QUANTUM APPROACH TO Cancer

A framework maps distinct cancer-cell states to explore treatments using quantum physics, molecular biology & computational analysis

CANCER is often understood through the mutations that drive cells to grow uncontrollably. But what if the disease could also be understood through the different states cancer cells occupy? Research published in Nature Genetics in 2026 explores this possibility, proposing a framework of distinct, stable cellular states described as "quantised" cancer states.

To understand the idea, it helps to examine how quantum mechanics underpins molecular processes in living cells. DNA replication, gene regulation and protein function depend on chemical reactions and molecular interactions governed by quantum physics.

However, the Schrodinger equation cannot directly predict whether someone will develop cancer; its relevance lies in the underlying physics of molecules and biological processes.

DNA replication offers one example. DNA contains four bases — adenine (A), thymine (T), guanine (G) and cytosine (C) — paired through hydrogen bonds to form its double helix. Accurate pairing is essential when cells copy their genetic information.

Quantum mechanics allows particles such as protons to tunnel through energy barriers they could not cross under classical physics, much as a train might pass through a tunnel instead of travelling over a mountain.

Under certain conditions, a proton in a DNA hydrogen bond may tunnel between two positions, temporarily creating a different molecular configuration called a tautomeric form. This can alter hydrogen-bonding properties and potentially increase the chance of incorrect base pairing during replication. If the resulting mutation affects genes that control cell division, DNA repair, or cell death, it may contribute to cancer.

Another connection involves reactive oxygen species (ROS), chemically reactive molecules produced during normal oxygen-related cellular processes. Quantum mechanics governs the electron transfers and reactions involved in their formation. When ROS levels become excessive, they can damage DNA, proteins and cell membranes, increasing the likelihood of mutations that may promote uncontrolled growth or help cells evade normal death mechanisms.

Quantised cancer states, however, differ from these molecular quantum effects.

The term uses quantisation as an analogy for how cancer cells may organise their behaviour. In quantum mechanics, atoms occupy discrete energy levels rather than arbitrary intermediate ones. Similarly, researchers propose that cancer cells may occupy a limited number of distinct, stable biological states instead of forming a completely continuous spectrum.

This does not mean cancer cells occupy the same quantum energy levels as atomic electrons. Rather, each proposed state is defined by patterns of gene expression and regulatory activity that influence cellular behaviour, survival and treatment response.

Central to this framework are master-regulator proteins, which control gene networks involved in cellular identity, development and differentiation. Particular combinations of these proteins may sustain malignant characteristics, allowing cancer cells to grow, survive and resist treatment.

Targeting a single cancer-associated protein may therefore be insufficient: other regulatory proteins may compensate, preserving the malignant state. Simultaneously targeting several essential master regulators could offer a more effective strategy.

An analysis of more than 10,000 samples across multiple cancer types identified 112 distinct cellular states. This suggests that recurring patterns across cancers may be systematically identified and investigated, offering a potential framework beyond approaches focused exclusively on individual mutations.

Challenges remain. Cellular states may vary between patients, change during treatment and respond differently to the tumour environment. Computational predictions must also be validated experimentally and through clinical studies before they can reliably guide treatment.

Quantum mechanics already contributes to cancer research and treatment. In radiotherapy, high-energy photons interact with tissue through quantum-governed processes.

In drug design, understanding molecular structures, electron distributions and chemical interactions helps researchers investigate how potential medicines bind to their targets. Quantum sensing could enable highly sensitive detection, while quantum computers may eventually tackle molecular simulations that are difficult for conventional computers.

(This piece is written by Dr MS Ramkarthik, a theoretical physicist at VNIT Nagpur)

KARNATAKA INDUSTRIAL AREAS DEVELOPMENT BOARD

(A Government of Karnataka Undertaking)
No.2, 2/1 and 2/3, Kalidasa Marg, 1st Main Road, Gandhinagar, Bengaluru-560009. Phone No. 080-22265383, Website: www.kiadb.in

No. IADB/ENGG/ETND-EP-42/3791/2026-27 **Date: 27.10.2026**

SHORT TERM NOTICE INVITING TENDER
(Through GOK Karnataka Public Procurement Portal Only)

Item Rate Tenders under two cover bid system are invited as per the Karnataka Transparency in Public Procurement Act 1999 and Rules 2000 through electronic procurement from eligible Contractors who have got adequate financial resources, state of the art technology, suitable construction equipments, technical man power & sufficient past experience for the work of :
Name of the Work: Improvements to Industrial Layout including Reconstruction and strengthening of 18.0 m, 24.0 & 30.0m Wide Roads including Flexible pavement, Construction of RCC Side Drains, Storm Water Drainage, Chainlink Fencing and Balanced portion of Works in Gowribidanur 1st & 2nd Phase Industrial Area, Chikkaballapura District **(2nd call)**
The last date and time of receipt of tender is : **11.11.2026** upto **4.00 pm.**
Applicants May Download Bidding Documents from the Karnataka Public Procurement Portal **https://kppp.karnataka.gov.in.**

