14 killed
after bus collides with truck in remote area of northern Uganda

GLOBAL WEATHER

Beijing	29	20	SNY	Los Angeles	27	18	SNY
Colombo	29	27	SNY	Melbourne	26	15	LC
Dhaka	32	28	SNY	Moscow	28	16	SNY
Dubai	34	31	SNY	New York	30	22	SNY
Houston	33	27	TDS	Singapore	31	28	TDS
Istanbul	33	21	SNY	Toronto	26	19	SNY
London	13	9	SNY	Washington	31	21	SNY

LR: Light Rain • HR: Heavy Rain • LS: Light Snow • TDS: Thundershower • LC: Light Cloud • SNY: Sunny

Trump says ceasefire 'over' as US, Iran trade strikes, vows to hit hard

Iranian air defences, radar sites and IRGC boats hit; Iran strikes US bases in Kuwait, Bahrain

TEHRAN

US President Donald Trump said the United States would hit Iran "hard" on Wednesday as he deemed their ceasefire over after fighting flared, but he left the door open to more talks.

Efforts to end the West Asia war have taken a hit following the fighting sparked by Iranian attacks on ships in the vital Strait of Hormuz.

The strategic shipping route remains a flashpoint in the conflict, which began in late February with massive US-Israeli strikes on Iran.

Tehran insists on controlling the waterway, saying it will charge fees for passage and threatening to hit vessels that deviate from its authorised route. Its military struck at least three ships in recent days, prompting extensive US strikes against Iranian targets Tuesday followed by retaliatory attacks from Iran on Gulf countries. "We're gonna hit 'em hard tonight," Trump said at a NATO summit in Ankara in reference to Iran, adding: "They violate the agreement every day."

When asked if the truce was intact, he had said earlier Wednesday that "as far as I'm concerned, it's over". "It's just a waste of time dealing with them," he added. "I'll let our wonderful negotiators keep talking if they want, but I don't see it. I don't like these people."

Both the US and Iran said they had hit dozens of targets, placing fresh strain on their interim deal to end the war.

Iranian state media reported a wave of explosions around the strait, including six on the island of Qeshm, seven in the city of Sirik and more in the major port city of Bandar Abbas.

It later reported a series of blasts in the coastal city of Bushehr, which hosts the country's only civilian nuclear power plant and lies near Kharg island, the main oil terminal through which 90 percent of Iran's crude exports transit.

State media said a member of the military's Revolutionary Guards (IRGC) had been killed, while the foreign ministry said monitoring and observation sites had been hit on the southern coast. US Central Command said its forces had struck over 80 targets, including Iranian air-defence systems, coastal radar sites and 60 IRGC small boats.

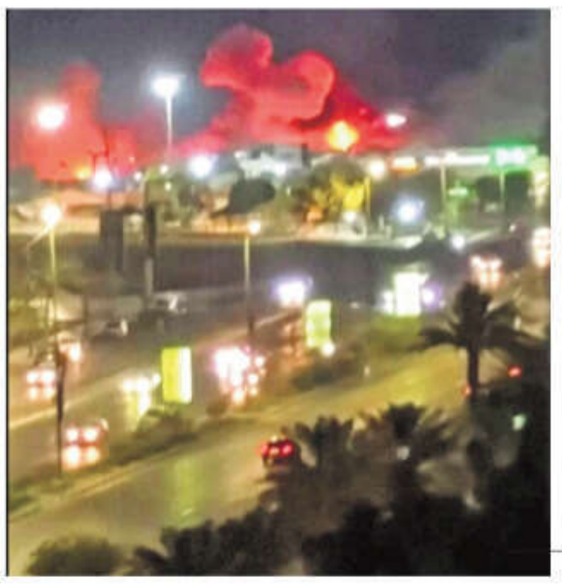
Mark Rutte, secretary general of NATO, said at the summit in Ankara that the American strikes were "absolutely necessary". Tehran swiftly retaliated, saying it hit US facilities in Kuwait and Bahrain. Kuwait said it intercepted two ballistic missiles and 13 drones, while the Iranian army said it had also attacked US forces at Sheikh Isa air base in Bahrain.

