10 killed

as passenger bus collides with gas tanker in Pak's Balochistan

GLOBAL WEATHER

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

COUNTRY	Max	Min		COUNTRY	Max	Min	
Australia (Canberra)	29	16	SNY	Singapore	30	27	SNY
Indonesia (Bali)	26	22	LC	South Korea (Seoul)	2	-4	LR
Italy (Rome)	18	9	LC	Switzerland (Bern)	11	2	SNY
Japan (Tokyo)	15	4	LR	Thailand (Bangkok)	33	26	LR
Malaysia (Kuala Lumpur)	33	26	SNY	Türkiye (Ankara)	16	11	LC
Maldives (Male)	30	28	LR	UAE (Dubai)	29	26	SNY
Mauritius (Port Louis)	31	23	SNY	Vietnam (Hanoi)	21	16	LR

EU, UK strike landmark deal to rebuild ties strained by Brexit

The UK agrees to accept some rules and standards set by EU, more than 10 years after it voted to leave the bloc

BRUSSELS

UK Prime Minister Andy Burnham and the EU's top officials on Friday sealed deals to ease trade and youth mobility at a summit in Brussels, billed as a first step in a push to rebuild ties after Brexit.

A decade after Britain voted to leave, the mood was upbeat as a string quintet played the anthems of both sides and Burnham shook hands with EU chiefs Ursula von der Leyen and Antonio Costa. A potential dampener emerged as the 27-nation bloc and London jostled over linking ultimate implementation of the deals to Britain agreeing to cut university fees for EU students — but as the talks kicked off, both sides cast the day as a win.

"This is a good day for Britain. This is a good day for Europe," Burnham told the gathering, hailing a "landmark" agreement — while the EU's von der Leyen called it a "turning point" in relations. On the table in Brussels were three main agreements: a deal cutting red tape for food exports, another linking the two sides' emissions-trading schemes and a third on a "youth experience scheme".

Burnham argues those moves — in the pipeline long before he entered Downing Street — will help fix some of the damage Brexit inflicted. British firms will export to Europe more easily again and 1,00,000 under-30s from each side will be allowed to reside for up to three years in each other's territory for work, study or travel.



European Commission President Ursula von der Leyen, Britain's Prime Minister Andy Burnham and European Council President Antonio Costa join hands after a press conference following a EU-UK Summit at the EU Council on Friday | AFP

To get the deals, the UK must accept some EU rules and standards that it has no role in setting. Supporters of Brexit say that undermines Britain's independence. "I'm afraid that the great Brexit debate has just started again," Reform UK leader Nigel Farage told the BBC.

He said "it's perfectly clear that this very, very soon becomes a debate about: do we rejoin or do we stay out?"

The war in Ukraine, and the UK's military strength, are drawing the two back together, and the summit provides the EU with an opportunity to discuss stronger cooperation on security and defense, as well as efforts to restrict irregular migration. *Agencies*

Pannun plot: Nikhil Gupta gets 235 mths in US jail

WASHINGTON

INDIAN national Nikhil Gupta was sentenced to 235 months in jail by a US court on Friday for his involvement in a murder-for-hire plot against a Sikh extremist on American soil.

Gupta, 55, had pleaded guilty to charges of murder-for-hire, conspiracy to commit murder-for-hire, and conspiracy to commit money laundering, in connection with his efforts to murder Khalistani separatist Gurpatwant Singh Pannun in New York.

Judge Victor Marrero of the Southern District of New York announced 235 months prison term to Gupta after an almost 80-minute hearing. The judge did not impose any sentence of supervised release on Gupta, saying he will be put in deportation and removal proceedings once he completes the prison term. Gupta, wearing a tan prison suit, was escorted into the courtroom by marshals. He scanned the room as he entered and sat flanked by his lawyers. Gupta invoked the teachings of Mahatma Gandhi, Mother Teresa, Nelson Mandela and Martin Luther King and said he had hoped to live by the ideals of these leaders. Gupta apologised for his actions in a brief 6-minute statement.

"I cannot undo what I have done. I am sorry to Pannun, to the community and the fraternity. I'm sorry," Gupta said, turning to look at Pannun, who was seated in the courtroom for the hearing. Gupta said his family, wife, mother and children have suffered and are being punished for something that they did not do. Gupta appeared to choke and get emotional as he addressed the court. He said he would accept whatever sentence the court accords him and would come out a "better" individual after he finishes his sentence.

