KOCHI
businessline.
SATURDAY - NOVEMBER 21 - 2026

Pent-up demand for 10,000 hospital beds in Keralam, say experts

Our Bureau
Kochi

Despite Keralam's acclaimed performance in the health sector, experts see a pent-up demand for an additional 10,000 hospital beds.

Experts at the CII Global Ayurveda Summit and Expo & Kerala Health Tourism 2026 said there was much scope for the State to significantly improve its health infrastructure and earnings.

In the backdrop of a latent rise in demand for medical care, particularly post-Covid pandemic, the time is ripe for Keralam to not only expand its supply infrastructure but also tap the vast potential in the medical tourism segment.

TECH RISE

Inaugurating the summit, Additional Chief Secretary APM Mohammed Hanish, said the rapid rise of technology in recent years called for a marriage between technology and our traditions in the medical sector, particularly Ayurveda.

"The sector is increasingly becoming technology and quality human resource-driven, and this calls for qualified practitioners and scientific evidence-based treatment", he said.

Joseph M Kallivayalil, Chairman, CII Kerala State Council said there was a lot more that Keralam can do to attract a bigger chunk of international medical tourists visiting the country.

Saji Kumar, Co-chairman, CII National Ayush Committee pointed out that the Ayurveda medical sector ought to give emphasis to the five pillars of evidence-based trust, integration with global standards, accessibility and affordability through insurance, global acceptance and organisational excellence.

AYURVEDA SECTOR

Professor Rabinarayan Acharya, Director General, Central Council for Research in Ayurvedic Sciences called for a strong research orientation and scientific validation was the way forward for the Ayurveda sector, and that there was a need to counter misinformation about Ayurveda on social media.

Giridhar J Gyani, Director General of the Association of Healthcare Providers India (AHPI) said Keralam met the WHO requirement of three beds per 1,000 population. This, he pointed out, was in striking contrast to 0.3 beds for the same number of people in Bihar. On a national scale, he said there were only about 2.1 million beds, that had to be doubled to meet WHO requirements.

HEALTHCARE SECTOR

Explaining the vast scope of the medical tourism industry, he said India accounted for $8.5 billion in 2025, and had strong potential to earn much more. Air connectivity played an important role in this aspect, he said. Commenting on the state of affairs in the country's healthcare sector, he said demand far outpaced supply, which was seen as one of the reasons for the quality of medical services remaining low. He said India could learn from Thailand, which gave equal importance to clinical excellence and patient services. P V Louis, Chairman, CII Health Tourism 2026 said Kerala's healthcare professionals had an international reputation and that the State should leverage and propagate it, just as its tourism offerings.

KSUM start-up All In Zone launches Cally360 intercom platform

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All In Zone Private Ltd, a Kerala Startup Mission (KSUM) Unique ID startup, has launched Cally360, a cloud-based digital intercom platform aimed at making communication with website visitors simpler and more efficient. The platform can eliminate conventional contact forms, chatbots and complex hardware-based intercom wiring currently used to explore new business opportunities from website visits, said Nithin Pathrose, Founder of All In Zone that works in big data processing and information technology. Cally360 enables audio and video calls and encrypted real-time chat directly through a web browser, he said.

BANK OF INDIA, MANNOOR BRANCH

बैंक ऑफ़ इंडिया Bank of India BOI Relationship beyond banking

Keezhillam P O, Mannoor, Ernakulam - 683 541
Ph No: 0484-2651492, 0484-2653043
Email: Mannoor.Ernakulam@bankofindia.bank.in

POSSESSION NOTICE

Notice under Rule 8 (1) of the Security Interest (Enforcement) Rules 2002

Whereas the undersigned being the Authorised Officer of Bank of India, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under Section 13(12), read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **24.07.2026** calling upon the borrowers **1) Mrs. Vanaja Mathew**, **2) Mr. Shelbin John Mathew**, both having address at: Kodiyattil House, Rayamangalam, Keezhillam -683541 to repay the amount mentioned in the notice being **Rs. 14,02,500.96 (Rupees Fourteen Lakhs Two Thousand Five Hundred and Ninety Six Paisa)** [Contractual dues up to 24.07.2026] plus interest @ 10.05% p.a with compounded monthly rests from 25.07.2026 within 60 (sixty) days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower/guarantor and the public in general that the undersigned has taken actual possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this **20th day of November 2026**.

