

ADVENT OF ADVANCED VACCINE PLATFORMS

To counter immunosenescence, vaccine technology has evolved beyond traditional live-attenuated or inactivated models. Scientists now utilise specialised platforms to trigger strong immune responses even in older adults:

ADJUVANTED AND HIGH-DOSE FORMULATIONS: Enhanced vaccines—such as the recombinant shingles vaccine and high-dose influenza shots—include add-ons (adjuvants) that forcefully wake up a sluggish immune system, providing protection that lasts up to a decade

NEXT-GENERATION MRNA PLATFORMS: These systems allow for rapid, annual composition updates to precisely match fast-mutating viral agents, like modern Omicron subvariants

HIGHER-VALENT CONJUGATE TECH: For bacterial threats, newer conjugate vaccines (like PCV20 and PCV21) simplify adult protection by covering vastly more resistant strains in a single dose compared to the multi-shot sequences of the past



Earlier, older people had to be vaccinated once every five years. Now, with the latest available vaccines, one dose is enough

Dr Sunny P Orathel, Kochi

ANNA JOSE @ T'Puram

INDIA is experiencing a seasonal surge in influenza cases, with a higher number of cases reported in states and major cities, including Delhi, Kerala, Karnataka, and Maharashtra. As older adults, young children, pregnant women, and people with chronic health conditions (like diabetes, heart disease, or lung illness) face a higher risk of severe complications, doctors are recommending that they get the annual flu shot.

The Association of Physicians of India (API), along with 23 national and regional medical bodies, formed a consensus on guidelines in 2026, formally recommending annual influenza vaccination as a core preventative measure for adults, particularly high-risk groups and older populations.

Flu vaccines can prevent complications and deaths from an influenza virus infection, said Dr Sunny P Orathel, pulmonologist and former president of the Indian Medical Association (IMA), Kochi chapter.

"Several hospitals now have vaccination clinics. Many elderly people are now getting flu shots. Elderly people, along with people with diabetes, cancer, kidney, and liver diseases, should get the flu shot. Because people with life-style diseases and chronic diseases have comparatively low immunity, it is recommended that such patients get the shot. Getting flu shots may not prevent the occurrence of fever. However, it can prevent complications and deaths from influenza and other communicable diseases," he said.

Because the influenza strain changes al-

STANDARD CORE RECOMMENDATIONS FOR ADULTS

AGE GROUP / PROFILE	CORE RECOMMENDED VACCINES	PRIMARY PURPOSE
All Adults (Routine)	Annual Influenza & Tdap Booster (every 10 years)	Keeps respiratory immunity fresh; protects infants from carrier transmission
Adults Age 50+	Recombinant shingles (Zoster)	Prevents viral reactivation and subsequent long-term nerve pain
Adults Age 65+ / High Risk	Advanced Pneumococcal (eg, PCV20) & RSV	Prevent severe bacterial pneumonia, bloodstream sepsis, and lower respiratory tract disease
Chronic Conditions (Diabetes, heart/lung disease)	Tailored Pneumococcal, hepatitis B, and Covid-19 updates.	Minimise extreme complications; vaccination is highly linked to lower cardiovascular mortality

Missed a dose? No need to restart

If a child misses a scheduled vaccination dose, there is no need to start the vaccination schedule from the beginning as the body's immune system never forgets, says Dr Naveen Thacker, executive director of International Paediatric Association (IPA), in an interview with Anna Jose. Edited excerpts:

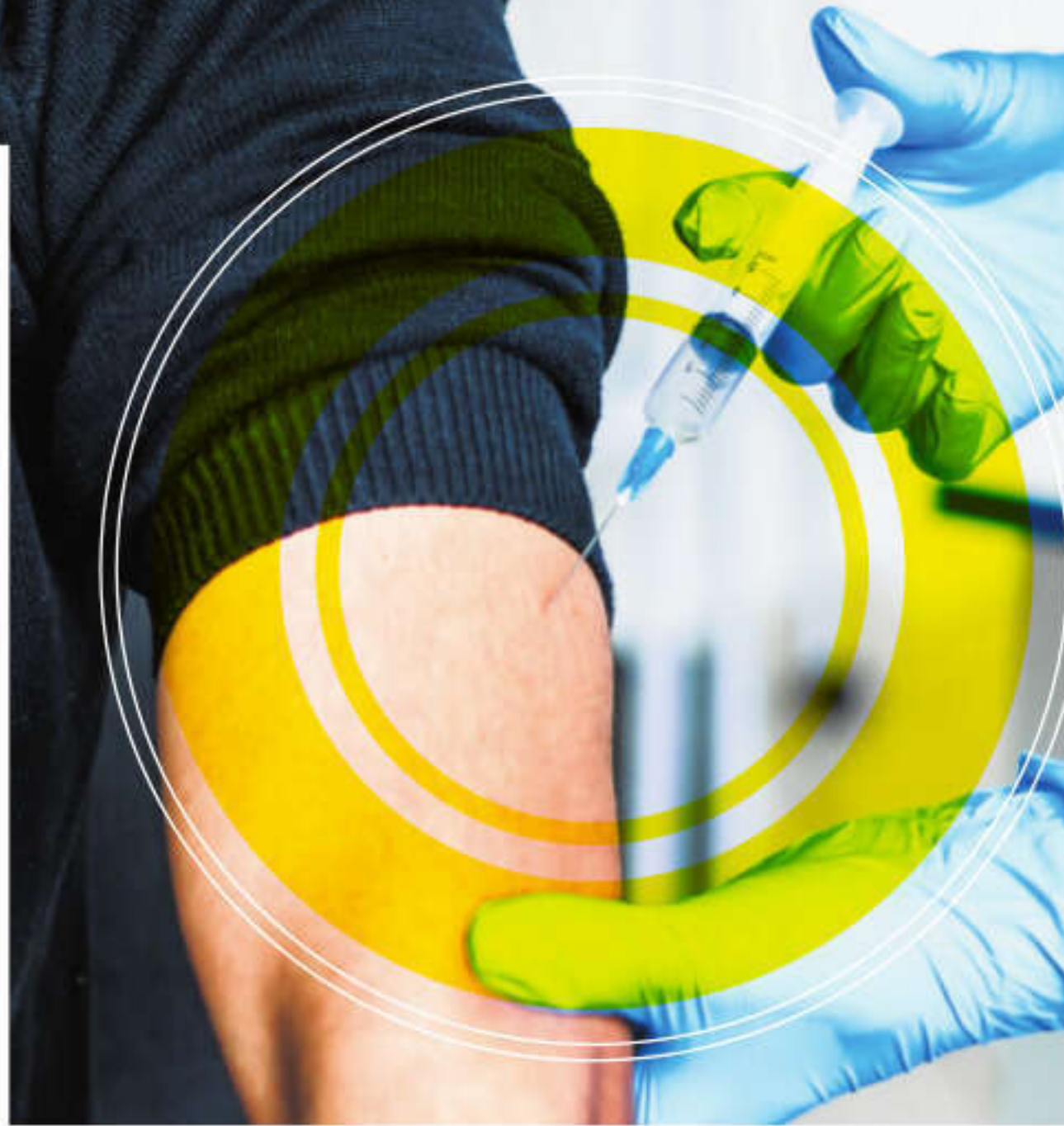
Why are vaccines during childhood important?

Childhood vaccines are important because they protect children from life-threatening preventable diseases. Vaccines stop dangerous diseases like polio, measles, and whooping cough and prevent permanent disabilities, brain damage, hearing loss, and death. DTP, MMR, and OPV/IPV are the common vaccines for children.

Are parents delaying or skipping vaccines? What are the main reasons?

Some parents are particularly delaying and skipping some vaccines, mainly because of the concerns over side effects. Myths and misinformation play a major role in vaccine hesitancy. There are many myths about some vaccines, like MMR causing autism, polio vaccines causing infertility, etc. We need trusted messengers like health care professionals to talk about these and build public trust to increase confidence.

Flu shots do not end with childhood



most every year, people get flu vaccines annually. According to the World Health Organisation (WHO), in India, both seasonal influenza and avian influenza (in wild birds and poultry) have been widely reported. Influenza viruses are constantly changing and can infect both humans and animals. Influenza viruses have several types (A, B, and C) and subtypes.

According to Dr Sunny, the latest pneumococcal vaccine needs to be administered only once. "Earlier, elderly people had to be administered it once every five years. Now, with the latest vaccines available, one dose is enough," he said.