Sd/-
DIPR/CP/3366/SMCL/2026-27 **Engineer in Chief, KIADB, Bengaluru**

कार्यालय नगर परिषद, मकराना (डीडवाना-कुचामन) राज०

क्रमांक :- न.प.मक./26-27/3689 दिनांक :- 13/10/2026

पुन: ई-निविदा सूचना संख्या - 08/2026-27

नगर परिषद मकराना में निम्न कार्य करवाये जाने हेतु सक्षम श्रेणी के पंजीकृत फर्मो/संवेदको/इच्छुक फर्मो से ऑनलाईन निविदाएं आमंत्रित की जाती है। निविदा केवल निर्धारित प्रपत्र में ही मान्य होगी। निविदा उपरोक्त निर्धारित तिथि व समय पर शुल्क जमा कराकर नगर पालिका की केश शाखा से प्राप्त की जा सकती है। अमानत राशि, RISL राशि एवम निविदा शुल्क की राशि आयुक्त नगर परिषद मकराना के नाम पृथक -पृथक डी.डी. जमा किया जाना अनिवार्य होगा।

क्र. स.	कार्य का नाम	अनु० लागत (लाखो) में	अमानत राशि (2%)	अमानत राशि (0.5%)	RISL शुल्क	निविदा शुल्क	कार्य अवधि
1	Selection of Bidder for GIS based PTIMS Including Issuance of Notice & Bills, with Technical Handholding Support in GIS Mapping and Updating Demand, Registers, Maintenance of House Tax Records including Collection of House Tax.	124.74	2,49,500/-	62,370/-	1000/-	1000/-	3 Years (For Survey+ Mainte nance of PTIMS Website)

1. निविदा में सम्बंधित समस्त विवरण **http://sppp.rajasthan.gov.in** तथा **www.eproc.rajasthan.gov.in** पर देखी जा सकती हैं। एवम नगर परिषद मकराना कार्यालय में निविदा शर्तो की जानकारी किसी भी कार्य दिवस में 11.00 से 2.00 तक देखी जा सकती हैं।
2. निविदा खोलने की तिथि में किसी कारणवश यदि उसी दिवस निविदायें नहीं खोली जा सकती है तो अगले कार्य दिवस में खोली जावेगी।
3. निविदा दाता द्वारा 100 रूपये मूल्य के नॉन ज्युडिशियल स्टाम्प पेपर पर निम्न घोषणा तकनीकी बिड के साथ अनिवार्य रूप से लगाना/अपलोड करनी होगी एवम दस्तावेजो के साथ मूल स्टाम्प साथ लगाना होगा।
   - निविदादाता/ उसके परिवार का कोई सदस्य / रिश्तेदार नगर परिषद में कर्मचारी/ पार्षद के रूप में कार्यरत नही है| उसे पूर्व में दिवालिया घोषित नही किया गया हो।
   - पूर्व में श्रम नियमो के उल्लंघन का दोषी नही पाया गया हो।
   - संवेदक किसी भी सरकारी संस्था से ब्लैक लिस्ट कहीं से भी नहीं किया गया है।
4. निविदा में दी गई सूचना सत्य है, असत्य पाये जाने पर नियमानुसार कार्यवाही करने हेतु परिषद स्वतंत्र होगी जिसका मेरे/हमारे (निविदादाता) द्वारा किसी भी प्रकार की कार्यवाही/क्लेम नहीं किया जावेगा। एवम समस्त बिन्दुओ का उल्लेख शपथ-पत्र में किया जाना अनिवार्य होगा।
5. उपरोक्त निविदाओं को बिना किसी कारण बताये निरस्त करने का अधिकार सक्षम अधिकारी को होगा।
6. निविदा की शर्तो के सम्बन्ध में किसी भी प्रकार के विवाद की स्थिति में RTPP Act 2012 & Rules 2013 मान्य होंगे।
7. जीएसटी अतिरिक्त देय होगी तथा बिल भुगतान के समय निर्धारित दरो कि कटौती की जावेगी।
8. M.S.M.E रजिस्टर्ड फर्म के लिये अमानत राशि 0.5% देय होगी।

राज.संवाद/सी/26/12510 NIB CODE :- DLB2627A8662, UBN CODE :- DLB2627WSOB22240 आयुक्त नगर परिषद् मकराना

Chola — CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Enter a better life
Corporate Office : Chola Crest, C54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600032, T.N.