The borrower/guarantor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Bank of India for an amount of **Rs. 14,02,500.96 (Rupees Fourteen Lakhs Two Thousand Five Hundred and Ninety Six Paisa)** [Contractual dues up to 24.07.2026] plus interest @ 10.05% p.a compounded with monthly rests thereon.

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. Amount paid if any after issuance of Demand Notice under SARFAESI Act, would be reckoned for ascertaining the dues payable at the time of realization/settlement

DESCRIPTION OF THE IMMOVABLE PROPERTY

Equitable Mortgage of Land situated at Sy No 528/2, Rayamangalam Village, Kunnathunadu Taluk, Ernakulam District having an extent of 193.401 cents (78.30 ares) owned by Mrs. Vanaja Mathew. **Boundaries: East:** Property of Yohannan and Mathew; **North:** Property of Vanaja and Mariyam; **West:** Road; **South:** Property of Shelbin

Date : 20-11-2026,
Place : Mannoor.

Sd/- Chief Manager & Authorised Officer,
Bank of India, Ernakulam Zone.

HDFC BANK LIMITED

HDFC BANK

Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013
Branch: HDFC Bank Ltd, Tagore Theatre Road, P.B No.2288,Vazhuthacaud, Thiruvananthapuram-695010
Tel: 0471-6170373/6170372, CIN L65920MH1994PLC080618 Website: www.hdfcbank.com

POSSESSION NOTICE

Whereas the Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) **(HDFC),** under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("said Act") and in exercise of powers conferred under Section13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realisation.