Nawal Saad, a Bahraini civil servant, lamented that "the spectre of war is looming once more", saying "I do not want to go through that experience of fear and anxiety again".

Hamad Althunayyan, an assistant professor at Kuwait University, said Tehran views Bahrain and Kuwait "as the most accessible and lower cost pressure points in the Gulf".

Oman, which sits on the other side of Hormuz from Iran, condemned the targeting of Bahrain and Kuwait as well as the strikes on ships, but without blaming Iran.

The former mediator has not blamed Iran for attacks throughout the war in an effort to maintain its neutrality, which is being tested by talks with Tehran over the administration of Hormuz. *AFP*



Explosions light up Iran's major port city of Bandar Abbas after the US launched extensive strikes over attacks on shipping in the Strait of Hormuz, prompting Iranian retaliation against US bases in the Gulf | AFP

WAR WATCH

UN maritime head urges restraint over Hormuz

LONDON: The International Maritime Organisation urged "maximum restraint and de-escalation" as 6,000 seafarers remained stranded in the Persian Gulf amid escalating US-Iran hostilities. Secretary General Arsenio Dominguez condemned attacks on ships, warning seafarers were in "grave danger" and calling for passage for vessels trapped after the crisis began.

Trump board plans pilot Gaza humanitarian zone

JERUSALEM: Trump's Board of Peace plans a pilot humanitarian zone in Rafah to house tens of thousands of vetted Palestinians, secured by multinational troops. The proposed project would serve as a starting point for a technocratic administration during Gaza's post-war transition, though critics say it could breach international humanitarian law.

Israeli strike kills Gaza humanitarian official

DEIR AL-BALAH: An Israeli strike before the Egypt-Argentina World Cup match killed a Palestinian aid official who organised public screenings in Gaza, local health officials said. Israel said it targeted a Hamas militant, not the official. Four people, including two children, were killed in the strike on Tuesday evening in Gaza City, according to hospital officials.

LANDSLIDE KILLS 7 KIDS, TEACHER AT ROHINGYA CAMP

COX'S BAZAR

HEAVY rain in Bangladesh triggered a landslide at the world's largest refugee camp on Wednesday, killing seven children and a teacher during a school class and doubling the death toll from rain-related disasters this week. Rescuers clawed through liquid earth to drag out the bodies of the children, who drowned in the mud that swamped their school hut as they studied.

More than 1.2 million Rohingya refugees, many who fled Myanmar during a brutal military crackdown in 2017, live in crowded refugee camps in Bangladesh's Cox's Bazar. Many refugees live in crowded, basic shelters on hillsides cleared of forests -- making the land unstable when monsoon rains pour down.

Bangladesh Refugee Relief and Repatriation Commissioner Mohammed Mizanur Rahman said seven children and their teacher had died. "Unfortunately, four died at the scene, while four others died in hospital," Rahman told AFP.

Landslides also killed at least eight people as they slept in three different camps on Monday night.

Bangladesh's Flood Forecasting and Warning Centre said torrential rain is likely to continue for four days.

Refugee representative Sayed Ullah, president of the United Council of Rohingya, said that people needed new land in safer locations. "We don't see proper coordination... over the accommodation of the Rohingya, and that is reflected in these accidents," he said. *AFP*

Bangladesh rescue personnel and volunteers work at the site of a landslide triggered by heavy rains at a school in the Kutupalong refugee camp | AFP

4 DAYS OF CLASHES

Balochistan violence kills 38 security personnel

ISLAMABAD/KARACHI

AT least 54 terrorists, 38 security personnel and four civilians were killed during the last four days in various incidents in the restive Balochistan province, the ISPR said Wednesday.

The trouble began on the night of July 4 and 5 when Fitna al Khawarij terrorists attacked the innocent local population in Hanna Urak, Director General Lt Gen Ahmed Sharif Chaudhry of the Inter-Services Public Relations (ISPR), military's media wing, told a press conference at Rawalpindi.

The state uses the term Fitna al-Khawarij to refer to the banned Tehreek-e-Taliban Pakistan (TTP) and its affiliates.