"Vaccination is an indispensable preventive strategy against influenza, specifically for individuals who live with or care for high-risk individuals, older adults (>50 years), pregnant women,

children, and individuals with chronic medical conditions," states the study 'Clinical practice guidelines 2019: Indian consensus-based recommendations on influenza vaccination in adults,' published in 2020.

The study also stated that there are variations in the peak influenza season across various parts of the country. It recommended influenza vaccination from September to October for cities with temperate seasonality and April-May for cities with the peak monsoon season in July-September. The immune system undergoes a progressive natural weakening in a person when they cross the age of 50. Add to it the waning effect of vaccines administered during childhood in the absence of boosters over the decades. This makes it harder for the body to fight off brand-new infections or respond robustly to older, traditional vaccines.

Federal Bank

LCRD Kottayam Division, Thekkumkal Buildings, T B Road, Kottayam, Kerala - 686001. E-mail: ktmclrd@federal.bank.in, CIN: L65191KL1931PLC000368, Phone: 0481-2563280, 2583907

POSSESSION NOTICE

KTMLCRD/KLPLM/SEPF-2983/2026-27 Dated: 07-10-2026
Whereas the undersigned being the Authorised Officer of the Federal Bank Ltd. under the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as Act) and in exercise of powers conferred under section 13(2) of the said Act read with rule 3 of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as Rules) issued a demand notice dated 13-02-2026 calling upon the borrowers: 1. Shri. Shibu Paul, S/o Paul Kaduthodi, 2. Smt. Sini Shibu, W/o Shibu Paul, 3. Shri. Shiju Paul, S/o Paul Kaduthodi, 1 to 3 Nos. are residing at: Kaduthodi House, Kollappally, Kadanad, Arnhad, Kottayam District, Kerala, Pin-686551, 4. Ms. Kaduthodi Super Market, a Partnership firm at Kaduthodi Buildings, Cherupunkal 510, Kottayam, Kerala, Pin-686584, 5. Shri. Shibu Paul (Partner), S/o Paul Kaduthodi, 510, Kottayam, Kerala, Pin-686584, 6. Shri. Shibu Paul (Partner), S/o Shibu Paul, 7. Smt. Rithy Shibu, W/o Shibu Paul, 5 to 7 Nos. are residing at: Kaduthodi House, Cherupunkal P.O., Kidangoor, Meenachil, Kottayam, Kerala, Pin-686584, to repay the amount mentioned in the demand Notice, as shown below

Sl No	Loan Accounts	Dues	Rate of Interest	Availed by
1	11065600015821	Rs. 24,00,000.00 as on 24/12/2025	14.00% p.a Half Yearly rests with 4% as penal charges from 01/12/2025	1st and 2nd of you above
2	11066600003972	Rs. 16,28,401.80 as on 29/12/2025	10.10% p.a Half Yearly rests with 4% as penal charges from 01/12/2025	1st and 3rd of you above
3	11067300001852	Rs. 1,36,74,480.35 as on 31/01/2026	9.05% p.a Monthly rests with 4% as penal charges from 31/01/2026	1st and 2nd of you above
4	11067600003392	Rs. 34,08,785.00 as on 05/02/2026	10.75% p.a Monthly rests with 4% as penal charges from 05/02/2026	1st and 2nd of you above
5	11067600005256	Rs. 39,65,403.00 as on 05/02/2026	7.75% p.a Monthly rests with 4% as penal charges from 05/02/2026	1st of you above
6	11065600001804	Rs. 1,52,75,856.00 as on 31/01/2026	13.40% p.a Monthly rests with 4% as penal charges from 01/02/2026	1st, 4th, 5th, 6th, and 7th of you above
7	11066900003425	Rs. 2,16,89,882.14 as on 17/01/2026	11.10% p.a Monthly rests with 4% as penal charges from 17/01/2026	2nd, 4th, 5th and 6th of you above

which is due from you jointly and severally pursuant to the credit facilities availed by you from the Kollappally Branch of the Bank. The borrowers having failed to repay the amount, notice is hereby given to the borrowers in particular and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said Rules on this the 07-10-2026. The borrowers' attention is invited to the provisions of section 13 (8) of the Act, in respect of time available, to redeem the secured assets (security properties). The borrowers in particular and public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Federal Bank Ltd. For an amount of **Rs. 63,98,158/- (Rupees Six Crore Eighty Three Lakh Ninety Eight Thousand One Hundred and Fifty Eight only)** as due on 07-10-2026, as shown below, along with cost, other charges and interest thereon.