Sl. No	Name of Borrower (s)	Outstanding Dues	Date of Demand Notice / Date of Possession	Description of Immovable Property (ies) / Secured Asset (s)
1	**Mrs. Preethi Ramanan** Krishna Kripa, S N Puram PO, Mararikkulam North, Alappuzha – 688582.	*** Rs. 30,25,140/- (Rupees Thirty Lakhs Twenty Five Thousand One Hundred and Forty only) as on 30/04/2026**	**10/06/2026** Date of Possession **18/11/2026**	**All that piece and parcel of land admeasuring an extent of 05.31 Ares (531 Sq.M.) of property comprised in Re-Survey No.272/9, Old Survey No.249/10/2 of Kanjikuzhi Village, Cherthala Taluk, Alappuzha District with the building situated therein Bounded as per location West: Properties of Vijayan and Sarasamma, North: Property of Remanan, South: Panchayath Road and Property of Sarasamma, East: Property of Pazhani.**
2	**Mr. Mani** Bethel Cottage, Kidangannur P O, Kurichimuttom, Erumakkad, Pathanamthitta – 689532	*** Rs. 22,13,440/- (Rupees Twenty Two Lakh Thirteen Thousand Four Hundred Forty Only) as on 31/12/2025**	Date of Demand Notice **27/01/2026** Date of Possession **18/11/2026**	**All that piece and parcel of land admeasuring an extent of 04.86 Ares (486 Sq.M.) comprised in Re-Sy No.440/30/2/1, Old Sy No.210/1/A/2 of Kidangannoor Village, Kozhencheri Taluk, Pathanamthitta District alongwith the building situated therein Bounded on the West: Panchayath Road, North :Property of Prinson,Celin Prinson,South :Property of Anilkumar K G,Sheela Paul,East : Kalayil Vaka Property.**
3	**Mrs. Rajeena M &** **Mr. Nizarudeen A R** Nazim Manzil, Vanda, Kallingal Nedumangadu, Trivandrum - 695541	*** Rs. 17,28,085/- (Rupees Seventeen Lakh Twenty Eight Thousand Eighty Five Only) as on 30/04/2025.**	Date of Demand Notice **02/03/2026** Date of Possession **18/11/2026**	**All that piece and parcel of land admeasuring an extent of 06.73 Ares (673 Sq.M.) of property comprised in Re-Sy No. 230 /13-1, Old Sy No. 583 / 7A of Panthalam Village, Adoor Taluk, Pathanamthitta District with the building situated therein Bounded on the (as per location) West: Property of Kuttan, North: Property of Rajan, South: Property of Niyas, East: Pathway.**
4	**Mr. Vineesh Krishnan &** **Mrs. Vijayamma P S** 519/A, Vijaya Bhavan, Thuvayoor North, Erathu, Adoor Pathanamthitta - 691551	*** Rs. 22,26,490/- (Rupees Twenty Two Lakh Twenty Six Thousand Four Hundred and Ninety Only) due as on 28/02/2026**	Date of Demand Notice **01/04/2026** Date of Possession **18/11/2026**	**All that piece and parcel of land admeasuring an extent of 05.00 Ares(500 Sq.M.) of property comprised in Re-Survey No.503/7-1, Old Survey No.811/9 of Erathu Village, Adoor Taluk, Pathanamthitta District with the building situated therein Bounded on the West: Property of Anil, North: Property of Vijayan, South: Panchayath Road, East: Property of Sudheer Nair.**
5	**Mr. Deepu Mon Priya Dinesan** Pallinilkkunnathil, Seethathodu, Chittar P O, Pathanamthitta – 689663	*** Rs. 13,02,069 (Rupees Thirteen Lakhs Two Thousand and Sixty Nine only) due as on 30/04/2026**	Date of Demand Notice **10/06/2026** Date of Possession **18/11/2026**	**All that piece and parcel of land admeasuring an extent of 03.03 Ares (303Sq.M.) of property comprised in Re-Survey No.511/18-3-7, Old Survey No.R.587/3/B and R.587/3/B/2 of Mylapra Village, Kozhenchery Taluk, Pathanamthitta District with the building situated therein Bounded on the West:12-meter width private pathway, North: Property sold to Aparna Raj by me, South: Property of Krishnan Kutty, Arunalayam, East: Properties of Kaithon, Annamma and Reji.**