Four civilians were killed and six injured during that incident, he said.

In the second incident, terrorists late Monday night carried out a multi-directional attack on a police check post, set up to guard a Pumping Station in Mangi Dam in Ziarat district, in which nine policemen, including two station house officers (SHOs), were killed.

At least 15 terrorists were killed in a retaliatory clearance operation following the attack, the ISPR DG said.

Several police officials were taken as hostages, making the subsequent operation by paramilitary Frontier Corps, army personnel and other law enforcement agencies (LEAs) complicated, he said, adding, however, 18 policemen were killed by the terrorists. *PTI*

Don shifts from criticism to praise as NATO summit ends

ANKARA

DONALD Trump offered NATO allies an unexpected warm embrace as they wrapped up a key summit Wednesday after earlier lashing out at them over their response to his war on Iran. It was an abrupt swing from antagonism to affection within the space of a few short hours, illustrating the wide range of emotions exhibited by the mercurial US leader.

"It was a great meeting, there was a lot of love in that room, a lot of unity," Trump told reporters after the closed-door meeting of 32 heads of state at the NATO summit in the Turkish capital Ankara.

Behind closed doors, Trump had reassured them he wanted the US to stay in the military alliance, saying: "We want to remain with you", a source inside the session told AFP.

And that was reflected in the final declaration in which NATO leaders reaffirmed their "ironclad commitment" to the mutual assistance clause enshrined in Article 5 of the alliance treaty. "An attack on one is an attack on all," it said, in wording that sought to ease concerns about Washington's commitment to the alliance. But the day had not begun well with Trump lashing out over NATO allies' failure to back his Iran campaign just before the session, threatening to cut trade with Spain, and insisting he still wants NATO member Denmark's territory of Greenland. "I'm very upset with NATO... because of what they did with Greenland, and... because of the fact that they didn't want to help us with the number one state sponsor of terror, that's Iran," he said. But once he came face-to-face with the leaders behind closed doors, his tone changed markedly. "There is a strong contrast between what Trump says in public and what he actually says inside," he told AFP. *AFP*

US to grant Patriot production licence to Kyiv

Trump said Washington would allow Ukraine to manufacture Patriot air-defence systems under licence, though he gave no timeline. Speaking alongside Ukrainian President Volodymyr Zelenskyy at the NATO summit in Ankara, Trump said Kyiv would receive the right to produce the US-made air-defence systems. The move comes as Ukraine faces shortages of Patriot interceptors. Analysts cautioned the licence would not provide an immediate boost because Patriot missiles and their engines take up to two years to produce. Trump also said Ukraine's strikes deep inside Russia could help bring the war to an end.

Russian missile, drone strikes kill 4 across Ukraine

KYIV: Russian drones and missiles killed four people and injured at least 30 across Ukraine on Wednesday, with two waves of attacks hitting Kyiv hours apart. Ukraine said Russia launched 169 long-range drones and seven missiles, including five ballistic missiles, with strikes hitting 15 locations despite air defences downing or jamming most drones. Russia said it targeted defence industry facilities in Kyiv. Meanwhile, Ukraine struck oil refineries in Russia.

IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) | CIN : L65110TN2014PLC097792
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

NOTICE UNDER SECTION 13 (2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** The loans of the below-mentioned borrowers and co- borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
1	144593504	Loan Against Property	1. Renjith P R 2. Ramani V N 3. Aswathy P R 4. Remya P R	20.05.2026	INR 10,71,877.13/-

Property Address : All The Part An D Parcel Of Land Having An Extent Of 2.63 Ares In Re.s. No. 169/8-1, And 1.21 Ares In Re.S. No. 169/8-2 Together With Building Situated At Wadkkanchery Municipality, Enkakkad Village, Thalapilly Taluk, Lying In Sub Registration District Of Wadkkanchery And In The Registration District Of Thrissur, Kerala-680589. **East : Way, West : Property Of Athrapilly Manoj, North : Property Of Valiyaparambil Sankaranarayanan, South : Property Of Palakkal Mohandas.**

You are hereby called upon to pay the amounts to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc., within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** . Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Sd/-
Authorized Officer
IDFC First Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