E-AUCTION SALE NOTICE (Sale Through e-bidding Only)

SALE NOTICE OF IMMOVABLE SECURED ASSETS ISSUED UNDER 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 Borrower(s) and Guarantor(s) indicated in **COLUMN (A)** that the below described immovable property(ies) described in **COLUMN (C)** Mortgaged / Charged to the secured creditor the **POSSESSION** of which has been taken as described in **COLUMN (D)** by the **Authorized Officer** of Housing **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** Secured Creditor, will be sold on **"As is Where is"**, **"As is what is"** and **"Whatever there is"** as per details mentioned below :- Notice is hereby given to Borrower / Mortgagor(s) / legal heir, legal representatives **(Whether Known or unknown)**, executor(s), administrator(s), successor(s) & assign(s) of the respective Borrower(s) / Mortgagor(s) (Since deceased) as the case may be indicated in **COLUMN (A)** U/s. **9(1)** of the Security Interest (Enforcement) Rules 2002. For detailed terms & conditions of the sale, please refer to the link provided in **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** secured Creditor's website i.e. **https://www.cholamandalam.com & www.auctionfocus.in**

	[A]	[B]	[C]	[D]	[E & F]	[G]
Sr. No.	Loan Account No. / Names Of Borrower(s) / Mortgager(s) / Gaurantor(s)	O/S. Dues to be recovered (Secured Debts)	Description of the Immovable Property / Secured Asset	Type of Possession	Reserve Price (In Rs.) / Earnest Money Deposit (In Rs.)	Date of Auction & Time
1	**Loan A/c. No(s). : HL05ALL000068816** **1. Mr/Ms. Midhun** **2. Mr/Ms. Thampi C** **3. Mr/Ms. Lala S** **Add For Sr. No. 1, 2 & 3**: Vettutharayil, Keerikkadu South, Kayamkulam P.o, Nr. Town, Karthikappally, Kerala - 690502 **Add For Sr. No. 1, 2 & 3**: 107 / Keerikkad South Keerikkad Karthikappally Alappuzha 690502 Kerala KARTHIKAPPALLY Karthikappally 690502	**Rs. 20,87,908/- (Rupees Twenty lakh Eighty Seven Thousand Nine Hundred Eight Only) as on 10-02-2026**	The Subject Residential Property Comprises Of 1.62 Ares Of Land With Building No. 464/In Ward No 40 Of Kayamkulam Municipality (Old Ii/440 A) And Everything In Re Survey No. 107/1 (107 As Per Revenue Records), Survey No. 5936, Block No. 10 In Keerikkad Village, Keerikkad Thekke Muri, Kayamkulam Muncipality, Karthikappally Taluk, Kariyilakulangara Sub District, Alappuzha District As Per Sale Deed Number 575/2008 In The Name Of Thampi And Lala. Boundaries Of The Property As Per Title Deed **North :** Property Of Devaswom **South** : Property Of Anandhan And Kunjupilla **East** : Property Of Vettuthayil **West** : Property Of Mini Boundaries Of The Property As Per Location Sketch **North** : Property Of Omana Vattatharayil **South** : Property Of Unni, Unni Nivas **East** : Property Of Omana Vattatharayil **West :** Pathway	PHYSICAL POSSESSION	**Rs. 29,45,574/- (Rupees Twenty Nine Lakh Forty Five Thousand Five Hundred Seventy Four Only)** / **Rs. 2,94,557/- (Rupees Two Lakh Ninety Four Thousand Five Hundred Fifty Seven Only)**	**16-11-2026 from 02.00 P.M. to 04.00 P.M. (with automated extensions of 5 minutes each in terms of the Tender Document).**
2	**Loan A/c. No(s). : HL02COC000012810** **1. Mr/Ms. Raphael Valiyaparambil Paily** **2. Mr/Ms. Treesa Chakkungal Raphael** **Add For Sr. No. 1 & 2** : Charakulam veettil, Cheranallore district, Vaduthala, Opposite Ganapathy Temple, Ernakulam, KERALA - 682023 **Add For Sr. No. 1 & 2** : Paravoor thaluk Paravur Paravur Paravur Paravur 683513.	**Rs. 20,01,088/- (Rupees Twenty Lakh One Thousand Eighty Eight Only) as on 25-07-2025**	The subject residential property comprises of 1.41 ares of land with building no. 16/170B and everything in Survey No. 149/7-22, in Kottuvally Village, Kaitharam Muri, Kottuvally panchayath, Paravur Taluk, Paravur Sub District, Ernakulam District as persettlement deed Number 1372/2020, in the name of Raphel V.P. BOUNDARIES OF THE PROPERTY AS PER TITLE DEED **NORTH :** Property of Abdullakutty, **SOUTH :** Private road, **EAST :** Property of Lakshmi, **WEST :** Property of Lathika	PHYSICAL POSSESSION	**Rs. 15,00,000/- (Rupees Fifteen Lakh Only)** / **Rs. 1,50,000/- (Rupees One Lakh Fifty Thousand Only)**	**16-11-2026 from 02.00 P.M. to 04.00 P.M. (with automated extensions of 5 minutes each in terms of the Tender Document).**

INSPECTION DATE & TIME : 12.11.2026 BETWEEN 11.00 a. m. to 4.00 p. m. **MINIMUM BID INCREMENT AMOUNT : Rs. 10,000/-**
LAST DT. OF SUBMISSION OF BID / EMD / REQUEST LETTER FOR PARTICIPATION : 13.11.2026 before 05.00 p. m.

