



Some apps may install a VPN, allowing attackers to route internet traffic through their servers. This could compromise data transmitted from the device and expose it to further misuse

newindianexpress.com

# OpenAI to launch Astra WITH TOUGHER SAFEGUARDS AFTER ROGUE AGENT INCIDENT

## FAKE PORN APPS THAT CAN HIJACK YOUR PHONE

EXPRESS NEWS SERVICE @ Bengaluru

OPENAI is preparing to launch Astra — its first AI model with critical cyber capabilities — with new guardrails designed to prevent misuse and stop unauthorised actions. The safeguards were strengthened after a recent rogue AI incident in which an OpenAI agent breached its testing containment.

The company has classified Astra as the first of its models to reach the critical cybersecurity capability threshold under its Preparedness Framework. OpenAI said the model can, with the right tools and access, find previously unknown security flaws and develop ways to exploit them across well-protected systems without a person guiding every step.

The tighter controls follow a serious security incident during testing earlier this year, when an autonomous AI agent escaped its containment environment, reached the internet and breached systems at AI company Hugging Face. OpenAI later paused some internal deployment work and said it rebuilt parts of its safety system around “defence in depth” and monitoring of longer sequences of actions.

Astra was not involved in that incident, according to OpenAI. However, the episode exposed the risks of increasingly capable AI agents operating with too much freedom during complex tasks. ChatGPT’s parent is also developing “automated shutdown capabilities” and plans to improve monitoring of how its AI systems carry out tasks. The company has said it will further restrict internet access during certain safety tests.

## Technology that could define Tim Cook’s Apple legacy

EXPRESS NEWS SERVICE  
@ New Delhi

TIM Cook has stepped down as Apple’s chief executive after 15 years at the helm, with John Ternus taking over as the company’s new CEO from September 1. When Cook became Apple’s chief executive in 2011, the company was still closely associated with the technological vision of Steve Jobs. Fifteen years later, he leaves behind an Apple that is larger, more diversified and has greater control over the technologies used in its products.

### Why is Apple Silicon important?

One of the biggest technological changes during Cook’s tenure is Apple Silicon — Apple’s decision to replace Intel processors in its Mac computers with chips designed in-house. Apple announced the transition in June 2020 and launched its first M1-powered Macs later that year. The move was important because it gave Apple greater control over the processors used in its computers and allowed the company to better integrate hardware and software. The M1 showed the potential of this strategy by offering strong performance along with better power efficiency. Apple later expanded the M-series family with more powerful chips and used them across MacBooks, desktop Macs and professional systems. The transition from Intel-based Macs to Apple Silicon was completed in 2023.

### What else did Cook bring to Apple?

Cook’s tenure has also seen several important additions to Apple’s product portfolio. The Apple Watch established the company as a major force in wearable technology.

RAKESH KUMAR @ New Delhi

THE National Cybercrime Threat Analytics Unit (NCTAU) has warned about a rise in financial frauds linked to malicious Android applications disguised as pornography apps.

The apps are mainly being promoted through advertisements on Facebook and Instagram under names such as ‘Night Play’, ‘Reloop’, ‘Kysys’, ‘Vimo’, ‘Rivo’, ‘Nexo’ and ‘Vixa’, among other variants.

The advertisements redirect users to websites offering pornographic content and persuade them to download an APK (Android package kit) file. Once installed, the app seeks sensitive permissions, including Accessibility access, which can allow the malware to take control of the device and potentially facilitate financial fraud. Some of the apps may also install a VPN and route the user’s internet traffic through attacker-controlled servers, potentially exposing data.

trolled servers, potentially exposing data.

### What does the malware do?

Malicious apps are mainly promoted through advertisements and links related to pornographic content on Facebook and Instagram. These ads redirect users to phishing websites. The websites offer pornographic content and ask users to download an APK file from outside the Google Play Store. Many of the domains reportedly use the “live” extension.

After installation, the first app may download a second malicious package by presenting it as an app update. This is done by abusing the per-



### UNDER LENS

The apps are mainly being promoted through advertisements on Facebook and Instagram under names such as ‘Night Play’, ‘Reloop’, ‘Kysys’, ‘Vimo’, ‘Rivo’, ‘Nexo’ and ‘Vixa’, among other variants

### TECHNOLOGY BUZZ

## PREMIUM REFURBISHED PHONES GAIN GROUND

Cashify has released The Great Indian Upgrade 2026, highlighting major changes in India’s refurbished smartphone market. The report shows consumers are increasingly choosing higher-value refurbished phones, while newer devices are entering the resale market earlier. The average smartphone buyback price rose 34% to ₹8,573 in 2025, while the share of 5G devices in buybacks reached 54.6%. The ₹20,000–₹45,000 price range accounted for the largest share of refurbished smartphone sales.