Sl No	Loan Accounts	Dues as on 07-10-2026	Rate of Interest	Availed by
1	11065600015821	Rs. 27,51,431/-	13.30% p.a Half Yearly rests with 4% as penal charges from 07/10/2026	1st and 2nd of you above
2	11066600003972	Rs. 18,60,978/-	9.90% p.a Half Yearly rests with 4% as penal charges from 07/10/2026	1st and 3rd of you above
3	11067300001852	Rs. 1,44,58,861/-	9.05% p.a Monthly rests with 4% as penal charges from 07/10/2026	1st and 2nd of you above
4	11067600003392	Rs. 37,14,738/-	10.45% p.a Monthly rests with 4% as penal charges from 07/10/2026	1st and 2nd of you above
5	11067600005256	Rs. 42,30,184/-	7.75% p.a Monthly rests with 4% as penal charges from 07/10/2026	1st of you above
6	11065600001804	Rs. 1,67,42,838/-	13.40% p.a Monthly rests with 4% as penal charges from 07/10/2026	1st, 4th, 5th, 6th, and 7th of you above
7	11066900003425	Rs. 24,46,332/-	11.10% p.a Monthly rests with 4% as penal charges from 07/10/2026	2nd, 4th, 5th and 6th of you above

Description of Mortgaged Immovable Property

Sl No. 1: Limits charged to: 11065600015821, 11066600003972, 11065600001804
Mortgaged by: 1st of you above. **Details of immovable properties:** All the piece and parcel of the land totally measuring 35.15 Ares (24.65 Ares + 10.50 Ares) together with all other improvements thereon comprised in Re-Sy Nos. 186/8 and 186/9 respectively (Old Sy Nos 433/2 and 433/3 respectively), Block No. 35, of Bharananganam Village, Meenachil Taluk, Kottayam District, Kerala State, 1.24.65 Ares bounded as per title deed on East by: Property of Kaduthodi Shibu, West by: Property of Kaduthodi Shibu, North by: Property of Kaduthodi Shibu and South by: Property of Kaduthodi Shibu, il, 10.50 Ares bounded as per title deed on East by: Stream, West by: Property of Kaduthodi Shibu, North by: Property of Kaduthodi Shibu and South by: Property of Kaduthodi Shibu, Commonly bounded as per location sketch on East by: Stream, West by: Own property, North by: Property of Kaduthodi Shibu and Road and South by: Property of Kaduthodi Shibu.

Sl No. 2: Limits charged to: 11065600015821, 11066600003972, 11065600001804
Mortgaged by: 1st of you above. **Details of immovable properties:** All the piece and parcel of the land measuring 05.06 Ares together with all other improvements thereon comprised in Re-Sy No. 186/6-1 (Old Sy No 433/3), Block No. 35, of Bharananganam Village, Meenachil Taluk, Kottayam District, Kerala State, bounded as per title deed on East by: Thodu, West by: Property of Kaduthodi Shibu Paul, North by: Property of Kaduthodi Shibu Paul, South by: Property of Karuthasseri Jose, bounded as per location sketch on East by: Property of Manakkatt Thomas, West by: Properties of Chirackal Family and Shabu Paul, North by: Property of Shabu Paul and South by: Property of Kayyalakkath Family.