***Together with further interest as applicable in terms of loan agreement with, incidental expenses, costs, charges etc. Incurred up to the date of payment and / or realisation thereof.** For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with **1. Vinayak C S, Mobile Number : 8590480009 & Email : vinayakcs@chola.murugappa.com, 2. NAGASUBRAMANIAN.N, Mobile Number : 8590865625 & Email : nagasubramaniann@chola.murugappa.com, 3. APARNA V DEVASIA, Mobile Number : 7025503251 & Email : aparnavd@chola.murugappa.com,** official of **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED** to the best of Knowledge and information of the Authorized Officer of **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED** there are no encumbrances in respect of the above immovable properties / secured Assets.

Date : 27.10.2026
Place : Alappuzha, Ernakulam, Kerala
Sd/- **AUTHORIZED OFFICER,** For **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

Repco — REPCO HOME FINANCE LIMITED

PALAKKAD BRANCH
No.14/1563, 1St Floor, Sree Mahadev Arcade, Chandra Nagar, Palakkad

POSSESSION NOTICE (For immovable Property)

Whereas the undersigned being **Authorised Officer of Repco Home Finance Limited** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice dated 31.07.2026** calling upon the **Borrower: Mr.Abdul Nazar A** S/o.Mr.Ahammed Sahib, 527, Kozhiparamu House, Olassery, Kodumbu, Palakkad-678 551, **Also at,** Muhammed Nazar Contracting Est, Riyash, Kingdom of Saudi Arabia, **Also at,** Re.Sy.No.574/10, Kodumbu Village, Palakkad-678 551, **Co-Borrower: Mrs.Rameeza M,** W/o.Mr.Abdul Nazar, 527, Kozhiparamu House, Olassery, Kodumbu, Palakkad-678 551, **Also at,** Re.Sy.No.574/10, Kodumbu Village, Palakkad-678 551, **Guarantor: Mrs.Rajeena M,** D/o.Mr.Mohammed, No.15/216, Mannam, Parakunnam, Palakkad - 678 001, **Also at,** Dhiya beauty Parlour, Parakunnam, Palakkad – 678 001, to repay the amount mentioned in the notice vide Loan Account No. **1511860001013** being ₹ **9,98,207/-** with further interest from 30.07.2026 onwards and other costs thereon within 60 days from the date of receipt of the said notice.

The Borrower, Co-Borrowers and the Guarantor having failed to repay the amount, notice is hereby given to the Borrower, Co-Borrowers, Guarantor and the public in general that the **undersigned has taken possession of the property described herein below** in exercise of powers conferred on him under section 13(4) of the said Act read with rule 9 of the said rules **on this the 24th Day of October 2026.**

The Borrower, Co-Borrowers, Guarantor 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 **Repco Home Finance Limited, Palakkad Branch** vide Loan Account No. 1511860001013 for an amount of ₹ **10,29,479/-** with further interest from 23.10.2026 onwards and other costs thereon.

We draw your attention to Sec 13 (8) of the Securitization Act as per which, no further steps shall be taken for transfer or sale of the secured asset, if the dues of the secured creditor together with all costs, charges and expenses incurred by secured creditor are tendered by you at any time before the date fixed for sale or transfer of the secured asset.

DESCRIPTION OF THE PROPERTY

All that Piece and Parcel of Property having an extent of 0.0121+0.0121 Hector of land and building in Re.Sy.No.574/10, **Palakkad Taluk, Kodumbu Village Palakkad District.** The property situated in the following boundaries, **Property 1:** East : Property of Ramlath, North: Item No.2 of the Property, West: Property of Ramlath, South: Panchayath Road. **Property 2:** East: Kudiyiruppa of Kabeer, West: Ramlath Property, North: Kudiyiruppa of Alavudheen, South: Property of Ramlath and Property No.1.