## WHIRLPOOL LAUNCHES PREMIUM REFRIGERATOR

Whirlpool of India has launched its premium Luxurium 4-Door refrigerator range. The flagship model comes with a 654-litre capacity and starts at ₹98,000. The range features 360° Triple Cooling Technology with three independent cooling systems to maintain separate environments for fresh, frozen and convertible storage. Its convertible compartment can switch from freezer to refrigerator mode in under 30 minutes. The four-door format offers wider shelves for large utensils, along with zero-bending crisper drawers for easier access to fruits and vegetables.



गणितीय विज्ञान संस्थान, चेन्नई  
THE INSTITUTE OF MATHEMATICAL SCIENCES, CHENNAI  
(Department of Atomic Energy, Govt. of India)

सितम्बर / September 2, 2026

**विज्ञापन संख्या / Advt No.03-R/IMSc/2026**

गणितीय विज्ञान संस्थान (गविस/IMSc) द्वारा समेकित वेतन पर पूर्णतः सविदा आधार पर परियोजना पदों को भरने हेतु आवेदन आमंत्रित किए जा रहे हैं।

विस्तृत जानकारी के लिए कृपया हमारी वेबसाइट के “अवसर पृष्ठ (Opportunities Page)” पर जाएँ: [https://www.imsc.res.in/other\\_positions](https://www.imsc.res.in/other_positions)

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Sd/-  
कुलसचिव / REGISTRAR

**INDEL MONEY**

Registered Office: Indel Money Ltd, Unit No. 709, 72 Corp, Saki Vihar Road, Bandi Bazar, Nair Wadi, Saki Naka, Mumbai, Maharashtra – 400072  
Corporate Office : Indel Money Ltd, Indel House, Changampuzha Nagar, South Kalamassery, Ernakulam-682 033 KL, IN

**DEMAND NOTICE**

**Under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act-2002 (SARFESI ACT, 2002) read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002.**

The undersigned is the Authorized Officer of INDEL MONEY Ltd under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the said Act). In exercise of the power conferred under section 13(12) of the said Act, read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorized Officer has issued Demand Notice u/s 13(2) of the said Act dated **22.08.2026** sent through Regd. Post, calling upon of the following Borrower(s) (the said Borrowers) to repay the amount mentioned in the demand notice issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to INDEL MONEY Ltd, within 60 days from the date of publication of this Notice, the amounts indicated herein below, together with further interest cost, incidental expenses, charges etc. as detailed in the said Demand Notice from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents / writings, if any, executed by the said borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to INDEL MONEY Ltd, by the said Borrower(s).

| Name and address of Borrower / Guarantor                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. M/s Fabulms Medicare Pvt Ltd, rep by its Managing Director Dr.Kailas. A, 12/343e/F, Christ College Road, Irinjalakuda, Thrissur- 680 125 .....Borrower                             |
| 2. Dr. Kailas A, Managing Director, M/s Fabulms Medicare Pvt Ltd 12/343e/F, Christ College Road, Irinjalakuda, Thrissur- 680 125 .....Co-Borrower                                     |
| 3. Dr. Kailas A, Managing Director, M/s Fabulms Medicare Pvt Ltd, Kailas Kandiyoor, Thattammalam PO, Mavelikara, Kammamangalam(Part) Alappuzha-690 103. ....Co-Borrower               |
| 4. Kurikosse C P Chairman, M/s Fabulms Medicare Pvt Ltd, 12/343e/F, Christ College Road, Irinjalakuda, Thrissur- 680 125 .....Co-Borrower                                             |
| 5. Kurikosse C P Co-Borrower Chairman, M/s Fabulms Medicare Pvt Ltd, Kavalakattu, Cherppanathu, Near orthodox church, RS Road, Irinjalakuda North, Thrissur- 680 125 .....Co-Borrower |
| 6. Thomas Vazhappilly Devassy, Director, M/s Fabulms Medicare Pvt Ltd, 12/343e/F, Christ College Road, Irinjalakuda, Thrissur - 680 125 .....Co-Borrower                              |
| 7. Thomas Vazhappilly Devassy, Director, M/s Fabulms Medicare Pvt Ltd, Vazhappilly House, Aimury PO, Kavumpuram, Perumbavoor, Ernakulam- 683 544 .....Co-Borrower                     |
| 8. Ranjith Panicker K.V, Director M/s Fabulms Medicare Pvt Ltd, 12/343e/F, Christ College Road, Irinjalakuda, Thrissur-680 125 .....Co-Borrower                                       |
| 9. Ranjith Panicker K.V, Director, M/s Fabulms Medicare Pvt Ltd, Kannadi post, Near Parakkulam Bus stand, Palakkad- 678 701 .....Co-Borrower                                          |
| 10. Mrs. Sheeba Kurikakose, W/o Kurikakose C.P, Kavalakattu Cherppanathu, Near Orthodox Church, R S Road, Irinjalakuda, Thrissur-680 125 .....Co-Borrower                             |