Pannun made his statement claiming that he has not been able to do his regular legal practice for over 1,200 days since the threat to his life was uncovered. *PTI*

ODISHA MINING CORPORATION LIMITED
OMC House, Bhubaneswar-751001,Odisha
CIN: U13100OR1956SGC000313, www.omcltd.in

OMC ODISHA MINING CORPORATION LTD.

Short Notice

For Sale of Natural & Cutting Waste/residual Khondalite stone

30001/163/2627: The Odisha Mining Corporation Ltd. intends to sell Natural and Cutting waste/residual Khondalite produced at different Khondalite mines of OMC Ltd at Gobindpur Mines & Narangarh Mines of Odisha through National e-auction. The e-auction will be conducted by MSTC Ltd. **on dt.26.11.2026 from 11.00 AM to 2.00 PM.**

For details, please visit the website of MSTC i.e **www.mstcecommerce.com.**

Sd/-
OIPR-30001/30005/1/26-27/0117 Chief General Manager (S&M)

GOVERNMENT OF ODISHA, DEPARTMENT OF WATER RESOURCES, OFFICE OF THE ADDITIONAL CHIEF ENGINEER, BARIPADA IRRIGATION CIRCLE

AT/PO:- TAKATPUR, BARIPADA, DIST:- MAYURBHANJ, Email ID: sebicbpd@gmail.com

32001/1425/2627 **e-Procurement Notice No. ACEBIC/MBJ-03/2026-27**

1. Name of the work : Civil Work
2. Total No. of Works : 2 Nos.
3. Tender Cost : Rs.420.17 Lakhs and Rs.445.38 Lakhs
4. Cost of Bid Document (Non Refundable) : Rs. 10,000.00 (On-line payment)
5. Bid Security : Rs. 4,20,200.00/- and Rs.4,45,400.00/- (On-line payment)
6. Class of contractor : "A" Class
7. Period of completion : 12(Twelve) calendar months
8. Other details are as follows :-

Procurement Officer	Bid Identification No.	Availability of Tender on-line for bidding From	Availability of Tender on-line for bidding To	Date of Opening of Technical Bid (Cover-I)
Additional Chief Engineer, Baripada Irrigation Circle, Takatpur, Baripada	06/26-27 of ACE/BIC and 07/26-27 of ACE/BIC	26.11.2026 at 10.00 AM	10.12.2026 up to 5.00 PM	11.12.2026 at 11.00 AM

Further detailed conditions can be seen from the Govt. website **www.tendersorissa.gov.in.** The Corrigendum/cancellation of Tender, if any, will be uploaded and can be seen from the above website only.

Sd/- Additional Chief Engineer,
OIPR- 32001/32162/1/26-27/0004 Baripada Irrigation Circle, Baripada

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KSFE E-TENDER NOTICE

NOTICE INVITING TENDER

E-TENDER for Supply, Installation and Maintenance of Laptops for KSFE DIGITAL BUSINESS CENTRE

Floated RFP No: KSFE/IT/14061/LAPTOP 2026, Dated 17.11.2026

Tender ID: 2026_KSFE_889698_1

E-Tenders are invited from reputed Original Equipment Manufacturers (OEM) or electronic service providers of equipment for Supply, Installation and maintenance of Laptops for KSFE DIGITAL BUSINESS CENTRE. E-tenders can be submitted through the website https://etenders.kerala.gov.in

Bid Submission Start Date	**10.00 Hrs On**	**02.12.2026**
Bid Submission Closing Date	**17.00 Hrs On**	**10.12.2026**

The company reserves the right to accept/reject any tender without assigning any reason whatsoever.

Thrissur
17.11.2026

(Sd/-)
Managing Director

KERALA IRRIGATION INFRASTRUCTURE DEVELOPMENT CORPORATION LTD
Thiruvananthapuram, Kerala

Tender Notice

KIIDC, a Government of Kerala PSU invites offers through two cover e-Tender system from eligible bidders for General Civil Work of

1. Thangassery Thirumullavaram Coastal Tourism Circuit Infrastructure Development at Thirumullavaram Beach and Renovation of Thangassery Fort Port.
Tender ID: 2026_KIIDC_881482_2.
2. Tourism Circuit at Chelakkara,- Vazhaiikkavu Bhagavathi Temple, Chelakkara, Thrissur.
Tender ID: 2026_KIIDC_884810_2
Details are available in www.etenders.kerala.gov.in and www.kiidc.in