Date: 24.10.2026 **Authorized Officer, Repco Home Finance Ltd**

SBI

Premises & Estate Department - Local Head Office
16, College Lane, Chennai-600006
Tel: 044 28308401/12/16

SBI invites application/tender for the following works:

1. Application for the selection of Project Management Consultant for Construction of Office & Residential buildings at Stephenson Road, Perambur, Chennai on EPC basis at an estimated cost of ₹ 148 Crores.
2. Tender from contractors for the Heritage restoration works of Chennai Main Branch Building (Grade A) at Rajaji Salai, Chennai at an estimated cost of ₹13.18 Crores.

For further details, log on **https://sbi.bank.in/web/sbi-in-the-news/procurement-news**. Corrigendum, if any, will be published only in website. Last date for submission: **02.12.2026**
Chennai
Date: 28.10.2026 **AGM (P&E)**

इंडियन बैंक Indian Bank — PALA BRANCH

इलाहाबाद ALLAHABAD
Chooranolickal building, Kattakayam Road, Pala, Kottayam -686575, Ph : 0482-2212237, e mail:pala@indianbank.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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 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 (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Indian Bank, **Pala branch**, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **20.11.2026** for recovery of **Rs. 36,07,061/- (Rupees Thirty Six lakhs Seven thousand and Sixty One only)** as on 26/10/2026 with further interest, costs, other charges and expenses thereon from 27.10.2026 due to the Indian Bank, **Pala branch,** Secured Creditor, from **1. Mr. Jacob R V Jose** (Applicant), **2. Mrs. Alphonsa Jose** (Guarantor cum Mortgagor), **3. Mr. Thomas R V Jose** (Guarantor), all residing at : Ramapuram, Vellappad, Pala P.O, Kottayam-686575 **DETAILED DESCRIPTION OF THE PROPERTY**

All part and parcel of property consisiting 3.14 ares of land in Sy No.544/3-5 in Athirampuzha village, Kottayam district owned by Alphonsa Jose. **Boundaries of the property: North:** property of Baby; **South :** Property of Binu; **East :** PWD Road; **West :** Property of K C Abraham. (Prior Encumbrances : NIL as per Bank's Records)

Reserve Price: **Rs.19 Lakhs**	EMD Amount: **Rs.1.90 Lakhs**
Property ID No: IDIBPALJAC01	

Date & Time of E-Auction: 20-11-2026, 11.00 AM to 4.00 PM

Bidders are advised to visit the website (**https://www.ebkray.in**) of our e auction service provider PSB Alliance Pvt. Ltd. to participate in online bid. For Technical Assistance Please call PSB Alliance Pvt. Ltd 8291220220, email id : **support.ebkray @psballiance.com.** and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd and EMD status please contact **support.ebkray@psballiance.com.** For property details and photograph of the property and auction terms and conditions please visit: **https://www.ebkray.in** and for clarifications related to this portal, please contact Helpdesk.8291220220.
Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with **https://www.ebkray.in**

Place : Pala **(Sd/-) Authorised Officer**
Date : 26-10-2026 **Indian Bank**

IndusInd Bank — INDUSIND BANK LTD

Financial Restructuring & Reconstruction Group
Gowrinarayana, 1st Floor, M G Road, Opp Jayalakshmi Silks, Cochin-682 035.

PUBLIC NOTICE FOR E-AUCTION SALE OF SECURED ASSET

Sale of immovable asset under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the Act).

The undersigned in exercise of powers conferred under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 hereby give notice to the public in general and to the Borrower/s and Guarantor/s in particular that the under mentioned property is mortgaged / charged to the secured creditor, being IndusInd Bank Limited, the possession of under mentioned property had been taken by the order of **Honorable CJM, Alappuzha in MC 589/2024** U/s Sec 14 of the Act will be sold by E-Auction as mentioned below for recovery of under mentioned dues and applicable interest, charges and costs etc. as detailed below.
The property described below is being sold on **"As is where is", "As is what is", and "Whatever there is"** under the rule no. 8 & 9 of the Security Interest (Enforcement) Rules (hereinafter referred to as the rules) for the recovery of the dues detailed as under:

Name of the Borrower/ Guarantors	Outstanding Dues	Dates of Possession
1. M/s Jerrin Enterprises, Rep by its Propreitor, Mr.Jaimon T, No. 28/55A, Ground Floor, Paliyath Building, Pandarachira Road, 1 st Cross Road, Kochu Kadavanthara, Kadavanthara P O, 682020. **2. Mr. Jaimon Thomas,** S/o Thomas Meyyanthara, Meyyanthara House, Manappuram P O, Thaikkattussery, Alappuzha – 688526. **3. Mrs. Rani C A,** W/o Jaimon Thomas, Meyyanthara House, Manappuram P O, Thaikkattussery, Alappuzha – 688526.	**Rs. 2,18,10,692.53** (Rupees Two Crore Eighteen Lakh Ten Thousand Six Hundred Ninety- Two and Fifty- Three Paise Only) as on 30.09.2026	**15.01.2025**
Description of the Property	**Reserve Price**	**EMD Amount**
Property No.1 of Mr. Jaimon Thomas, S/o Mr. Thomas, Sale Deed Doc No.684/2003, dated 10.03.2003: All those piece or parcel of land and building having an total extent in **4.05 Ares** in Sy No.32/1B/1 (1.53 Ares) & Sy No.32/1B/2 (2.52 Ares) in Thaicattussery Village, Cherthala Taluk, Alappuzha District and described in the schedule to Sale Deed No. 684/2003 of Panavally Sub Registry Office, all other improvements, all rights, title and interests thereon and **bounded by (As per location sketch):** North : Property of Nanappan, South : Road, East : Property of Padmanabhan, West : Property of Padmanabhan	**Rs. 54,02,000/-** (Rupees Fifty-Four Lakh and Two Thousand Only)	**Rs. 5,40,200/-** (Rupees Five Lakh Forty Thousand and Two Hundred Only)
Property No.2 of Mr. Jaimon Thomas, S/o Mr. Thomas, Release Deed Doc No.235/2011, dated 25.01.2011: Item No. 1 - All those piece or parcel of land having an total extent in **3.44 Ares** in 32/10A4 (1.21 Ares) & 32/10A4/7 (2.23 Ares) in Thaicattussery Village, Cherthala Taluk, Alappuzha District and described in the schedule to Release Deed No. 235/2011 of Panavally Sub Registry Office, all other improvements, all rights, title and interests thereon **bounded by** North : Panchayat Road, South : Property of Purushan & Drainage, East : Property of Sarojini Amma & Paily, West : Panchayat Road. **Item No. 2 -** All those piece or parcel of land having an total extent in **5.66 Ares** in Sy No.31/12B/2 (1.21 Ares) & 32/9 (4.45 Ares) in Thaicattussery Village, Cherthala Taluk, Alappuzha District and described in the schedule to Release Deed No. 235/2011 of Panavally Sub Registry Office, all other improvements, all rights, title and interests thereon **bounded by :** North : Drainage, South : Drainage, East : Property of Sarojini Amma & Kumaran, West : Drainage.	**Rs. 50,60,000/-** (Rupees Fifty-Lakh and Sixty Thousand Only)	**Rs. 5,06,000/-** (Rupees Five Lakh Six Thousand Only)

* All properties together with the buildings and structures constructed / to be constructed thereon and all the fixed and fittings annexed thereto.

Details of Auction:

Inspection of Property : 16.11.2026 between 02:00 PM to 03:00 P.M Last date for bid-submission : 18.11.2026 up to 04:00 PM
Date of E-Auction : 20.11.2026 between 02:00 P.M to 03:00 P.M (with auto extension of 5 minutes each)

For further details, contact: Mr. Jufin George , Mobile No. 9846009461 and Mr. Kamal Mishra, Mobile No.9819820760 **(Authorised Officers)** Email: jufin.george@indusind.com ; mishra.kamal@indusind.com

For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditors Website i.e, **https://www.indusindbank.com**, regarding E-Auction/sale of respective property and other details before submitting their bids for taking part in the E –Auction. Bidders may also visit the website **https://www.bankeauctions.com** or contact service provider as below

Name of Auction Provider	**M/s. C 1 India Private Limited**
Address	**Gulf petro Chem, Building No.301, 1st floor, Udyog vihar, Phase-2, Gurgaon Haryana- 122015.**
Contact Person	**Mr. P. Dharani Krishna, Contact No. +91 9948182222**
Email address	**support@bankeauctions.com**

THIS NOTICE WILL ALSO BE SERVED AS STATUTORY 15 DAYS NOTICE TO BORROWER/ GUARANTORS/ MORTGAGORS UNDER SARFAESI ACT AND RULES MADE THEREUNDER.

Place: Cochin, Date : 26-10-2026 **Sd/- Authorised Officer, IndusInd Bank Ltd**

Karnataka Bank Ltd.

Your Family Bank, Across India

Asset Recovery Management Branch, 3rd Floor, Karnataka Bank Building, Kodialbail, Mangaluru-575003
Phone : 0824-2422811 (Gen)/2427811 (CM)
E-Mail : mlr.arm@ktk.bank.in
Website : https://karnatakabank.bank.in
CIN : L85110KA1924PLC001128

SALE NOTICE OF IMMOVABLE PROPERTY

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) / Rule 9(1) of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and to the Borrower(s)/Mortgagor(s)/Guarantor(s) in particular that the below described immovable properties mortgaged/charged to the Secured Creditor, the **Constructive Possession** of which has been taken by the Authorised Officer of Karnataka Bank Ltd, the Secured Creditor on **13.12.2022** will be sold on **"As is Where is", "As is What is" and "Whatever there is"** basis on **16.11.2026** at the below mentioned timings for recovery of dues with further interest and cost thereon due to the Karnataka Bank Ltd. The details of Reserve Price and the Earnest Money Deposit are as under & the Earnest Money Deposit shall be deposited on or before **13-11-2026 at 4:00 P.M.** through online payment to the Account No. details of which are given below or by way of DD favouring Karnataka Bank Ltd.