**Demand Notice Date & Amount with NPA Date**  
**Demand Notice Date: 22.08.2026**  
**Amount outstanding:Rs. 2,88,98,832/- ( Rupees Two Crore Eighty Eight Lakhs Ninety-Eight Thousand Eight Hundred and Thirty-Two Only) as on 21.08.2026,** towards the unpaid principle and interest together with future interest at the applicable rate from the date of this notice till the repayment of the dues in full.

**Date of NPA: 07.12.2023**      **BRANCH: Corporate Office, Ernakulam**

**Description of the Property with Boundaries**

**Item No. 1**  
All that piece and parcel of land having an extent of 0.2449 Hectare in Re. Sy. No. 245 in Re. Sy. Sub. Div No.14 in Re.Sy. Block No. 51 (Old Sy. No.219 in Old Sy.Sub Division No.8C) in Kannadi 1 Village, Kannadi Desom, Kannadi Panchayath, Palakkad Taluk, Palakkad District together with all improvements thereon and all easements and all other rights appurtenant thereto, obtained by virtue of 1st schedule of Release deed No. 1764/2023 of SRO, Kuzhalmamandam in favour of Renjith Panicker.  
**BOUNDARIES AS PER SALE DEED NO.1764/2023**  
**East:**Temple, property in possession of Mukundan's wife | **North:**Panchayat Road | **West :**Property in possession of Master Ravi and Panchayat Road **South:**Property in possession of Master Ravi and Mandadiyar.

**Item No. 2**  
All that piece and parcel of land having an extent of 0.0375 Hectare in Re.Sy. No. 252 in Re. Sy. Sub. Divison No. 4 in Re. Sy. Block No. 51 (Old Sy. No.219/11) of Kannadi 1 Village, Kannadi Desom, Kannadi Panchayath, Palakkad Taluk, Palakkad District together with all improvements hereon and all easements and all other rights appurtenant thereto, obtained by virtue of 2nd schedule of Release deed No. 1764/2023 of SRO, Kuzhalmamandam in favour of Renjith Panicker.  
**BOUNDARIES AS PER SALE DEED NO. 1764/2023**  
**East:**Property in possession of Hantharasudhan | **North:**Property in possession of Ramachandran | **West :**Property in possession of Krishnan Nambuthoori | **South:**Kulam (Pond)

If the said Borrowers shall fail to make payment to INDEL MONEY Ltd, as aforesaid, INDEL MONEY Ltd, shall proceed against the above secured assets under section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrower(s) are prohibited u/s 13(13) of the Act from transferring the aforesaid assets, whether by way of sale, lease etc. and encumber in any other way, without the prior written consent of INDEL MONEY Ltd. Any person who contravenes or abets contravention of the provisions of the said Act of Rules made there under, shall be able for imprisonment and/or penalty as provided under the Act. Please note that no further notice will be issued.

Place: Ernakulam, Date: 22.08.2026      Sd/- (Authorised Officer), INDEL MONEY Ltd

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**PUNJAB NATIONAL BANK, ARMB, ERNAKULAM,**  
1<sup>st</sup> 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 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), Mortgagee(s) and Guarantor(s) 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 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