Date : 09.07.2026
Place : Thrissur, Kerala

Canara Bank | Syndicate

CANARA BANK, Regional Office, ABA Plaza, 1st Floor, Koorkenchery, Thrissur Keralam-680007. Ph: 8281999827
E-mail: rotcrrec@canarabank.com

GOLD AUCTION NOTICE

Whereas the Authorized officer of CANARA BANK, Kodakara issued Sale notice(s) calling upon the borrower to clear the dues in gold loan availed by him. The borrower had failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned will conduct auction through physical mode (off line) of the gold ornaments strictly on "As is What is Basis" & "Whatever there is Basis" & "Without recourse Basis". The auction will be conducted offline at branch on **24-07-2026 at 11:00 AM to 12:00 PM**

BRANCH: Canara Bank, Kodakara Building No. XV/8 J, Panthallookkaran, Bldg, Opp. Santhi Hospital, Kodakara S.O Kodakara- 680684.

Borrower - LAN	Gross Weight & Net Weight	Date of Inspection	EMD payment Amount	Reserve Price
VIPIN PAUL- 180441045653	Gross Weight - 11gm Net Weight - 10.80 gm	On or before 23.07.2026 Up to 4:00 PM	Rs. 25,000	Rs. 1,28,500

For more information please contact at **9895122535, 7012778439**

Sd/-
Manager

Regional Office Thrissur: Platinum Jubilee Building, Civil Lane Road, Ayyanthole, Thrissur-680003. Ph: 0487-2424292, 7012128120, E-mail: ro1006@sib.co.in
Reg.Office: SIB House, TB Road, Mission Quarters, Thrissur, Kerala-680001. Ph: 0487-24200 20, 21,
E-mail: sibcorporate@sib.co.in www.southindianbank.com CIN No.: L65191KL1929PLC001017

SOUTH INDIAN Bank

E - AUCTION SALE NOTICE

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.
Notice is hereby given to the public in general and in particular to the borrowers that the below described immovable property mortgaged to the South Indian Bank Ltd, Branch (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 the date and at the place and sum of amount mentioned herein below for recovery due to The South Indian Bank Limited, Branch (Secured Creditor), from the below mentioned Borrower (s) and guarantor (s).

1 | Branch: Thrissur Main | Account: Mrs.Ramlath | Ref:RO/TCR/SAR/RIN/0084/2026-27 | Date : 04.07.2026

Borrowers/guarantors:(1). Mrs Ramlath : Puthiyaveetil House, Manjiyil, Orumanayur PO, Thrissur, Kerala-680512. **(2).Mr. Hyderali** : Puthiyaveetil House, Manjiyil, Orumanayur PO, Thrissur, Kerala-680512. **(3).Faizal Alavi** : Valiyakath Thaikadavil House, Orumanayur Village, Thrissur District - Pin - 680512. **(4). Sabitha Alavi** ; Valiyakath Thaikadavil House, Orumanayur Village, Thrissur District - Pin - 680512. **(5). Rasheeda Alavi** : Valiyakath Thaikadavil House, Orumanayur Village, Thrissur District - Pin - 680512. **(6). Rukiya Alavi** : Valiyakath Thaikadavil House, Orumanayur Village, Thrissur District - Pin - 680512. **(7). Shanija Alavi @ Shani:** Valiyakath Thaikadavil House, Orumanayur Village, Thrissur District - Pin - 680512
Amount: Rs. 7,33,83,184.39(Rupees Seven Crore Thirty Three Lakh Eighty Three Thousand One Hundred Eighty Four and Paise Thirty Nine Only) as on 03.07.2026 with future interest, costs and expenses ,thereon