Sl No. 3: Limits charged to: 11065600015821, 11066600003972, 11065600001804
Mortgaged by: 1st of you above. **Details of immovable properties:** a. All the piece and parcel of the land totally measuring 50.50 Ares (23.10 Ares+ 27.40 Ares) together with all other improvements thereon comprised in Re-Sy Nos. 186/4 and 186/5 respectively (Old Sy No. 433/4), Block No. 35, of Bharananganam Village, Meenachil Taluk, Kottayam District, Kerala State, commonly bounded as per title deed on East by: Thodu, West by: 3rd schedule property in the deed, North by: Thodu and South by: Property of Shabu Paul, b. All the piece and parcel of the land measuring 32 Ares together with all other improvements thereon comprised in Re-Sy Nos. 186/1 (Old Sy Nos. 433/1 and 433/15), Block No. 35, of Bharananganam Village, Meenachil Taluk, Kottayam District, Kerala State, bounded as per title deed on East by: 1st schedule property in the deed, West by: Properties of Nallankuzhiyil, Kaduthodi Shaji Paul and Shabu Paul, North by: Thodu and South by: Property of Shabu Paul. Commonly bounded as per location sketch on East by: Thodu, West by: Properties of Shaji Paul Kaduthodi and Nallankuzhiyil family and Road, North by: Road and South by: Road. c. All the piece and parcel of the land measuring 13 Ares together with all other improvements thereon comprised in Re-Sy No. 185/4-1-2 (Old Sy No. 432/5), Block No. 35, of Bharananganam Village, Meenachil Taluk, Kottayam District, Kerala State, bounded as per title deed on East by: Property of Kaduthodi Shaji Paul, West by: Property of Kaduthodi Defin Shabu, North by: Property of Eruvelli Kumaran, South by: Road and bounded as per location sketch on East by: Property of Shaji Paul Kaduthodi, West by: Property of Darphin, North by: Property of Eruvelli Kumaran and South by: Road.

Sl No. 4: Limits charged to: 11065600015821, 11066600003972, 11065600001804
Mortgaged by: 1st of you above. **Details of immovable properties:** All the piece and parcel of the land totally measuring 13.81 Ares (7.74 Ares + 06.07 Ares) together with all other improvements thereon comprised in Re-Sy Nos. 160/11/2/1 and 160/11 respectively (Old Sy Nos. 200/3/2 and 200/4/2 respectively), Block No. 16, of Kidangoor Village, Meenachil Taluk, Kottayam District, Kerala State, commonly bounded as per title deed on East by: Property of Shibu Paul, West by: Property of Kaduthodi Shabu Paul, North by: Property of Padikkavettil, South by: Properties of Shibu Paul and Rithy Shibu and commonly bounded as per location sketch on East by: Road, West by: Property Jesus Fisheries, North by: Properties of Padikkavettil Family and Kaduthodi Shaji, Shiju and Shabu and South by: Property of Kaduthodi Shibu and Meenachil River.

Sl No. 5: Limits charged to: 11065600015821, 11066600003972, 11065600001804
Mortgaged by: 1st of you above. **Details of immovable properties:** All the piece and parcel of the land measuring 04.86 Ares together with all other improvements thereon comprised in Re-Sy No. 186/5-2 (Re-Sy No. 186/6 as per deed) (Old Sy No. 433/3), Block No. 35, of Bharananganam Village, Meenachil Taluk, Kottayam District, Kerala State, bounded as per title deed on East by: Thodu, West by: Private Road, North by: Property of Manakkatt Thomas, South by: Property of Manakkatt Laly James and bounded as per location sketch on East by: Thodu, West by: Property of Shabu Paul, North by: Property of Shabu Paul, South by: Property of Shabu Paul.

Sl No. 6: Limits charged to: 11065600015821, 11066600003972, 11065600001804
Mortgaged by: 1st of you above. **Details of immovable properties:** All the piece and parcel of the land measuring 18.74 Ares (46 Ares as per title deed) together with all other improvements thereon comprised in Re-Sy No. 185/4 (Old Sy No. 432/5), Block No. 35, of Bharananganam Village, Meenachil Taluk, Kottayam District, Kerala State, bounded as per location sketch on East by: Property of Kaduthodi Shabu Paul, West by: Property of Kaduthodi Shiju Paul, North by: Property of Shabu Paul and South by: Property of Chirackal Family.

Sl No. 7: Limits charged to: 11065600015821, 11066600003972, 11065600001804
Mortgaged by: 1st of you above. **Details of immovable properties:** All the piece and parcel of the land measuring 06.30 Ares together with all other improvements thereon comprised in Re-Sy No. 185/4-1/1 (Old Sy No. 432/5), Block No. 35, of Bharananganam Village, Meenachil Taluk, Kottayam District, Kerala State, bounded as per title deed on East by: Property of Shibu Paul, West by: Property of Shiju Paul, North by: 16 ft wide Road, South by: Property of Shabu Paul and bounded as per location sketch on East by: Property of Shabu Paul, West by: Property of Shibu Paul, North by: Road and South by: Property of Shabu Paul.