Managing Director

GOVERNMENT OF ODISHA, OFFICE OF THE CHIEF CONSTRUCTION ENGINEER, RURAL WORKS CIRCLE, BOLANGIR

No. 5237 **1st Corrigendum Notice** **dated: 20.11.2026**

25001/1639/2627: 1st Corrigendum Notice to vide Bid identification No. **BLGR-Online-31/2026-27**, the revised date and time read as follows through 1st Corrigendum Notice:

Procurement Officer	Bid Identification No.	Availability of Tender online for bidding From	Availability of Tender online for bidding To	Last Date & Time of seeking tender clarification	Date & Time of opening of tender Technical Bid	Date & Time of opening of tender Financial Bid
1	2	3	4	5	6	7
Chief Construction Engineer, Rural Works Circle, Bolangir	BLGR-Online-31/2026-27	01.12.2026 from 11.00 A.M.	15.12.2026 upto 05.00 P.M.	14.12.2026 upto 5.00 P.M.	16.12.2026 at 11.00 A.M.	Will be intimated separately

N.B. – All other terms and conditions remain unchanged.

Sd/- Chief Construction Engineer
Rural Works Circle, Bolangir

OIPR- 25001/25118/1/26-27/0036

SYMBOLIC POSSESSION NOTICE

ICICI Bank Branch Office : ICICI Bank Ltd. 4/10, Mythree Tower, Bommanhalli Hosur Main Road Bangalore- 560068

The Authorised ICICI Bank Officer under the Securitisation, 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 Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising 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 borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Sreejith Lal M S- Sruthy M N/ LBCOC00004926548	Schedule A- All Parts And Parcels In Property of 4 Are 80 Sq Meter In Sy No. 675/4B /1, Piravam Panchayath, Piravam Village, Moovattupuzha Taluk, Ernakulam Dist. Measuring Boundaries:- North: Property of Malikayil Krishnankutty South: My Own Property East: Property of Panikkathdathil Mathayi West: My Own Property And Second Property Schedule B- All Parts And Parcels In Property of 13 Sq Meter In Sy No. 675/4B/1, Piravam Panchayath, Piravam Village, Moovattupuzha Taluk, Ernakulam Dist. Measuring Boundaries:- North: Property of Malikayil Krishnan Nair South: My Own Property East: Property of Schedule A West: Own Property Symbolic Possession Date: November 17, 2026	August 13, 2026 Rs. 15,11,376.01/-	Cochin

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date November 21, 2026
Place: Ernakulam

Sincerely Authorised Officer
For ICICI Bank Ltd.

UNION BANK OF INDIA, REGIONAL OFFICE, ERNAKULAM

2nd Floor, Union Bank Bhavan, M.G. Road, Ernakulam-682035, Ph: 0484-2353969,
E-mail: crld.roernakulam@unionbankofindia.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

[Appendix – IV-A] [See proviso to rule 8 (6)]

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) Rule, 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 properties mortgaged / charged to the Secured Creditor, constructive possession of which has been taken by the Authorized Officer of Union Bank of India (secured creditor), will be sold on below mentioned date "As is where is", "As is what is" and "Whatever there is" for recovery of respective dues with future interest ad costs to the Union Bank of India as mentioned hereunder from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

1 Branch name, address & Contact No: **Union Bank of India, Neerpara Branch,** Kulayettikara P.O., Dist. Ernakulam, 682315, Phone: 0484-2746094, Email: ubin0534331@unionbankofindia.bank.in

Name & address of the Borrower & Co-applicant/Guarantor/s: Borrowers: **1(a) Mr.Mani P.K,** S/o Krishnan, **1(b) Mrs.Shini,** W/o Mani, both residing at: Palakkattuparambil House, Amballur Village, Kanjiramattom P.O, Ernakulam-682315

Amount due: **Rs. 37,28,888.14 (Rupees Thirty seven Lakhs twenty eight thousand eight hundred eighty eight and Paise fourteen only)** as on 18.11.2026 along with further interest and costs from 19.11.2026 till realization.