Item No.1 Name of Property Owner :**Mr Hyderali.** Description of property : All that part and parcel of land admeasuring 11.73 Ares [1.62 Ares+8.50 Ares+1.61 Ares] along with residential building having total built in area of about 2500 Sq.Ft and all other improvements, easementary rights existing and appurtenant thereon situated in Re.Sy.No.303/3[1.82 Ares],303/10A[8.50 Ares],303/10B[1.61 Ares] of Orumanayur Village,Chavakkad Taluk,Thrissur District and owned by Mr Hyderali, more fully described in Sale Deed No.1012/2005 dated 31.03.2005 and Rectification Deed No.1365/2005 dated 15.06.2005 both of Sub Registrar Office Chavakkad and bounded on, **North:** Property of Musthafa. **South:** Property of Anwar. **East:** Panchayath Road. **West:** Property of Bushra.
Reserve Price : Rs. 82,87,000/- (Rupees Eighty-Two Lakh Eighty Seven Thousand Only)
Earnest Money Deposit (EMD) : Rs. 8,28,700/- (Rupees Eight Lakh Twenty-Eight Thousand Seven Hundred Only)
Encumbrances known to the Bank : Encumbrances from 01.01.1994 to 21.07.2025 and no Encumbrance is noted

Item No.2 Name of Property Owner: **Mrs Mymuna** (now deceased and represented by legal heirs). Description of property: All that part and parcel of land admeasuring 12.15 Ares along with residential building having total built in area of about 2200 Sq.Ft and all other improvements, easementary rights existing and appurtenant thereon situated in Re.Sy.No.156/4 of Orumanayur Village, Chavakkad Taluk,Thrissur District and owned by Mrs Mymuna, more fully described in Settlement Deed No.3208/2008 dated 12.12.2008 of Sub Registrar Office Chavakkad and bounded on: **North :** Property of Balan etc. **South :** Property of Muhammadunny etc. **East :** Road. **West :** Candy Canal.
Reserve Price : Rs. 38,26,000/- (Rupees Thirty-Eight Lakh Twenty-Six Thousand Only)
Earnest Money Deposit (EMD) :Rs. 3,82,600/- (Rupees Three Lakh Eighty-Two Thousand Six Hundred Only)
Encumbrances known to the Bank : Encumbrances from 01.01.1994 to 21.07.2025 and no Encumbrance is noted

2 | Branch: Chavakkad Main | Account: Mr. Saidu Muhamed | Ref: RO/TCR/SAR/RIN/0083/2026-27 | Date : 04.07.2026

Borrowers/guarantors:(1). Mr Saidu Muhamed @ Panikkaveettil Thirunelly Bappu Saidumohammed: (2).Mrs Sajeena Saidu Mohamed : Both of them having address at: Panikkaveetil Thirunelly House, Kundaiyoor, Chattuwa, Thrissur - 680512. Also at : Panikkaveetil House, Kinar Orumanayoor PO Thrissur - 680512.
Amount: Rs. 6,97,94,907.97 (Rupees Six Crore Ninety Seven Lakh Ninety Four Thousand Nine Hundred Seven and Paise Ninety Seven Only) as on 03.07.2026 with future interest, costs and expenses ,thereon

Item No.1(a) Name of Property Owner :**Mr. Saidu Muhamed.** Description of property : All that part and parcel of land admeasuring 10.16 Ares (3.08 Ares + 7.08 Ares) along with building having a built in area of about 3500 sq.ft and with all other constructions, improvements, easementary rights existing and appurtenant thereon situated in Sy No. 20/10 & 20/5 within Engandiyur Village, Chavakkad Taluk, Thrissur District and owned by Mr. Saidu Muhamed morefully described in Partition Deed No.1951/1998 dated 17-12-1998 of Sub Registrar Office – Vadanappilly and bounded on **North:** Road, Property of Panikkaveetil Thirunelli Iqbal **South:**Property of Panikkaveetil Thirunelli Siyad **East:**NH-17, Property of Panikkaveetil Thirunelli Iqbal **West:** Property of Panikkaveetil Thirunelli Siyad and Iqbal
Item No.1(b) All that part and parcel of land admeasuring 9.31 Ares (6.88 Ares + 2.43 Ares) along with commercial building having a plinth area of about 8658 Sq.ft and with all other constructions, improvements, easementary rights existing and appurtenant thereon situated in Sy No. 20/10 &20/5 within Engandiyur Village, Chavakkad Taluk, Thrissur District and owned by Mr. Saidu Muhamed morefully described in Sale Deed No. 1993/2000 dated 15-11-2000 of Sub Registrar Office – Vadanappilly and bounded on **North :** Private Road, **South :** Property of Panikkaveetil Thirunelli Iqbal, **East :** NH-17, **West :** Property of Panikkaveetil Thirunelli Saidu Muhammed.
***Item No: 1 (a) & (b) will be sold as a single lot only * As per actual measurement, the total extent [Item No: 1 (a) & (b)] is 40.57 cents or 16.418 ares.**
Reserve Price : Rs. 4,00,00,000/- (Rupees Four Crore only)
Earnest Money Deposit (EMD) :Rs. 40,00,000/- (Rupees Forty Lakh Only)
Encumbrances known to the Bank : The Authorised Officer has obtained EC/ search report regarding the property from 01.01.1994 to 05.07.2025 and it contains following encumbrance: Entry F142/25 dated 01/07/2025 by Thrissur Munsiff Court-IA 2/2025 in OS 568/2025.