6	**Mr. Anil Kumar N** Kulanjikumpil House, Pandalam, Kurampala, Pathanamthitta – 689501	*** Rs. 20,20,632/- (Rupees Twenty Lakh Twenty Thousand Six Hundred and Thirty Two only) as on 31-12-2025**	Date of Demand Notice **27/01/2026** Date of Possession **18/11/2026**	**All that piece and parcel of land admeasuring an extent of 06.20 Ares (620 Sq.M.) comprised in Re-Sy No.481/2-1, Old Sy No.145/9 of Koorambala Village, Adoor Taluk, Pathanamthitta District alongwith the building situated therein Bounded on the West : Panchayath Road, North : Mukulampurathu vaka Property, South : Kurumbelil Property, East :Thachrudayyathu Purayidom.**
7	**Mr. K K Viswambharan** Lekshmi Vilasam, Kurampala South PO, Pandalam Kurampala, Pathanamthitta – 689501	*** Rs. 15,34,015/- (Rupees Fifteen Lakhs Thirty Four Thousand and Fifteen only) as on 31/12/2025**	Date of Demand Notice **27/01/2026** Date of Possession **18/11/2026**	**All that piece and parcel of land admeasuring an extent of 07.30 Ares (730 Sq.M.) comprised in Re-Sy No.397/4 of Kurampala Village, Adoor Taluk, Pathanamthitta District with the building situated therein Bounded on the (As per location) North: Property of Soman, South: Property of Haridasan, East: Property of Suku West: Pathway.**
8	**Mr. Biju K** Kunnathu Veedu, Elamannur, Maroor P O, Enadimangalam, Pathanamthitta – 691524	*** Rs. 20,24,572/- (Rupees Twenty Lakhs Twenty Four Thousand Five Hundred and Seventy Two only) as on 28/02/2026**	Date of Demand Notice **01/04/2026** Date of Possession **18/11/2026**	**All that piece and parcel of land admeasuring an extent of 4.85 Ares (485 Sq.M.) of property comprised in Re-Survey No. 288/1-8, Old Survey No.457/208.1A, 457/214, 457/214-8, 457/214-149, 457/212B3 of Enadimangalam Village, Adoor Taluk, Pathanamthitta District with the building situated therein Bounded on the West: Panchayath Road, North: Property of M G Varghese, South: Property of M G Varghese, East: Property of Thomas Kutty.**
9	**Mrs. Neethu P G,** **Mr. K Pradeesh &** **Mrs. Leelamaniamma** Udayanmuruppel, Kodumon East P O, Kodumon, Edappura, Pathanamthitta- 691555	*** Rs. 26,79,161/- (Rupees Twenty Six Lakhs Seventy Nine Thousand One Hundred and Sixty One only) as on 31/03/2026**	Date of Demand Notice **16/04/2026** Date of Possession **18/11/2026**	**All that piece and parcel of land admeasuring an extent of 06.07 Ares (607 Sq.M.) of property comprised in Re-Survey No.386/2-2, Old Survey No.434/1/58, 434/1/41 of Kodumon Village, Adoor Taluk, Pathanamthitta District with the building situated therein Bounded on the West: Schedule 1 property, North: Panchayath Road, South: Canal Area, East:Pathway**
10	**Mrs. Bini R** Parayirikkunnathil, Mezhuveli P O, Pathanamthitta – 689507	*** Rs. 13,26,147/- (Rupees Thirteen Lakhs Twenty Six Thousand One Hundred and Forty Seven only) as on 31/12/2025**	Date of Demand Notice **27/01/2026** Date of Possession **18/11/2026**	**All that piece and parcel of land admeasuring an extent of 01.21 Ares (121 Sq.M.) comprised in Re-Sy No.155/48, old Sy No.474/3 C, of Pramadam Village, Konni Taluka, Pathanamthitta District alongwith the building situated therein Bounded on the East:Your property, North: Property of Sreedharan Vattapparakuzhy, West: Nadavazhi, South: Panchayath Road.**
11	**Mrs. Rincy Cherian** Muthiraparampil, Kurichy P O, Kottayam – 689548.	*** Rs. 24,40,338/- (Rupees Twenty Four Lakhs Forty Thousand Three Hundred and Thirty Eight only) as on 30/04/2026**	Date of Demand Notice **10/06/2026** Date of Possession **18/11/2026**	**All that piece and parcel of land admeasuring an extent of 02.02 Ares (202 Sq.M.) comprised in Re-Sy No.73/1-4, Old Sy. 204/3B, 204/3A, 204/3A/2 of Mallappuzhasseri Village, Kozhencheri Taluk, Pathanamthitta District alongwith the building situated therein Bounded on the West: Property of Konnappozhil Chellappanachari, North: Panchayath Road, South: Property of Madambil M V Ciril, Sheela Paul, East: Property of Madambil M V Ciril, Sheela Paul.**