DESCRIPTION OF PROPERTY: All that piece and parcel of land admeasuring 1.62 ares and building therein in Re Sy no.151/4 (Old Sy no.168/1) of Keechery Village, Kanayannur Taluk, Ernakulam District in the name of Mr Mani PK & Mrs Shini covered under Sale Deed No. 1232/2017 dated 05.08.2017 of SRO Mulanthuruthy together with all rights, easements, improvements appurtenant thereto. **Boundaries as per title deed: North:** Property of Issac, Thilakan; **West:** Property of Pathumma; **South:** Property of Noby George; **East:** 3 metre wide private Way

Reserve Price: Rs. 22,00,000/- (Rupees Twenty two Lakhs only)

EMD: Rs.2,20,000/-(Rupees Two Lakhs twenty thousand only)

The details of encumbrances, if any known to the Secured Creditor: NIL (However intending bidders are advised to verify the EC and satisfy themselves before submitting bid).

DATE & TIME OF E-AUCTION: 29-12-2026 Between 12.00 p.m. to 5.00 p.m.
(with 10 minutes unlimited auto extensions), E-auction website: https://baanknet.com

Last date for submission of EMD: On or before the commencement of e Auction

For detailed terms and condition of the sale, please refer to bank's website: https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx and link provided in https://baanknet.com. For Registration and Login and Bidding Rules visit https://baanknet.com

Place: Ernakulam, Date: 18-11-2026 **(Sd/-) Authorised Officer, For Union Bank of India**

UJJIVAN SMALL FINANCE BANK

Registered Office: Grape Garden, No.27, 3rd "A" Cross, 18th Main, Koramangala 6th Block, Koramangala, Bengaluru-560095, Karnataka
Branch Office: No.678/1,2,679/2, Chembunkkavu Village, (opp) Sun Tower, East Fort Thrissur, Kerala-680005

E-AUCTION NOTICE

E-Auction Notice for Sale under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI Act) 2002, Read with Proviso Rule 8(6) & 9(1) of Security Interest (Enforcement) Rules 2002.

The undersigned as Authorised Officer of Ujjivan Small Finance Bank Ltd, has taken possession of the following properties in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that E-Auction of the mortgage properties in the below mentioned account for realization of dues of the Bank will be held on **" AS IS WHERE IS BASIS " and " AS IS WHAT IS BASIS"** on the date as prescribed as here under.

Loan Account Number / Name of Borrower / Co-Borrower / Guarantor	(i) Date of 13-2 Notice & Demand Amount as on (ii) Date of Possession	Present Outstanding Balance	Reserve Price in INR	Earnest Money Deposit (EMD) in INR
1616210170000002 1.Mr.Sajan M C 2.Mrs.Maya P M 3.Mr. Chanthu V 4.Mr.Saru Chanthu.V	(I) 18.06.2022 & ₹ 9,92,570/- (Rupees Nine Lakh Ninety Two Thousand Five Hundred and Seventy Only) as on 18.06.2022 (ii) Symbolic Possession 10.02.2023 Physical Possession 20.08.2025	₹ 14,24,078.87(Rupees Fourteen Lakhs Twenty Four Thousand Seventy Eight and paise Eighty Seven Only) as on 19.11.2026	₹ 12,53,000/- (Rupees Twelve Lakh Fifty Three Thousand Only)	₹ 1,25,300/- (Rupees One Lakh Twenty Five Thousand Three Hundred Only)

Schedule of the Property: All that piece and parcel of **property 2.15 Ares of property** comprised in Resurvey No.90/61 of **Kozhukully Village, Thrissur Taluk:** Boundaries: East: Property of Pulikkal Thankamani, North: Property of Changarath Kunjithani & Santhosh West: Property of Premakurmari & Mampully Omana, South: Road.

DATE AND TIME OF E-AUCTION : 10.12.2026 From 11.00 a.m. to 12.00 Noon

Last Date for submission of Bid on or before **09.12.2026** Between 10.00 a.m and 5.00 p.m

Date & Time of Inspection of the Properties 08.12.2026 Between 10.00 a.m and 5.00 p.m

For More Details Contact Bank Authorized Officer: Mr.Ramprasad - 95009 96689 / Mr. Tijo Sajan – 78451 92961

The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS".