Branch: THIRUVALLA, Name & Address of the Borrowers/Mortgagors/Co-obligants/ Guarantors: (1) Mr. Vikraman. P.R, S/o.Ramachandran, **(2). Mrs.Bindumol.P.R,** W/o. Mr.Vikraman P.R. **No.1 & 2 are addressed at** "Pulimoottil House" Manjadi P. O, Meenthalakkara, Thiruvalla- 689 105, Keralam State

Loan Details, Account No., Present Balance O/S: Rs.10,62,777.92 (Rupees Ten Lakhs Sixty Two Thousand Seven Hundred Seventy Seven and Paise Ninety Two only) under **PS Term Loan Account No.7637001800134901** along with future interest from **27.10.2026** plus costs.

Description of the Immovable Properties, Reserve Price, Earnest Money Deposit: Description of the Immovable Property

All that part piece and parcel of Land property measuring 5 Cents and Residential house constructed thereon with built up area of 645.96 Sq.Ft in Re.Sy.No.628/11-1, bearing Door No.XI/164(2) at Pulimoottil House, Manjadi PO, Kuttappuzha Village, Meenthalakkara Jn, Thiruvalla Taluk, Pathanamthitta District, Keralam State belonging to **Mr.Vikraman.P.R.**
Boundaries of the property as per Sale Deed/Actuals, East: Property of Modiyil Rajmohan, **West:** Property of Vijayan Pulimoottil House, **North:** Road, **South:** Property of Mercy Alex.
Reserve Price/Upset Price: Rs.14,37,000/-
Earnest Price to be Deposited / Tendered (EMD): Rs. 1,43,700/-
Incremental Bid Amount: Rs. 10,000/-
Time of Auction: 10:20 AM to 10:40 AM
* Properties will not be sold below Reserve Price/Upset Price.

Details of Remitting EMD: A/c No. 7633500300002401, IFSC code: KARB0000763, Karnataka Bank Ltd, Thiruvalla Branch. For further details please contact Branch Phone No.: 0469-2700424 (Gen), Mobile No. 9745100424 (BM) / 9446300424 (ABM) during office hours on any working day.

(The borrower's/mortgagor's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured asset)
(This Notice shall also serve as Notice under Sub Rule (6) of Rule 8/Sub Rule (1) of Rule 9 of Security Interest Enforcement Rules-2002 to the Borrower/Guarantors) For detailed terms and conditions of sale, please refer to link in Karnataka Bank's Website i.e. https://karnatakabank.bank.in under the head "Regulatory & Other Auction Notices" or E-auction service provider's website: www.auctionbazaar.com
The E-auction will be conducted through portal **www.auctionbazaar.com** on **16.11.2026** at the above mentioned timings with unlimited extension of 05 minutes. The intending bidder is required to register their name at **www.auctionbazaar.com** and get the user id and password free of cost and get online training on E-auction (tentatively on 15.11.2026) from **M/s ARCA EMART PVT LTD** [Known by their website **www.auctionbazaar.com**), **Helpline: Mobile No: 8885035382, Contact Person: Mr.Bhaskar Naidu E-mail: ktkb@auctionbazaar.com/ contact@auctionbazaar.com and disposal.karnataka@auctionbazaar.com.**

Place: Mangaluru **(Sd/-) Chief Manager & Authorised Officer,**
Date: 22-10-2026 **Karnataka Bank Ltd**

Federal Bank

LCRD/Mavelikkara Division, Building No. 35/716, Parayil Complex, 1st Floor, Railway Junction, K P Road, Kayamkulam, Alappuzha-690 502, PH:0479 2440040, Email ID: mvklcrd@federal.bank.in
Website: https://www.federal.bank.in/ CIN: L65191KL1931PLC000368

MVKLCRD/APYY/APYC/4778/2026-27 **DEMAND NOTICE** **Dated: 16/10/2026**

1. Smt. Premalatha Chandran Nair, D/o. Chandran Nair, Chandrakantha (H), Pathirappally P O, Pathirappally, Alappuzha, Kerala - 688521, **2. Shri. Midhun Raj,** S/o. Rajashekharan Nair, Chandrakantha (H), Pathirappally P O, Alappuzha, Kerala-688521, **3. Shri. Hari Kumar K P,** S/o, Krishna Pillai, National Excellency 13th Floor No 13H, Harinandanam, Kalavathu Road, Palarivattom, Ernakulam, Kerala -682025, **4. Smt. Sree Priya,** W/o. Midhun Raj, Chandrakantha (H), Pathirappally PO, Pathirappally, Alappuzha, Kerala - 688521, **5. Shri. Nandhu Raj,** S/o. Premalatha Chandran Nair, Chandrakantha (H), Pathirappally PO, Pathirappally, Alappuzha, Kerala - 688521.