3 | Branch: Kunnamkulam Main | Account: Mr.Muhammad Rafi | Ref:RO/TCR/SAR/RIN/0082/2026-27 | Date : 04.07.2026

Borrowers/guarantors:**(1). Mr Muhammad Rafi Chandhanath Abdullakutty @ Muhammad Rafi** : S/o Abdullakutty, Chandhanath House,Vadakkekad P O,Kallingal, Thrissur, Kerala- 679562, **(2). Mrs Shemeera Mol T K,** W/o Muhammad Rafi, Chandhanath House,Vadakkekad P O,Kallingal, Thrissur, Kerala- 679562. Also at : Thekkan House,Thiruvathira, Manathala, Thrissur, Kerala-680506
Amount: Rs. 3,87,60,066.09 (Rupees Three Crore Eighty Seven Lakh Sixty Thousand Sixty Six and Paisa Nine Only) as on 03.07.2026 with future interest, costs and expenses ,thereon
Name of Property Owner :**Mr Muhammad Rafi Chandhanath Abdullakutty** Description of property : All that part and parcel of land admeasuring 16.97 Ares (13.86 Ares+3.11 Ares)(41.91 Cents) along with building and all other constructions, improvements, 1/3 rd right in the way having an extent of 1.22 Ares in Sy No 22/9 and 1.40 Ares in Sy No 20/2 and appurtenant thereon situated in Sy No. 20/2-7(13.86 Ares) & 20/2-5 (3.11 Ares) within Block No. of Engandiyur Village, Chavakkad Taluk, Thrissur District and owned by Mr Muhammad Rafi Chandhanath Abdullakutty, more fully described in Sale Deed No. 946/2024/I dated 01-10-2024 of Sub Registrar Office – Vatanappally and bounded on (as per Location Map &Location Certificate No-779/25 dated 20-09-2025, issued by Village Officer- Engandiyur), bounded on: **North:** Property of Maimman Rafi & Others **South:**Property of Wakhaf **East:** Vazhy, Property of Valiyakath Abdul Jabbar **West:** Property of Karuppam Veettil Sidhique.
Reserve Price : Rs. 3,50,00,000/- (Rupees Three Crores Fifty Lakhs Only)
Earnest Money Deposit (EMD) : Rs. 35,00,000/- (Rupees Thirty Five Lakhs Only)
Encumbrances known to the Bank : Nil

Date and time of E-auction : For No.1 : (Item No. 1): 05.08.2026, 10.30 AM to 11.00 AM, (Item No. 2) : 11.30 AM to 12 Noon
For No.2 : 05.08.2026, 10.30 AM to 11.00 AM For No.3 : 18.08.2026, 10.30 AM TO 11.00 AM
(with 5 minute unlimited auto extensions till sale is concluded)
Bid Increment amount : For No:1: Rs.10,000/- (Rupees Ten Thousand Only), For No: 2 & 3: Rs.50,000/- (Rupees Fifty Thousand Only)
EMD shall be deposited on or before For No: 1 & 2: 04.08.2026, For No: 3: 17.08.2026, by 5.00 PM

For detailed terms and conditions of the sale, please refer to the link provided in web portal of South Indian Bank Ltd, (Secured Creditor) website i.e. www. southindianbank.com. Details also available at https://bankauctions.in/ For any further clarification with regards to inspection of property, terms and conditions of the e-auction or submission of bids, kindly contact Authorised Officer (Tel. No: 7025257007) or The South Indian Bank Ltd., Branch during working hours.