The E-Auction will be conducted through Ujjivan Small Finance Bank Ltd approved E-auction service provider - M/s.C1 India PVT LTD. Contact person – Mr. Prabhakaran (Mobile No. 74182 81709). The intending bidders are advised to visit https://www.bankeauctions.com or https://www.ujjivansfb.in/e-auctions for the details of the properties in the website and for taking part in the bid they should register their names at portal **https://www.bankeauctions.com** and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider **M/s. C1 India PVT LTD, Helpline Number's- 72919 18824, 25, 26 support email id:- support@bankeauctions.com, Auction portal - https://www.bankeauctions.com.**

For detailed terms and conditions of the sale, please refer to the link provided in our Bank's / Secured Creditor's website i.e., **https://www.ujjivansfb.in/e-auctions / https://www.bankeauctions.com.**

Sd/-
Date : 21.11.2026 Authorized Officer, Ujjivan Small Finance Bank Ltd

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UNION BANK OF INDIA, REGIONAL OFFICE, ERNAKULAM

2nd Floor, Union Bank Bhavan, M.G. Road, Ernakulam-682035, Ph: 0484-2353969,
E-mail: crld.roernakulam@unionbankofindia.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

[Appendix – IV-A] [See proviso to rule 8 (6)]

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) Rule, 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 properties mortgaged / charged to the Secured Creditor, constructive/physical possession of which has been taken by the Authorized Officer of Union Bank of India (secured creditor), will be sold on below mentioned date "As is where is", "As is what is" and "Whatever there is" for recovery of respective dues with future interest ad costs to the Union Bank of India as mentioned hereunder from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

1 Branch name, address & Contact No: **Njarakal Branch,** Lakshmi Vihar (Kaippili), Najarkal, Nayarambalam Post, Kochi, Kerala-682509, Ph No. (0484) 2499006 Email: ubin0824518@unionbankofindia.bank.in

Name & address of the Borrower & Co-applicant/Guarantor/s: **1(a) Sajeevan C H**, Chakkanattuparambil House, Murikkumpadam Co-Operative Bank, Puthuvype, Ernakulam, Keralam, PIN 682508, **1(b) Preethi, Chakkanattu Parambil, Murikkumpadam Co-Operative Bank, Ernakulam** Keralam, PIN 682508. **1(c) Jeemon C S**, Chakkanattuparambil House, Murikkumpadam, Azheekal P O, PIN 682510

Amount due: **Rs.26,49,113.11 (Rupees Twenty six lakhs forty nine thousand one hundred thirteen and eleven paise only)** outstanding as on 28.09.2026 along with further interest and costs from 29.09.2026 till realization

DESCRIPTION OF PROPERTY: 03.10 Ares (7.660 Cents) made up of 2.50Ares in Re Sy no 406/9 and 0.60Ares in Re Sy No 406/21 with existing double storied house in Block No 8 of Njarackal Village Kochi Taluk, Ernakulam Dist in the Name of Mr. Sajeevan C H more fully described and covered under sale deed no 722/2019 dtd 09.04.2019 of Njarakkal SRO. **Boundaries as per Title deed no 722/19: East:** Properties belongs to Kachipilli Abraham; **North:** Property belongs to Valooran Threassiamma and Property belongs to Kachipally Abraham; **West:** Property belongs to panckal Babu,Bose and Path waty wide 1.8 Meters; **South:** Property Belongs to Kachipilli Papachan.

Reserve Price: Rs. 33,50,000/- (Rupees Thirty Three Lakhs Fifty Thousand Only)

EMD: Rs 3,35,000/- (Rupees Three lakhs thirty five thousand only)

2 Branch name, address & Contact No: **Palakuzha Branch**, High School Junction, Palakuzha (PO), Via Koothattukulam, Dist. Ernakulam,686686. Ph: 0485-2252134, E mail: UBIN0544663@unionbankofindia.bank.in

Name & address of the Borrower & Co-applicant/Guarantor/s: **1(a) Mr Binu k Soman** S/o Soman P D, **2. The Guarantor 2(a) Mr Soman P D** (Deceased), S/o Late Damodaran, both hvaing address at: Kootturngal House, Kozhipilly House, Koothattukulam Muvattupuzha, Ernakulam-686662, **3. Estate of the deceased Mr Soman P D**, represented by: **3 (a) Mr Binu k Soman** Legal heir and son of Mr Soman P D, Kootturngal House, Kozhipilly House, Koothattukulam Muvattupuzha

Amount due: **Rs.29,83,879.14 (Rupees Twenty Nine lakhs Eighty three thousand eight hundred seventy nine and forteen paise Only)** outstanding as on 28-09-2026 along with further interest and costs from 29-09-2026 till realisation.