*with further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realisation.

However, since the borrower/s mentioned hereinabove have failed to repay the amounts due,notice is hereby given to the borrower/s mentioned hereinabove in particular and to the public in general that the Authorised Officer/s of HDFC have taken **Symbolic Possession** of the immovable property (ies) / secured asset(s) described herein above in exercise of powers conferred on him/them under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.

The borrower(s) mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid Immovable Property(ies) / Secured Asset(s) and any dealings with the said Immovable Property (ies) / Secured Asset(s) will be subject to the mortgage of HDFC.

Borrower(s) attention are invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured asset/s.

Copies of the Panchanama drawn and Inventory made are available with the undersigned, and the said Borrower(s) are requested to collect the respective copy from the undersigned on any working day during normal office hours.

Date: 20/11/2026
Place: Thiruvananthapuram

HDFC Bank Ltd
Authorised Officer

STATE BANK OF INDIA

SBI

STRESSED ASSETS RECOVERY BRANCH, KOZHIKODE
1st Floor, Ladder Links, Near Apsara Theatre,
Railway Link Road, Chalappuram P O, Kozhikode-673002
Mob - 9188901916, 9188901924, E Mail: sbi.70683@sbi.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of State Bank of India being the Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis on **09-12-2026** for recovery of respective dues with future interest and costs to the State Bank of India, SARB Kozhikode as mentioned below.

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

Name & Address of the Borrower/Guarantor: **Mr. Jayan V T** S/o Thankappan, Vattaparambil House, Alathur Colony, Anandapuram PO, Nellayi, Thrissur-680305

Recovery Amount: **Rs. 46,11,474/- (Rupees Forty Six Lakhs Eleven Thousand Four Hundred and Seventy four only)** as on 16.11.2026 with future interest and costs

DESCRIPTION OF PROPERTY: All that part and parcel of the property admeasuring in 5.26 Ares (13 Cents) of land in Sy. No.75/1 in Thrikkur Village, Mukundapuram Taluk with in the Registration Sub District Nellayi of Thrissur District, standing in the name of Mr. Jayan V T vide Registered Sale Deed No. 2646/1/2016 dated 03.10.2016 at Nellayi SRO, with all improvements, structures and easements attached thereto. **Present common boundaries: East:** Panchayath Road; **West:** Property of Poolakkal Unnikrishnan; **North:** Property of Padinjarethala Sheejan; **South:** Private pathway.

Reserve Price: **Rs. 23,40,000/-**	EMD: **Rs. 2,34,000/-**

Encumbrances-Nil to the knowledge of the bank. However, Intending bidders may satisfy themselves by making independent enquiries and inspection of the property. No conditional bid will be accepted.

Auction will be conducted online through Bank's approved service provider at the web portal **https://baanknet.com** on **09-12-2026 between 11.00 A.M to 4.00 P.M** with unlimited extensions of 5 minutes if bidding continues till the sale is concluded. Bid increment amount is **Rs.10,000/-.** For detailed terms and conditions of the sale please refer to the link provided in web portal of State Bank of India, the secured creditor **"https://sbi.co.in".** Details also available at **"https://baanknet.com"**

Place : Kozhikode
Date : 16-11-2026

(Sd/-) Chief Manager & Authorised Officer
State Bank of India

AXIS BANK LIMITED

AXIS BANK

Registered Office: "TRISHUL", Opp Samartheswar Temple, Near Law Garden, Ellisbridge, Ahmedabad-380 006, Retail Assets Center: Axis Bank Ltd, 5th Floor, Chicago Plaza, Rajaji Road, Eranakulam-682035

POSSESSION NOTICE RULE 8(1) (For immovable property)

Whereas, the Authorized Officer of Axis Bank Ltd. under the Securitization, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) rules 2002, issued demand notice upon the borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The Borrowers/Mortgagors/Guarantor having failed to repay the amount, notice is hereby given to the borrower 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 the below-mentioned dates.

The Borrowers/Mortgagors/Guarantor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Axis Bank Ltd.

The Borrower's/Mortgagors/Guarantors 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 assets.

Sr.No.	Name of Borrower/Mortgagors	Date of Demand Notice
1	**1. Mr. Sunildas C S,** Chorekkattuvalappil House, Varadiam, Avanoor P O, Thrissur Thrissur-680541 **2. Mrs. Dhanya N V**, Nanathuparambil House Kuttur P O, Kuttur, Thrissur-680013 Also At: Chorekkattuvalappil House, Varadiam, Avanoor P O, Thrissur-680541	**Date of Possession** **Due Amount (in Rs.)** **25-03-2026** **16-11-2026** **Rs. 60,10,502/- (Rupees Sixty Lakh Ten Thousand Five Hundred and Two Only)**

Schedule of the Immovable Property: All that piece and parcel of land with all other improvements therein having an extent of 6.07 Ares lies in Sy. No. 808/PT 1-4 situated at Lokamaleswaram Village, Kodungallur Taluk, Kodungallur Sub District, Thrissur District and all other appurtenances/structures and rights thereto more fully described under Schedule of the Sale Deed No .2340 / 2019 of Kodungallur SRO. **Boundaries: East:** Property of Raman Kutty; **North:** Property of Venugopalan and Merry; **West:** Muncipal Road; **South:** Property of Shobhana.