Notice issued under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as Act)

The 1 to 5 of you above as Principal borrower/co-obligant/guarantor/mortgagor availed **EI -FED Prathyasa Loan with number 22826600001178** of **Rs.5,00,000/-** (Rupees Five Lakhs only) on **30/07/2024** from The Federal Bank Limited a company registered under the Companies Act 2013 having registered office at Aluva (hereinafter referred to as the bank) through its **Branch at Alapuzha/Thathampally** after executing necessary security agreements/loan documents in favour of the Bank.
Towards the security of the aforesaid credit facility availed from the Bank, the following you have created security interest in favour of the Bank by way of mortgage in respect of the following immovable property.

DESCRIPTION OF MORTGAGED IMMOVABLE PROPERTY

All the piece and parcel of the land measuring **1.62 Ares** together with building and all other improvements thereon comprised in Re-Sy. No. 266/8/2 (Old Sy. No. 9/6), Block No. 35, of **Thannermukkom South Village**, Cherthala Taluk, Alappuzha District, Kerala State. **BOUNDED ON**: East by: Properties of Premalatha, Midhun Raj and Nandhu Raj, West by: Property of Prakashan, North by: Property of Maniyan and South by: Panchayath Road. [Limit charged to 22826600001178, Mortgaged by 1st, 2nd and 5th of you above]

The aforesaid mortgaged security property is hereinafter referred to as 'secured asset'. You have defaulted repayment of the above-secured debt in violation of the agreed terms and the account became Non Performing Asset as on **28.08.2026**, as per the guideline of RBI. The undersigned being Authorised Officer of the Federal Bank Ltd. hereby informs you that a sum of **Rs.4,22,198.00** (Rupees Four lakhs Twenty Two thousand One hundred Ninety Eight only) is due from you jointly and severally as on **06/10/2026** under your **EI -FED Prathyasa Loan with number 22826600001178** maintained with **Alapuzha/Thathampally** of the Bank.
As such, the Bank as a secured creditor as envisaged under section 2(zd) of the Act hereby call upon you, as contemplated under Sec.13 (2) of the said Act, to pay the said amount with further interest **@ 13.80%** per annum with monthly rests along with **4%** as penal charges from **30/09/2026** from you jointly and severally, till the date of payment and costs within 60 days from the date of this notice, failing which the Bank as a secured creditor shall be constrained, without prejudice to any of its other rights and remedies, to take, without any further notice, the following recourse measures prescribed under section 13(4) of the Act against you.
1. To take possession of the secured assets described above and transfer the said assets by way of lease, assignment or sale for realizing the dues.
2. To take over the management of the secured assets and transfer them by way of lease, assignment or sale for realizing the dues.
3. To appoint any person to manage the secured assets the possession of which has been taken over by the bank.
4. To require at any time by notice in writing, to any person who has acquired any of the secured assets from you and from whom any money is due or may become due to you, to pay to the bank.

You are also put on notice that as per section 13(13) of the Act, you shall not after receipt of this notice transfer by way of sale, lease or otherwise any of the secured assets referred to in this notice in any manner whatsoever to the prejudice of the interest of the bank without its prior written consent.
You are also put on notice that Section 13(6) of the Act empowers the bank to give a valid title to the transferee all rights in, or in relation to, the secured asset transferred as if the transfer had been made by the owner of such secured asset. Please be informed that in the event of your failure to discharge your liability in full within 60 days from the date of this notice and the bank initiates remedial actions under the provisions of the Act, you shall further be liable to pay to the bank all cost, charges and expenses incurred in that connection. Your attention is also invited to the provisions of section 13 (8) of the Act, in respect of time available, to redeem the secured assets (security properties). In case the dues are not fully satisfied with the sale proceeds of the secured assets, the bank shall proceed against you for the recovery of the balance amount personally. ***[Further to the above, 4th of you as principal borrower availed Federal Prathyasa loan for an amount of Rs.2,00,000/- from Alapuzha/Thathampally branch of the Bank, creating security interest in respect of immovable security property incorporated herein above. Bank has already initiated SARFAESI action in this account.]*** This notice is issued without prejudice to the other rights and remedies available to the bank for recovering its dues.

(Sd/-) For The Federal Bank Ltd.
Dated this the day 16th of October 2026 **Authorised Officer under SARFAESI Act**