DESCRIPTION OF PROPERTY: All that total piece and parcel of land admeasuring 4.15 ares and together with building there in Sy No. 180/5-4 in Kozhippilly Kara, Palakuzha Village, Muvattupuzha taluk, Ernakulam District described in Sale deed No.1503/05 of Koothattukulam S.R.O in the name of Late Mr Soman. **Boundaries: North**: Property of P.D George, Pazhayaveettil; **West:** Vattakunnethazham - Sophia Junction Road; **South:** Vattakunnethazham - Sophia Junction Road; **East:** Property of Binu K Soman

Reserve Price: Rs. 18,70,000/- (Rupees Eighteen Lakhs Seventy thousand Only)

EMD: Rs.1,87,000/- (Rupees One lakh Eighty Seven thousand only).

3 Branch name, address & Contact No: **Kalloorkkad Branch**, St. Augustine's Church Bldg., Kallookad P O,Muvattupuzha, Ernakulam, Keralam- 686668, Ph: 0485-8850767030, Email ID: ubin0567035@unionbankofindia.bank.in

Name & address of the Borrower & Co-applicant/Guarantor/s: **1. The Borrower/s 1 (a) Daivi Santhosh,** 2. The Guarantor/s **2 (a) Santhosh C George** , both having address at: Chengalamthakidiyil, Kallookkad P O, Muvattupuzha, Ernakulam, Keralam , Pin 686668,

Amount due: **Rs.36,10,438.70 (Rupees Thirty Six lakhs ten thousand four hundred thirty eight and Paise Seventy only)** outstanding as on 30.09.2026 along with further interest and costs from 01.10.2026 till realization.

DESCRIPTION OF PROPERTY: An extent of 12.14 Ares of property together with building there in Sy. No 326/3-1 of Kallookkad Village Muvattupuzha Taluk in the name of Santhosh C George covered by Settlement deed no 1434/05 dated 06-08-2016 of Kallookkad SRO **Boundaries as per Settlement deed no 1434/05 dated 06-08-2016 of Kallookad SRO:East:** Way; **West:** Property of Santhosh C George; **South:** Property of Santhosh C George; **North:** Property of Santhosh C George

Reserve Price: Rs. 57,90,000/-(Rupees Fifty seven lakhs ninety thousand only)

EMD: Rs.5,79,000/- (Rupees Five lakhs seventy nine thousand only)

4 Branch name, address & Contact No: **Kallookkad Branch**, St. Augustine's Church Bldg., Kallookad P O,Muvattupuzha, Ernakulam, Keralam- 686668, Ph: 0485-8850767030, Email ID: ubin0567035@unionbankofindia.bank

Name & address of the Borrower & Co-applicant/Guarantor/s: **1. The Borrower 1(a) Mr Santhosh C George,** Chengalamthakidiyil House, Kallookkad P O, Ernakulam-686668, **2. The Guarantor 1(b) Ms Chinnamma Scaria,** both having address at: Kalappurackal House, Thazhuvamkunnu P.O, Kaloorkkad Ernakulam-686668

Amount due: **Rs.36,73,233.80 (Rupees Thirty Six lakhs seventy three thousand two hundred thirty three and paise eighty only)** outstanding as on 30.09.2026 along with further interest and costs from 01.10.2026 till realization.

DESCRIPTION OF PROPERTY: All that piece and parcel of land and residential building admeasuring 12.14 ares therein in Sy no 326/4/2 in Kallookkad Village, Muvattupuzha Taluk Ernakulam District in the name of Mr Santhosh C George. (As per Settlement Deed No.870/14 dt 27.06.2014 of SRO Kallookad). **Boundaries as per title Deed: North:** Kotta road; **West:** Property of Edapazhathil Anna; **South:** Property of Borrower; **East:** Property of Varkey Chengalamthakidiyil

Reserve Price: Rs.78,20,000/-(Rupees Seventy eight lakhs twenty thousand only

EMD: Rs.7,82,000/- (Rupees Seven lakhs eighty two thousand only)

The details of encumbrances, if any known to the Secured Creditor: NIL (However intending bidders are advised to verify the EC and satisfy themselves before submitting bid).

DATE & TIME OF E-AUCTION: 10-12-2026 Between 12.00 p.m. to 5.00 p.m.
(with 10 minutes unlimited auto extensions), E-auction website: https://baanknet.com

Last date for submission of EMD: On or before the commencement of e Auction

For detailed terms and condition of the sale, please refer to bank's website: https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx and link provided in https://baanknet.com. For Registration and Login and Bidding Rules visit https://baanknet.com

Place: Ernakulam, Date: 17-11-2026, 18-11-2026 **(Sd/-) Authorised Officer, For Union Bank of India**

CSB Bank CSB BANK LIMITED
Zonal Office, DJM Building, Market Road, Ernakulam 682 011, Ph: 2381829, 2381936

DEMAND NOTICE

UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002.