Sl No. 8: Limits charged to: 11065600015821, 11066600003972, 11065600001804
Mortgaged by: 1st of you above. **Details of immovable properties:** All the piece and parcel of the land totally measuring 63.53 Ares (22.25 Ares+ 10.70 Ares + 30.58 Ares) together with all other improvements thereon comprised in Re-Sy Nos. 186/3, 186/2 and 186/6 respectively (Old Sy No 433/2, 433/2 and 433/3 respectively), Block No. 35, of Bharananganam Village, Meenachil Taluk, Kottayam District, Kerala State, 1. 22.25 Ares bounded as per title deed on East by: 3rd schedule property in the deed, West by: 2nd schedule property in the deed, North by: Property of Manakkatt Thomas and South by: 3rd schedule property in the deed, il, 10.70 Ares bounded as per title deed on East by: Property of Manakkatt Thomas and 1st and 3rd schedule properties in the deed, West by: Properties of Tharappal Romy Michel and Chirackal Family, North by: Property of Chellappurathu Kochu and South by: Property of Karuthasseri Jose, il. 30.58 Ares bounded as per title deed on East by: Properties of Manakkatt Thomas and Shabu Paul, West by: Property of Manakkatt Thomas and 1st and 3rd items in the deed, North by: Property of Kaduthodi Family and South by: Property of Karuthasseri Jose, Commonly bounded as per location sketch on East by: Property of Manakkatt Thomas and Shabu Paul, West by: Property of Chirackal Family, North by: Properties of Shabu Paul and Manakkatt family and South by: Property of Kayyalakkath Family.

Sl No. 9: Limits charged to: 11067300001852, 11067600003392, 11066900005256
Mortgaged by: 1st of you above. **Details of immovable properties:** All the piece and parcel of the land measuring 21.85 Ares (16.43 Ares + 5.42 Ares) together with all other improvements thereon comprised in Re-Sy No. 160/11-1 (Old Sy No. 200/3/1 and 200/4/1), Block No. 16, of Kidangoor Village, Meenachil Taluk, Kottayam District, Kerala State, bounded as per title deed (24.28 Ares) on East by: Properties of Mannumakkal Rajasekharan and Shylaja, West by: Property of Manuel Koladiyil, North by: Property of Kaduthodi and Road, South by: Meenachil River and bounded as per location sketch on East by: Road and South by: Property of Shabu Paul, West by: Property of Mathews Koladiyil, North by: Property of Kaduthodi and Francis Padikkavettil and South by: Meenachil River.

Sl No. 10: Limits charged to: 11066900003425
Mortgaged by: 4th of you above. **Details of immovable properties:** All the piece and parcel of the land measuring 39.59 Ares together with all other improvements thereon comprised in Re-Sy No. 160/4-1 (Old Sy No. 200/3 and 200/4), Block No. 16, of Kidangoor Village, Meenachil Taluk, Kottayam District, Kerala State, bounded as per title deed on East by: Properties of Kaduthodi Shabu Paul and M/s Jesus Fisheries Farm and Road, West by: Property of Valsipedikkayil, North by: Properties of Koickal Family and M/s Jesus Fisheries Farm, South by: Meenachil River and bounded as per location sketch on East by: Road and South by: Property of Shabu Paul, West by: Property of Valsipedikkayil Family, North by: Properties of Jose Sebastian Koickal and Shibu Paul Kaduthodi and South by: Meenachil River.

Date : 07-10-2026, Place: Kottayam Sd/- For The Federal Bank Ltd Authorised Officer under SARFAESI Act

BANK OF BARODA
THODUPUZZHA BRANCH
Valayanal Building, Muvattupuzha Road, Near Mundamattom Petrol Pump, Thodupuzha, Idukki-685584. Phone: 04862 221030, 227611 Mob: +91 94468 99433, E-mail: vijthop@bankofbaroda.co.in