Sr.No.	Name of Borrower/Mortgagors	Date of Demand Notice
2	**1. Mrs. Faseela Aboobackar,** Raruvalappil House, Purangu, Kanjiramukku Marancherry, Malapuram 679 584 **2.Mr Aboobackar,** Raruvalappil House, Purangu, Kanjiramukku Marancherry, Malapuram 679 584	**Date of Possession** **Due Amount (in Rs.)** **17.07.2026** **19-11-2026** **Rs.36,68,883/- (Rupees Thirty Six Lakh Sixty Eight Thousand Eight Hundred and Eighty Three Only)**

Schedule of the Immovable Property: All that piece and parcel of land with building all other improvements therein having an extent of 4.86 Ares comprised in Old Survey No. 52/6 situated at Marancherry Village, Ponnani Taluk, Malapuram District and all other appurtenances and rights thereto morefully described under Sale Deed No. 4473/2017 executed in favour of Aboobackar. **Boundaries: East :** Balance Property; **North :** Edavazhi and property of Sheheer, Anwar, Habeebudheen,Sereena; **West :** Property of Sefiya and ors; **South :** Road having 10 feet width

Sr.No.	Name of Borrower/Mortgagors	Date of Demand Notice
3	**1.Mr. Jacob Mathew,** Nayathu Parambil, Athirampuzha, Amalagiri, Kottayam 686 561, **2.Mrs.Lisamma Jacob,** Nayathu Parambil, Athirampuzha, Amalagiri, Kottayam 686 561	**Date of Possession** **Due Amount (in Rs.)** **07.07.2026** **19-11-2026** **Rs. 52,88,661/- (Rupees Fifty Two Lakh Eighty Eight Thousand Six Hundred and Sixty One Only)**

Schedule of the Immovable Property: All that piece and parcel of land with Building therein having an extent of 20.23 Ares comprised in Re Survey No. 2/4, Block No 26, Sy No 956/9,956/8,956/7.957/1 situated at Perumbayikattu Village , Kottayam Taluk, Kottayam District and all other appurtenances and rights thereto morefully described in the deed executed in favour of Jacob Mathew. **Boundaries: East :** Property of Kalapurackal Joseph; **North:** Road; **West :** Property belongs to Housing Board; **South :** Property of Kurian

Sr.No.	Name of Borrower/Mortgagors	Date of Demand Notice
4	**1.Mrs. Sajeena K M,** D/o K R Majeed **2. Mr. Mujeeb,** S/o Abdul Sathar both residingat: Mundackal House, Thodupuzha East Kaithakodu, Kumbankallu, Idukki- 685585	**Date of Possession** **Due Amount (in Rs.)** **07-07-2026** **19-11-2026** **Rs. 19,61,983/- (Rupees Nineteen Lakhs Sixty One Thousand Nine Hundred and Eighty Three Only)**

Schedule of the Immovable Property: All piece and parcel of land with all other improvements /building /appurtenances therein having an extent of 01.33 Ares in Old Survey No. 1394/1/65 Karikode Village situated at Thodupuzha Taluk, Karikode Sub District, and Idukki District and all other appurtenances and rights thereto more fully described under Sale Deed of Karikode SRO in favor of MRS. SAJEENA K M and MR.MUJEEB.**Boundaries** : **East :** Property of Sudheesh; **North :** Municipal Road, **West :** Property of Puthiyakunnel; **South :** Property of Sudheesh.