| Sl. No.                                                                                                                                                | Name of the Branch, Name of the Account Name & address of the Borrower/Mortgagee/Guarantors                                                                                                                    | Description of the Immovable Properties Mortgaged / Owner's Name (mortgagors 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 (D) Nature of Possession- Symbolic/Physical/Constructive                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                                                                                                                                                      | <b>PNB ARMB ERNAKULAM</b><br>1. M/s Pradhanani Sons,<br>2. Mrs. Shameela (Proprietor),<br>3. Mr. Abdul Khader (Guarantor),<br>all having address at: Pradhanani House, Pottimada, Vaniampara, Thrissur- 680652 | All that part and parcel of property consisting of 12.14 Acres of land comprised in Sy.No.2318/P of Peechi Village, Thrissur Taluk, Trissur District belonging to Mr. Abdul Khader. <b>Boundaries:</b> North: Property belongs to Kasim; <b>South:</b> Vazhi; <b>East:</b> Property belongs to Haneefa and vazhi; <b>West:</b> Property belongs to Ajo. | <b>A) 23.03.2022</b><br><b>B) Outstanding Amount - Rs.36,14,598/- (Rupees Thirty Six lakhs fourteen thousand five hundred and ninety eight only) as on 31.08.2026 with further interest, Cost and charges as applicable from 01.09.2026</b><br><b>C) 20.09.2022</b><br><b>D) Constructive Possession</b><br>a) Reserve Price: Rs. 18,45,000/-<br>b) EMD: Rs. 1,84,500/-<br>c) Bid Increase Amount: Rs. 10,000/- |
| <b>Last Date for Depositing EMD: Before 23.09.2026</b> <b>Inspection of Property with Prior Appointment with Authorized Officer: Before 22-09-2026</b> |                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                         | <b>Date and Time of E Auction: 24-09-2026 from 12.00 PM to 2.00 PM</b>                                                                                                                                                                                                                                                                                                                                          |

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 hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized 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://Banknet.com> on 24-09-2026 from 12.00 PM to 2.00PM. (7) For detailed term and conditions of the sale, please refer <https://Banknet.com> & [www.pnb.bank.in](http://www.pnb.bank.in).  
Date: 02-09-2026, Place: Ernakulam