POSSESSION NOTICE
Whereas the undersigned being the Authorised Officer of the Bank of Baroda, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 17-04-2026 calling upon the Borrowers (1). Mr. Deepesh K M, S/o Jayan K M, (2). Mrs. Anjali P R, W/o Deepesh K M to repay the amount mentioned in the notice being Rs. 27,55,117.15 (Rupees Twenty Seven Lakhs Fifty Five Thousand One Hundred Seventeen and Paise Fifteen only) as on 10-04-2026 along with interest and other expenses within 60 days from the date of receipt of the said notice. The said notice is duly acknowledged. 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 possession of the property described herein below in exercise of powers conferred on him/her under sub-section (4) of Section (13) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 on this 08th day of October of the year 2026. The Borrowers/Guarantors and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Bank of Baroda, for an amount of Rs. 28,72,590.19 (Rupees Twenty Eight Lakh Seventy Two Thousand Five Hundred Ninety and Nineteen paise only) as on 08-10-2026 along with interest and charges thereon at contractual rate, incidental expenses and bank charges etc from 09-10-2026 till realization of dues. The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY
Equitable mortgage of 2.83 ares of land comprised of in Sy. No. 39/220 (39/22/12/3) and residential building bearing No. 11/131-A-1 situated in Thodupuzha Village, Thodupuzha Taluk, Idukki district belonging to Mr. Dipesh KM and Mrs. Anjali P R vide Sale deed No. 1970/2023 dated 25-08-2023 of Thodupuzha SRO. **Boundaries:** East: Property of Jobett; South: Municipal Road; West: Property of Ms. Beena Mohan; North: Property of Ms. Beena Mohan.

Date : 08-10-2026, Place : Thodupuzha. Sd/- Chief Manager & Authorised Officer & Bank of Baroda, Pala Road Thodupuzha Branch

BANK OF BARODA
AM ROAD BRANCH PERUMBAVOOR
DREAM TOWER, NEAR ASHRAM SCHOOL, A. M. ROAD, PERUMBAVOOR - 683542. Ph: 0484-259558, +91 9446899423 Email: vijperu@bankofbaroda.com

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 6(2) & 6(5) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower, Mortgagee (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor & will be sold on "As is where is", "As is what is" and "Whatever there is" for recovery of below mentioned account(s). The details of Borrower is/Mortgagor/Guarantor(s)/Secured Assets/Dues/Reserve Price/E-Auction date & Time, EMD and Bid Increase Amount are mentioned below.

Name & address of Borrowers/Guarantor/Mortgagors: Mr. Sandeep Rajan, Nimalayam Nirmla Homes, TC/VIP/1/1086, Pavadu Kodunganoor, Trivandrum 695013.
Total Dues: Rs. 2,00,89,521.11 (Rupees Two Crore Eighty Nine Thousand Five Hundred Twenty One And Eleven Paise Only) as on 12-10-2026 along with interest costs, charges and expenses thereafter.

Short description of the immovable property with known encumbrances, if any:
All that part and parcel of the property of land admeasuring an 10.05 Ares extent of Property located at Re Sy no 67,68/1 Re Survey block no 127 (Old Sy no 46/43, 47/1/2/6, 48/7A, 48/9) of Kayamkulam Village, Karthikappally Taluk, Alappuzha with all the rights and all other improvements thereon belonging to Mr. Sandeep Rajan. **Property is Bounded:** On the North by: Property of Joy Villa Varghese and Ramachandran Pillai; On the South by: Municipal road and Thodu; On the East by: Municipal road, Property of Library and Property of Thayil Mohanan; On the West by: Property of Ramachandran Pillai

Reserve Price: Rs. 3,87,00,000/-	EMD: Rs. 38,70,000/-	Bid Increase Amount: Rs. 1,00,000/-
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Status of Possession: Physical Possession
Property Inspection date & Time: 13-11-2026 10 a.m – 5 p.m

Date & Time of E-auction: 18-11-2026 - 2.00 PM to 6.00 PM

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.bank.in/e-auction.htm> and online auction portal <https://baanet.net>, Prospective bidders may contact the authorized officer on Tel No: 0484-2624126, Mobile No. 9446899823.

Date : 12/10/2026, Place : Perumbavoor Sd/-, Chief Manager & Authorised Officer, Bank of Baroda.

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Founder of Papagoya Education, Helen Issar talks about screen-free parenting, emotional regulation and the power of play

in a conversation with Neha