Place: Kochi, Date: 19-11-2026

(Sd/-) Authorised Officer, Axis Bank Ltd.

STATE BANK OF INDIA

SBI

STRESSED ASSETS RECOVERY BRANCH, LMS Compound,
Opp. Museum West Gate, Vikas Bhavan P.O., Thiruvananthapuram-695033
Ph: 0471-2318096, 2317095, e-mail: sbi.10058@sbi.co.in

SALE NOTICE FOR SALE OF MOVABLE PROPERTIES

Appendix-IV-A [See Proviso to Rule 6 (2)]

E-Auction Sale Notice for Sale of movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with proviso to Rule 6(2) 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 **movable properties hypothecated/charged** to the Secured Creditor, the **physical possession** of which has been taken by the **Authorised Officer of State Bank of India,** (Secured Creditor), will be sold on **"As is where is", "As is what is", and "Whatever there is" on 14.12.2026** for recovery of the amount mentioned below as on date due to the **State Bank of India,** (Secured Creditor) from the below mentioned borrowers. **The Reserve Price and the Earnest Money Deposit** are mentioned hereunder.

Name & Address of the Borrowers/ Guarantors: Mr. Sreejith Unni, T.C. 10/764, Sree Soutam, Menamkulam, Chittattumukku P.O., Thiruvananthapuram - 695301, also at Sreelayam House, Udayamperoor, Manakunnam, Ernakulam - 682307

Due Amount : Rs.9,37,022/- as on 19.11.2026 + interest, expenses & Costs

DESCRIPTION OF MOVABLE ASSETS : Model: Honda Amaze MMC 1.2 VX CVT (I-VTEC), Registration No. KL-22-R-0699, Engine No. L12B47545823, Chassis No. MAKDF568JN4313954, Registered Owner: **Mr. Sreejith Unni.**

Reserve Price:Rs.4,30,000/- plus applicable GST	EMD:Rs.43,000/-	Bid Increment: Rs.5,000/-

Inspection of properties : Any working day with prior appointment, Time of Inspection : Between 11 a.m to 3.00 p.m

Date & time of e-Auction : 14.12.2026 between 11.00 AM to 4.00 PM

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

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

Date : 19.11.2026
Place : Thiruvananthapuram

(Sd/-) (Authorised Officer), State Bank of India, SARB, Trivandrum

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STATE BANK OF INDIA

SBI

STRESSED ASSETS RECOVERY BRANCH, LMS Compound,
Opp. Museum West Gate, Vikas Bhavan P.O., Thiruvananthapuram-695033
Ph: 0471-2318096, 2317095, e-mail: sbi.10058@sbi.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules 2002

Appendix-IV-A [See Proviso to Rule 8 (6)]

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the **State Bank of India** (secured Creditor) the **physical possession** of which has been taken by the **Authorised Officer** of **State Bank of India,** (secured Creditor) will be sold on **"As is where is", "As is what is" and "Whatever there is"** basis on **17.12.2026** for recovery of respective dues with future interest and costs to the **State Bank of India** (secured Creditor) as mentioned below.

NAME & ADDRESS OF THE BORROWERS/ GUARANTORS: M/s. S&S Paints & Hardware Proprietor (Shri. Sulaiman M), PP 10/788, Karette PO, Vamanapuram, Thiruvananthapuram - 695606, **Shri. Sulaiman M, Shri. Muhammed Musthafa, Smt. Khadeeja Beevi,** all residing at House No 111/072, Charuvila House, Alayakonam, Pulimath P.O, Thiruvananthapuram - 695 612

Due Amount : Rs.53,92,201/- as on 19.11.2026 + interest, expenses & Co

DESCRIPTION OF IMMOVABLE PROPERTY

All that part and parcel of the property consisting of **4.46 Ares** (2.02 ares of land and residential building in Sy. No. 56/5 and 2.44 Ares in Sy. No. 56/5-1) of **Pulimath Village**, Chirayinkeezhu Taluk obtained by **Mr. Sulaiman and Mrs. Khadeeja Beevi** vide Settlement Deed No. 3222/99 dated 05.11.1999 of SRO Kilimanoor. **BOUNDARIES as per Location Sketch:** North : Road, South : Properties of Ayyappan & Gomathy Amma, East : Road & Property of Gomathy Amma, West : Property of Jansa Beevi.