(Sd/-) Authorized Officer, Punjab National Bank, ARMB, Ernakulam

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| Sl. No.                                                                                                                                 | Name of the Branch, Name of the Account Name & address of the Borrower/Mortgagee/Guarantors                                                                                                                                                                                                                                                                                           | Description of the Immovable Properties Mortgaged / Owner's Name (mortgagors 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 (D) Nature of Possession- Symbolic/Physical/Constructive ( Amount in Lakhs)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                                                                                                                                       | <b>PNB ARMB ERNAKULAM</b><br>M/s Ashmida Rice Mills<br>Prop. M. K. Asaf Ali, 4/176, Paruthipully, Peringottukurissi, Palakkad-678573<br><b>Mr.M.K.Asaf Ali ( proprietor),</b><br>27/350, Nellikode Thathamangalam, Palakkad -678102<br><b>Mr. Muhammed Usman P.A (Borrower),</b><br>S/o Abdul Khader Rawther<br>Thashiba Manzil<br>Paruthipully, Peringottukurissi, Palakkad - 678573 | All that part and parcel of the property consisting of 16.01 cents (4.25 cents in Old Sy No. 70A/6, Re Sy No.2911/4 pt & 11.76 cents in Old Sy No.10A/7, Re Sy No.2911/5 pt) with building in Peringottukurissi 1 Village, Alathur Taluk, Palakkad District owned by Sri Muhammed Usman. <b>Boundaries:</b> North: Properties of Abbas Ali. <b>South:</b> PWD Road, <b>East:</b> Way and properties of Mushtafa and Abbas Ali <b>West:</b> Property of Abbas Ali.                                                                                                                                                                                                                                                                                                                                                                                          | <b>A) 13(2)- 22.03.2019 (Ashmida Rice Mills), 27.06.2023 (Mohammed Usman P A)</b><br><b>B) Outstanding Amount - Rs.53,43,059.69 (Rupees Fifty Three lakhs Forty Three Thousand Fifty nine and paise Sixty Nine only) for Account- M/s Ashmida Rice Mills. and Rs. 7,52,899.43 (Rupees Seven Lakhs Fifty Two Thousand Eight Hundred Ninety Nine and Paise Forty Three only) for Account - Mr. Muhammed Usman on 31.07.2026 with further interest, Cost and charges as applicable from 01.08.2026</b><br><b>C) Possession Notice - 23.10.2019 (Ashmida Rice Mills) 27.06.2023 (Mohammed Usman P A)</b><br><b>D) Constructive possession</b><br>a) Reserve Price: Rs.52,90,000/-<br>b) EMD: Rs.5,29,000/-<br>c) Bid Increase Amount: Rs.10,000/- |
| 2                                                                                                                                       | <b>PNB ARMB ERNAKULAM</b><br>M/s Leo Exports, 16/559, Chathampara, Payyalar Post, Kollengode, Palakkad-678506.<br><b>Mr. Murali V (Proprietor),</b><br>S/o Venu, Ayyamkulangara House, Chulliyamadu Post Palakkad-678583.                                                                                                                                                             | All that part and parcel of property consisting of 6 Cents (2.43 Acres) of land and double storied residential building (RCC roof and ceramic floor) situated at Re.Sy.No.550/8, Old Sy.No.356/2A, 3C1, Block No.18, O.No.15/745 Muthalamada Chittur Taluk, Palakkad District. <b>Boundaries:</b> North: Property of Chandran, <b>South:</b> Property of sahina. <b>East:</b> Properties of Sahina and Chandran. <b>West:</b> 4 metre wide Road and Property of Naseer.                                                                                                                                                                                                                                                                                                                                                                                    | <b>A) 13(2)- 30.05.2019</b><br><b>B) Outstanding Amount - Rs.1,56,34,635.57 (Rupees One Crore Fifty Six Lakhs Thirty Four Thousand Six Hundred Thirty Five and paise Sixty Seven only) as on 31.07.2026 with further interest, Cost and charges as applicable from 01.08.2026</b><br><b>C) Possession Notice - 23.10.2019, 27.06.2023 (Mohammed Usman P A)</b><br><b>D) Constructive Possession</b><br>a) Rs.25,34,000/-<br>b) Rs.2,53,400/-<br>c) Rs. 10,000/-                                                                                                                                                                                                                                                                               |
| 3                                                                                                                                       | <b>PNB ARMB ERNAKULAM</b><br>M/s Nelliserry Agencies, Prop: Tony John, Nelliserry Veedu, Vakkala, Santhi Gram Road, Elavampaddam, Palakkad - 678684.<br><b>Mrs.Beena Tony, W/o Tony John,</b> Nelliserry Veedu, Vakkala, Santhi Gram Road, Elavampaddam, Palakkad-678684                                                                                                              | (1) All that part and parcel of property consisting of 0.2835 Hectare of land along with all attachments thereon situated in Old Sy.No.644/2B2, 644/4, Re Sy No.500/2 of Vakkala, Kizhakencherry II Village, Alathur Taluk, Palakkad District belonging to Mr.Tony John. <b>Boundaries:</b> North: Property of John and Lini. <b>South:</b> Vazhi and Canal. <b>East:</b> Property of Tony. <b>West:</b> House compound of Tony and Road.<br>(2) All that part and parcel of property consisting of 0.2023 Hectare of land and building situated in Old Sy.No.644/2B2, 644/4, Re Sy No.500/2 of Vakkala, Kizhakencherry II Village, Alathur Taluk, Palakkad District belonging to Mr.Tony John. <b>Boundaries:</b> North: Property of John and Lini. <b>South:</b> Vazhi and Canal. <b>East:</b> Rubber plantation of John N V. <b>West:</b> Chandan Road. | <b>A) 13(2)- 28.12.2023</b><br><b>B) Outstanding Amount - Rs.52,24,900.86 (Rupees Fifty Two lakhs Twenty Four thousand Nine hundred and paise Eighty six only) as on 31.07.2026 with further interest, Cost and charges as applicable from 01.08.2026</b><br><b>C) Possession Notice: for 1 &amp; 2 - 07.05.2024</b><br><b>D) Constructive Possession.</b><br><b>Property 1:</b><br>a) Rs.31,00,000/-<br>b) Rs.3,10,000/-, c) Rs 10,000/-<br><b>Property 2:</b><br>a) Rs.53,00,000/-<br>b) Rs.5,30,000/-, c) Rs 10,000/-                                                                                                                                                                                                                      |
| <b>Last Date for Depositing EMD:23.09.2026</b> <b>Inspection of Property with Prior Appointment with Authorized Officer: 22.09.2026</b> |                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Date and Time of E Auction: 24.09.2026 from 12.00 PM to 2.00 PM For SI No.1 &amp; from 11.00 AM to 5.00 PM For SI No.2 &amp; 3</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

**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 hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized 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://Banknet.com> on 24-09-2026 from 12.00 PM to 2.00 PM For SI No.1 & from 11.00 AM to 5.00PM For SI No.2 & 3. (7) For detailed term and conditions of the sale, please refer <https://Banknet.com> & [www.pnb.bank.in](http://www.pnb.bank.in).  
Date: 31-08-2026, Place: Ernakulam

(Sd/-) Authorized Officer, Punjab National Bank, ARMB, Ernakulam