prohibited from transferring either by way of sale, lease or otherwise any of the secured assets without prior consent of LIC Housing Finance Ltd. The borrower/s/guarantor/s may also take notice that in case the amount realized through sale of property is not sufficient to satisfy the claim made in this Notice, LIC Housing Finance Ltd. is entitled to recover the balance from you personally as per law.
Also take notice that all the expenditure incurred in taking possession and sale of the secured asset shall have to be borne by you only.

Date: 22.06.2026 **(Sd/-) Authorized Officer,**
Place: Thiruvananthapuram **LIC Housing Finance Ltd.**

RECOVERY & LEGAL SECTION, THIRUVANANTHAPURAM SOUTH REGIONAL OFFICE
Power House Road, Chalai, Thiruvananthapuram-695036
Ph: 0471-2579110, 9446998451, E-mail: rotvmrec@canarabank.com

SALE NOTICE **E-Auction Sale Notice for Sale of Immovable Properties 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**

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 Possession of which has been taken by the Authorised Officer of below mentioned branches of Canara Bank will be sold on **"As is where is", "As is what is" and "Whatever there is"** below mentioned dates for recovery of below mentioned outstanding amounts with further interest and suit expenses/other legal charges if any, costs, other charges and expenses thereon to the below mentioned branches of Canara Bank from below mentioned Borrowers & Guarantors.

No. 1 **Branch: Puthenchanthai, Ph. No.8281991381**

Name and address of the Borrower(s)/Guarantor(s): 1) Mr. Venkita Nathan, 2) Mrs. Pushpa Antony, Both Residing At : TC 24 /404- 2, Sangeeth Nagar, First Cross, Thycaud PO., Trivandrum-695014

Total liabilities: **Rs.16,15,019.14 (Rupees Sixteen Lakh Fifteen Thousand Nineteen and Paise Fourteen Only)** with interest along with suit expenses and other charges

Details and full description of the immovable property with known encumbrances, if any: All that part and parcel of 1.20 ares of land and residential building TC NO:3/1586 in Re Sy No 174/21-1 at Block No: 23 in Peroorkkada Village Thiruvananthapuram Taluk Thiruvananthapuram District in the name of Mr R VENKITA NATHAN. **Bounded By : North:** Property of Krishnan; **South :** Thottinkara Lane; **East :** Property of Akhila; **West :** Property of Sindhu and Rajesh.

***Reserve price*: Rs.25,11,000/- (Rupees Twenty Five Lakh Eleven Thousand Only)** ***EMD*: Rs.2,52,000/- (Rupees TwoLakh Fifty Two Thousand Only)**

No. 2 **Branch: KARAKONAM Branch, Ph. No.9496004023**

Name and address of the Borrower(s)/Guarantor(s): (1) Mr.Udayakumar P, (2) Mrs.Saraswathy R P, Both residing at : Kizhakekaraikatuvila, Rodarikathu Veedu, Kunnathukal, Thiruvananthapuram, Kerala 695504

Total liabilities: **Rs.10,50,931.81 (Rupees Ten Lakh FiftyThousand Nine Hundred Thirty One and Paise Eighty One Only)** with interest along with suit expenses and other charges

Details and full description of the immovable property with known encumbrances, if any: All that part and parcel of 5.16 Ares of land in Re Sy no:72/23-3 and building thereon in Block No:39 at Kunnathukal Village Neyyattinkara Taluk, Thiruvananthapuram district owned by Mr UDAYAKUMAR P. **Bounded By (as per location sketch) : North:** Nadavazhy; **South :** Property of Anitha; **East :** Thadam; **West :** Property of Saraswathy

***Reserve price*: Rs.21,00,000/- (Rupees Twenty One Lakhs Only)** ***EMD*: Rs.2,10,000/- (Rupees Two Lakh Ten Thousand Only)**

No. 3 **Branch: Balaramapuram I, Ph. No.8281991313**

Name and address of the Borrower(s)/Guarantor(s): M/s S B Agencies, Thempamuttam, Balaramapuram P O, Thiruvananthapuram-695501, **Mr. Sunilkumar K,** S/o Krishnan, Malavila Veedu, Vedivachancoil P O, Trivandrum-695501, **Mr. Binu T**, S/o Thankappan, Thannikuzhi Puthenveedu, Vadakkevila, Balaramapuram-695501, **Mr. Binu S, Mrs, Kumari Sindhu O,** both residing at: Binu Bhavan, Malavila, Vedivechan Coil, Trivandrum-695501