Reserve Price : Rs.16,22,000/-	EMD: Rs.1,62,200/-	Bid Increment : Rs.10,000/-

Inspection of properties : Any working day with prior appointment, Time of Inspection : Between 11 a.m to 3.00 p.m

Date & time of e-Auction : 17.12.2026 between 11.00 AM to 4.00 PM

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

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

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

Date : 19.11.2026
Place : Thiruvananthapuram

(Sd/-) (Authorised Officer), State Bank of India,SARB, Trivandrum

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THE FEDERAL BANK LIMITED

REGD. OFFICE. ALUVA, KERALA

LCRD/Thiruvananthapuram Divison, 4th Floor, Federal Towers, Statue, Thiruvananthapuram-695001
E-Mail: tvmlcrd@federalbank.co.in, PH: 0471 2322229, 2780655

DEMAND NOTICE

SAR26LCRDTHIRUVANANTHAPURAMDIVISION1302558320066 **Dated: 16/11/2026**

1) Shri.Reji K @ Reji Kesavan, S/o Kesavan and **2) Smt.Jayanthi S,** W/o.Reji K @ Reji Kesavan, both residing at Arunodhayam, Thachankonam, Varkala P O, Ayroor, Thiruvananthapuram, Kerala -695310.

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 above mentioned parties as Principal borrower/co-obligant/guarantor/mortgagor availed of the following credit facility from the Federal Bank Ltd, a banking company registered under the Companies Act 2013 having registered office at Alwaye (hereinafter referred to as the bank) through its branch at **VARKALA**, after executing necessary security agreements / loan documents in favour of the Bank.

Sl. No.	Nature of limits	Account nos.	Limits Sanctioned in Rupees	Disbursement date	Date of NPA	Availed by
1	EI-FED NRI HOUSING LOAN	11297300003760	Rs.20,00,000.00	12/06/2019	10/10/2026	1st and 2nd of you above

Towards the security of the aforesaid credit facility availed from the Bank, the following of 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

Sl. No.	Details of immovable property	Limits charged to	Mortgaged by
1.	All the piece and parcel of the land measuring **07.29 Ares** (07.69 Ares as per title deed) together with all other improvements thereon comprised in Re-Sy No. 196 (Re-Sy No. 90 as per title deed) (Old Sy No.2344/5), Block No. 164, of Varkala Village, Varkala Taluk (formerly Chirayinkeezhu Taluk), Thiruvananthapuram District, Kerala State, **BOUNDED** as per title deed on East by: Property of Seema, West by: Property of Dakshayani Amma, North by: Property of Seema, South by: Property of Hidayath and bounded as per location sketch on East by: Property of Haseena and Vazhi, West by: Property of Sugunan, North by: Property of Seema and South by: Property of Hidayathulla Khan.	**11297300003760**	**1st and 2nd of you above**

The aforesaid 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 per the guidelines of RBI. The undersigned being the Authorized Officer of the Federal Bank Ltd, hereby informs you that the following amount as described below is due from you jointly and severally.

Sl. No.	Loan Accounts	Dues	Rate of interest	Availed by
1	11297300003760	Rs.9,53,964.25 as on 12/11/2026	8.65% p.a Monthly rests with applicable penal charges from 12/11/2026	1st and 2nd of you above

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 thereon till the date of payment and costs/other charges 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.

To take possession of the secured assets described above and transfer the said assets by way of lease, assignment or sale for realising the dues.

To take over the management of the secured assets and transfer them by way of lease, assignment or sale for realising the dues.

To appoint any person to manage the secured assets the possession of which has been taken over by the bank.

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