Date :04.07.2026 Place : Thrissur
Authorised Officer, The South Indian Bank Ltd.

पंजाब नैशनल बैंक ...भरोसे का प्रतीक | pnb | punjab national bank ...the name you can BANK upon!

BO: ARMB, PNB House, Market Road, Ernakulam-682 011, 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 29.07.2026 from 11.00 AM to 05.00 PM

SCHEDULE OF THE SECURED ASSETS

SL. No.	Name of the Branch, Name of the Account Name & addresses 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 SARFAESI ACT 2002 (B) Out standing Amount (C) Possession Date u/s 13(4) of SARFAESI ACT 2002 (D) Nature of Possession Symbolic/ Physical/ Constructive.	(A) Reserve Price (B) EMD (C) Bid Increase Amount
1	**PNB, ARMB Ernakulam** **M/s. Shalom Micro Finance Ltd,** Building No.59, Shalom Bhavan, Devi Nagar, Nurani P.O, Palakkad-678004. **M/s. Shalom Micro Finance Ltd.,** Regd. Office: Swama Nivas, Plot No.885A, 28th Street,18th Main Road, Kambar Colony, Anna Nagar West, Chennai-600040 **Sri. Jaison Joy M J,** S/o M V Joy, Manthottathil House, Thekkedesam P.O, Nallepilly, Chittur, Palakkad-678553. **Sri. Job Joy M J,** S/o M V Joy, Manthottathil House, Thekkedesam P.O, Nallepilly, Chittur, Palakkad-678553.	All that part and parcel of property consisting of 80.94 Ares of land consisting of 47.76 Ares in Re Sy No.60/1 and 33.18 Ares in Re Sy No.61/2 and building thereon in block no.41 of Chittur Village Nallepilly Gramapanchayath in Palakkad District owned by Mr. Jayson Joy M J covered by sale deed no.1856/2008 of SRO Chittur, together with right of way to the said property covered by deed of easement no.716/2011 of SRO, Chittur. Boundaries **North** - Property of Krishnan, **South** -Property of Shalom Trust, **East** -Property of Krishnan, **West** - Property of Job Joy & Road.	**A)** 13(2)- 03.07.2014 **B)** Outstanding Amount as on 30.06.2026 - Rs. 15,02,40,105.48 (Rupees Fifteen crore two lakh forty thousand one hundred five and paise forty eight only) with further interest, Cost and charges as applicable from 01.07.2026. **C)** Possession Notice - 27.10.2014 **D)** Symbolic Possession	**a) Rs.1,63,58,000/-** (Rupees One crore sixty three lakh fifty eight thousand only) **b) Rs. 16,36,000/-** (Rupees Sixteen lakh thirty six thousand only) **c) Rs. 1,00,000/-** (Rupees One lakh only)

Last Date for Depositing EMD: Before 4.00 PM on 28.07.2026 | **Inspection of property with prior appointment with Authorised Officer before: 25.07.2026**

Details of the encumbrances known to the secured creditors: No such information known to the best of the knowledge of Authorized officer. The bidders are requested to do their own due diligence.

TERMS AND CONDITIONS: 1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: **2.** The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" 3.** The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. **4.** The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at anytime without assigning any reason whatsoever and his decision in this regard shall be final. **5.** The secured asset will not be sold below the reserve price. **6.** The Sale will be done by the undersigned through e-auction platform provided at the Website **https://Baanknet.com** on **29.07.2026** from 11.00 AM to 5.00 PM. **7.** For detailed terms and conditions of the sale, please refer **https://Baanknet.com & www.pnb.bank.in.**

Place: Ernakulam
Date : 06.07.2026
(Sd/-) Authorized Officer,
Punjab National Bank, ARMB, Ernakulam