1) Mr. Rakhesh G Nath, S/o. Gopinathan Nair, Borrower, **2) Mrs. Anitha Rakhesh,** W/o. Mr. Rakhesh G Nath, Borrower **3) Mrs. Syamala,** W/o. Mr. Gopinathan Nair, 1 to 3 Nos. are residing at : Keezhethu House, Mudavoor,Muvattupuzha, Velloorkunnam (Part), Emakulam, Kerala – 686669.:Borrower **4) Mrs. Raghee Ajay,** W/o. Mr. Ajay Kumar K N, Vinayakam House, Prakash Road, Market P.O, Velloorkunnam, Muvattuppuzha, Ernakulam, Kerala – 686673.: Borrower

A sum of **Rs.98,44,329.23/- (Rupees Ninety Eight Lakhs Forty Four Thousand Three Hundred Twenty Nine and Paisa Twenty Three Only)** towards the loan account to the bank due on 30-09-2026, i.e. future interest @ 14.30 % per annum with Half yearly rests for **Casy Bank Krishi Kard - Overdraft (OD)** account along with penal charges from **01/10/2026** and cost of these proceedings till the date of repayment of dues in full is due to CSB Bank Ltd., **Thodupuzha Branch**, extended financial assistance to No. 1, 2, 3 and 4 among you as security for such financial assistance, No. 1, 2, 3 and 4 among you have entered into security agreement dated **29.02.2020** in favour of the Bank. No. 1, 3, and 4 among you have further created security interest by way of mortgage in respect of the following assets belonging to 1) No. 1, 3, and 4 among you.

In spite of our repeated request you have not paid the amount towards the amounts outstanding in your account which have been classified as NPA on **27.10.2026** pursuant to your default in repaying Bank's dues. A Regd A/D Notice dated **29.10.2026** was sent to you by us under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, that if you fail to discharge the said debt with future interest and costs within 60 days of receipt of the Notice, the Bank will exercise all or any of the rights detailed under Sec 13(4) of the above Act including enforcement of the security interest created by you in favour of the Bank described below:

DETAILS OF MORTGAGED PROPERTIES

Schedule A : All that parts and parcels of 13.15 Ares Comprised in Survey No. 578/16/3 of land of Vellurkkunnam Village, Muvattupuzha Taluk, Ernakulam District, owned by Mr. Rakhesh G Nath and Mrs. Raghee through Registered Settlement Deed No.2713/2001 of Muvattupuzha SRO. **Boundaries (As per Location Sketch) : East :** Property of Sach Exports and Kochukudiyil Bikka, **West:** Property of Syamala & Rakhesh G Nath, **North :** Property of Sach Exports, **South :** Property of Kochukudiyil Varghese Paul

Schedule B : All that parts and parcels of properties measuring 9.31 Ares Comprised in Survey No. 578/16-3-2 and 0.81 Ares Comprised in Survey No. 578/16-3-3 of land and Building of Vellurkkunnam Village, Muvattupuzha Taluk, Ernakulam District, owned by Mr. Rakhesh G Nath and Mrs. Syamala through Registered Partition Deed No. 3887/2014 of Muvattupuzha SRO. **Boundaries (As per Location Sketch) : East :** Property of Rakhesh G Nath & Raghee, **West:** Property of Sach Exports & Road, **North:** Property of Sach Exports, **South :** Property of Kochukudiyil Varghese Paul

You are hereby called upon under Sec 13(2) of the above Act to discharge the above mentioned liability within 60 days of this notice failing which the Bank will be exercising all or any of the rights U/Sec 13 (4) of the above Act, you shall not transfer by sale, lease or otherwise the aforesaid secured assets. This notice is issued without prejudice to the Bank's right to recover the dues under legal proceedings or under any other provisions of law. Your attention is invited to the provisions of Sub Section 8 of Sec 13 of the act with respect to the time available to redeem the secured assets

Place : Ernakulam
Date : 29.10.2026 **(Sd/-), Authorised Officer, CSB Bank Ltd.**