Total liabilities: **Rs. 51,31,241.31 (Rupees Fifty One Lakhs Thirty One Thousand Two Hundred Forty One and Paise Thirty One Only)** with interest along with suit expenses and other charges

Details and full description of the immovable property with known encumbrances, if any: All that part and parcel of 03.73 ares of land and residential building with Re Sy no 433/6-1-1 of Block No:5 in Pallichal village Thiruvananthapuram Taluk, Thiruvananthapuram district owned by Shri. Binu S B and Smt. Kumari Sindhu. **Boundaries as per location sketch: North:** Properties of Krishnan, Omana and Smitha; **South:** Properties of Reghuvaran and Nirmala; **East:** Property owned by Prasad; **West:** Road

***Reserve price*: Rs.39,00,000/- (Rupees Thirty Nine Lakhs Only)** ***EMD*: Rs.3,90,000/- (Rupees Three lakhs Ninety Thousand Only)**

No.4 **Branch: Neyyattinkara I, Ph. No. 8281991351**

Name and address of the Borrower(s)/Guarantor(s): M/s S K Hollow Blocks and Cement Design Industries, Prop. Suneesh S V, Thavarthala, Kottakkal P O, Trivandrum – 695124, **Sri Suneesh S V,** Ambonthala Veedu, Koranamkode, Kottakkal P O – 695124

Total liabilities: **Rs. 1,59,73,042.15 (Rupees One Crore Fifty Nine Lakh Seventy Three Thousand Forty Two and Paise Fifteen Only)** with further interest along with suit expenses and other charges

Details and full description of the immovable property : All that part and parcel of property measuring 4.86 Ares (12 Cents) in Re Sy No.213/4-1 located in Anavoor Village, Neyyattinkara Taluk, Trivandrum District in the name of Sri Suneesh S V. **Boundaries: East:** Property of Subhadra Amma; **South:** Property of Vasanthakumari; **West:** Paliyode-Perumkadavila Main Road; **North:** Property of Geetha

***Reserve price*: Rs.9,72,000/- (Rupees Nine Lakh Seventy Two Thousand only)** ***EMD*: Rs.97,200/- (Rupees Ninety Seven Thousand Two Hundred only)**

No.5 **Branch: Cantonment, Ph. No.8281991301**

Name and address of the Borrower(s)/Guarantor(s): (1) M/s Tecom Business Services Private Limited, MSS Building Tc 28 2321, Opp Azad Hotel Over Bridge, Pazhavangadi, Trivandrum- 695036, **(2) Mr. Anuraj R,** S/o Rajendran, Raj Bhavan, Navacode Lane, Arumaloor Koovalassery P O, Trivandrum 695512, **(3). Mrs. Saranya S K,** Thanniyara Thalaykal Puthen Veedu, Anthiyoorkonam, Malayinkeezhu, Trivandrum-695571 & **(4). Mr. Rishykesan K R,** Kotheru Vadakke Warriem, Kothor, Kunjanam Para, Marathakkara P.O, Trikkur, Thrissur-680306.

Total liabilities: **Rs. 2,84,16,947.27 (Rupees Two Crore Eighty Four Lakhs Sixteen Thousand Nine Hundred Forty Seven and Paise Twenty Seven Only)** plus interest along with suit expenses and other charges

Details and full description of the immovable property : All that part and parcel of 16.18 Ares of land and building in Re sy no. 40/45 (Old Sy No. 1134/2) and all other things comprised at Block No. 72 in Marathakkara Village, Thrissur Taluk, Kuttanellur Sub District Thrissur District in the name of Mr. Rishykesan K.R. **Boundaries as per location sketch: North:** Property of Rishikesan and Kottoor Siva Temple; **South:** Road; **East:** Property of Vimala Kuttikattil and Vasantha Chakkandathodiyil; **West:** Property of Preetha and Vinod.

***Reserve price*: Rs.1,93,00,000/- (Rupees One Crore Ninety Three Lakhs Only)** ***EMD*: Rs 19,30,000/- (Rupees Nineteen Lakhs Thirty Thousand Only)**

No. 6 **Branch: Balaramapuram II, Ph. No. 9496014016**

Name and address of the Borrower(s)/Guarantor(s):Mr. Aji Kumar K, S/o Kuttappan Panicker **(2) Mrs. Bindhu Lekha,** both residing at: Sreeram, Eachakkara Puthen Veedu, Balaramapuram P O, Trivandrum – 695501.

Total liabilities: **Rs.7,92,569.16 (Rupees Seven Lakh Ninety Two Thousand Five Hundred Sixty Nine and Paise Sixteen Only)** along with suit expenses and other charges

Details and full description of the immovable property with known encumbrances, if any: All that part and parcel of land with an extent of 1.21 Ares with residential building thereon in Re Sy No.475/1(as per revenue services site Re Sy No. is 475/7-2) of Block No.5 of Pallichal Village, Neyyattinkara Taluk, Balaramapuram Sub District, Thiruvananthapuram District owned by Sri Aji Kumar K S/o Kuttappan Panicker. **Boundaries: East:** Property of Babu; **West:** Nadavazhi; **North:** Property of Anilkumar; **South:** Channel Bund.

***Reserve price*: Rs.5,40,000/- (Rupees Five Lakh Forty Thousand Only)** ***EMD*: Rs.54,000/- (Rupees Fifty Four Thousand Only)**

Date & Time of E-Auction: 14.07.2026 between 11.30 am and 12.30 pm
(with unlimited extension of 5 minutes duration each till sale is concluded)

The Earnest Money Deposit shall be deposited on or before 13.07.2026 at 5.00 pm

Inspection of Date & Time of Properties: Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (**www.canarabank.com**) or service provider M/s PSB Alliance Ltd (**baanknet**), E-mail id: **support.BAANKNET@psballiance.com** and website **https://baanknet.com** or may contact Branch Manager of the above mentioned Branches during office hours on any working day.

Date: 20.06.2026, 23.06.2026, 24.06.2026
Place: Trivandrum
Portal of E-Auction: http://baanknet.com
(Sd/-) Authorised Officer, Canara Bank

ARMB, ERNAKULAM, Ist Floor, 40/1461, Market Road, Ernakulam-682011,
Ph: 0484-2350477, Email: cs4459@pnb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9(1) 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 that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/symbolic possession of which has been taken by the Authorized Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" on the date as mentioned in the table here in below, for recovery of its dues due to the Bank/Secured Creditor from the respective borrower (s) and guarantor (s).The reserve price and the earnest money deposit will be as mentioned in the table below against respective properties

The auction will be held on 17-07-2026 from 11.00 AM to 05.00 PM

Sl. No.	Name of the Branch Name of the Account Name & address of the Borrower/Guarantor	Description of the Immovable Properties Mortgaged / Owner's Name (mortgagers of property(ies)	A) Dt. of Demand Notice u/s 13(2) of Sarfesi Act 2002 B) outstanding Amount C) Possession Date u/s 13(4) of Sarfesi Act 2002 Nature of Possession D) Symbolic/Physical/ Constructive	a) Reserve Price b) EMD c) Bid Increase Amount	Details of the encumbrances known to the secured creditors
1	**PNB ARMB ERNAKULAM** **M/s Suresh Lasya Diamonds and Jewels (India) Private Limited,** IV/440 B, Lasya Tower, Ponjanam, Kattoor P O, Thrissur-680702 **Mr.Suresh Mulangadan Krishnan,** S/o Krishnan Mulangadan, **Mrs.Pushpa Suresh,** W/o Suresh Mulangadan, both having address at: Mulangadan House, Ponjanam, Kattoor P.O, Thrissur-680702, **Smt.Padmini Karat,** W/o Karat Narayanankutty, **Smt.Swapna Karat,** D/o Karat Narayanankutty, **Sri.Sreenath Karat,** all having address at: "Karat Mundakot Kalam", P.O. Panayur, Palakkad-679522, **Sri.Parappattu Krishnan Prasanna Kumar,** S/o parappattu Anandan Krishnan, Parapattu House, H.No.1792-C/32, Padivattom, Edappally P.O, Ernakulam-682024.	All that part and parcel of property consisting of 2.3217 Hectares (573.50 cents) of Dry land in Old Sy. 17/2 & 16/1, Re Sy No.468/1 with House No.2/599 of Lakkidi Amsom, mangalamDesom, Lakkidi Perur I Village, Ottapalam Taluk, Palakkad District belonging to Late Shri. Karat Narayanan Kutty (Now Smt Padmini Karat, Mrs. Swapna Karat & Sri Sreenath karat). **Boundaries: North:** Property of Bhaskaran, **South:** PWD Road (state highway), **East:** 17 cent land sold, Rubber estate of Sri Anil Babu, Sri Ali & Village Office, **West:** Property of Sri Baiju	**A) 13(2)- 18.07.2016 B) Outstanding Amount as on 31.05.2026- Rs. 32,05,96,075.74 (Rupees Thirty two crore five lakhs ninety six thousand and seventy five and seventy four paise only)** with further interest, Cost and charges as applicable from 01.06.2026 **C) Possession Notice- 14.10.2016 D) Phys