LIC HFL LIC HOUSING FINANCE LTD.
Ernakulam Back Office: 9th Floor, LIC Building, M G Road, Ernakulam, Kerala - 682011, Tel: +91 484 2910600, Email: bo.ernakulam@lichousing.com

DEMAND NOTICE

To, **1. Mr. Vinayan S G,** Gayathri Mandiram, Panavally P O, Alappuzha, Kerala - 688526, **2. M/s. Coral Shelters & Builders Pvt Ltd,** Represented by its Managing Director Mr. Sunil K Sreedhar, 101, Sheethal Vihar Apartments, 2nd Main, 2nd Cross, Chamundeswari Layout, Vidhyaranyapura, Banglore-560097, **3. M/s. Coral Shelters & Builders Pvt Ltd,** Represented by its Managing Director Mr. Sunil K Sreedhar, House No. 34/383, PRA 135, Hermon, Padivattom, Edappally P O, Kochi-682024, **4. M/s. Coral Shelters & Builders Pvt Ltd,** Represented by its Managing Director Mr. Sunil K Sreedhar, 32/1950 A, NH 47 Bypass, Edappally P O, Kochi-682024

Sir/Madam

DEMAND NOTICE UNDER SECTION 13(2) OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

As you are aware, the Company had sanctioned a **Housing Loan** to you as per details given below:

Loan No	Amount Disbursed	Present rate of interest	Term (years)	Date & Amount of sanction
520200001430	30,00,000.00	9.50%	15	31.05.2016 & Rs.33,40,000.00

As a security for the repayment of the said loan you have executed Loan Agreement dated **31.05.2016** and created an equitable mortgage by deposit of documents of the property detailed herein below: **Flat No. 1A, 1st Floor, Block 1, in S No. 321/2, 321/6, 321/1, 321/5 & 321/3 Coral Auriga, Kanayannur Taluk, Maradu Village, Ernakulam District along with UDS of 1.345 Cents along with all easement and other rights covered by Deed of Agreement and Construction agreement executed in between M/s Coral Shelters & Builders Pvt Ltd and Mr. Vinayan S G dated 05.05.2016 and tripartite agreement between M/s Coral Shelters & Builders Pvt Ltd, Mr. Vinayan S G and LIC HFL dated 15.06.2016**

The loan availed by you is payable with Interest at the rate per annum with monthly rests. You have also agreed to pay additional interest as applicable from time to time in case you commit irregularities/ defaults in repayment of the loan. Since you have committed irregularity/default in repayment of loan, as agreed, you are liable to pay the additional interest also.

We regret to note that you have committed defaults in the repayment of loan and committed serious irregularities in the operation of this account. As you have defaulted in repayment, your loan account is now classified as NPA as on **10.05.2018**. As on date, you are liable to pay the amount detailed below. Please note that the quotation is given as at **22.10.2026**. Depending upon the date of repayment, the interest, the additional interest and other charges applicable will decrease or increase.

Loan No	EMI Amount	Outstanding Principal	Broken Period Interest	Additional Interest	Other Charges	Total Amount
520200001430	32,97,735.00	17,77,600.79	7229.00	34,17,508.00	481891.00	89,81,963.79

Total Amount Payable: Rs.89,81,963.79 (Rupees Eighty Nine Lakhs Eighty One Thousand Nine Hundred and Sixty Three and Paise Seventy Nine Only)

As a security for the repayment of the loan to M/s. LIC HOUSING FINANCE LTD you have created an equitable mortgage by depositing the following title deeds:

Name of Document	Executed Between	Doc No and year
1. Deed of Agreement	M/s Coral Shelters & Builders Pvt Ltd & Mr. Vinayan S G	Dated 05.05.2016
2. Construction Agreement	M/s Coral Shelters & Builders Pvt Ltd & Mr. Vinayan S G	Dated 05.05.2016
3. Tripartite Agreement	M/s Coral Shelters & Builders Pvt Ltd Mr.Vinayan S G & LICHFL	Dated 15.06.2016

We hereby call upon jointly and severally you to pay the aforesaid amount due within 60 days (sixty days) from the date of notice, failing which the company shall take over the possession of secured asset mortgaged to us under the power conferred to us under THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002, as amended by Govt of India and notified in Extra-Ordinary Gazette dated 10.11.2003 wherein the LIC HOUSING FINANCE LTD is empowered to take possession of the secured assets including the right to transfer by way of lease, assignment of sale, take over the management of the secured assets, appoint any person to manage the secured assets after its take over