Satheesan questions CAG audit methods

Shishir Sinha
Thiruvananthapuram

While the methodology adopted to by the Comptroller & Auditor General in assessing losses may be open to question, its audit reports are sacrosanct and the legislature do not have the power to exclude a CAG report from the scrutiny of the PAC, asserted Keralam Chief Minister VD Satheesan on Tuesday.

Addressing the inaugural ceremony of Conference of Chairpersons of Public Accounts Committees, he cited the CAG's findings on the 2G spectrum allocation and the Vizhinjam Port. The estimated loss of ₹1.76 lakh crore in the 2G spectrum allocation was not an actual realised loss but a hypothetical, presumptive projection, he said. "It extrapolated potential revenue based on later benchmarks, such as 3G spectrum auction prices and later 2014 re-auction realisation, rather than actual market conditions in 2008," he added. "The CAG stepped outside its traditional mandate of financial oversight by questioning the merits of a deliberate government policy decision, rather than auditing procedural and administrative lapses, which is its job," he said.

On Vizhinjam, he said the CAG evaluated the project as a public sector undertaking (PSU) although it is a public-private partnership (PPP).

"PPP infrastructure ventures operate under fundamentally different commercial risk-sharing and financing structures than standard State-owned PSUs. Applying generic public sector audit principles led the CAG to mischaracterise the project's fundamental legal and financial architecture," he said.

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"Moreover, the methodology evaluated the port as a standard stand-alone profitable asset from day one. It failed to adjust for the fact that massive mega infrastructure set-ups require heavy State-backed viability gap funding precisely because they are not financially viable on a stand-alone basis during their early life cycles," he said, while adding that there should be a serious discussion on how PACs should treat audit findings that fall "out of the constitutional audit purview through misconception in the audit approach".

'DISRUPTED' PROCESS

The Keralam Assembly, in January 2021 passed a resolution excluding the CAG's audit findings on the Kerala Infrastructure Investment Fund Board from Public Accounts Committee scrutiny.

"But, I think no legislature is competent to dismiss the report submitted by the CAG. If you have a majority, you can take any decision. But you are not constitutionally competent to dismiss a CAG report," he said.

The reporter is in Thiruvananthapuram at the invitation of the Lok Sabha Speaker

'Public funds must be accounted for, utilised properly'

Shishir Sinha
Thiruvananthapuram

Lok Sabha Speaker Om Birla on Tuesday called upon the Public Accounts Committees (PACs) of Parliament and the State Legislatures to ensure every rupee of public money is accounted for and utilised for its intended purpose.

"Let us collectively strengthen this glorious tradition of parliamentary accountability so that every rupee of public expenditure is devoted to the cause of transparency, good governance and public welfare, while continuously deepening the people's trust in our democratic institutions," Birla said at the Conference of Chairpersons of Public Accounts Committees of Parliament and State Legislatures here. He said that the PAC is a vital institution of parliamentary democracy, entrusted with the responsibility of examining public expenditure, ensuring financial discipline and holding the Executive accountable. He observed that the responsibility of the Committees extends beyond scrutiny of accounts and audit findings; they must also assess whether public funds have achieved their intended objectives and delivered the outcomes for which they were allocated.

"Transparency and accountability are cornerstones of democracy. PACs must ensure that public expenditure translates into tangible outcomes for citizens," he said.

The Speaker noted that members may belong to different political parties, hold different ideologies and have differing views on policies and governance; however, when it comes to safeguarding public money, their responsibility is shared. "Political differences must give way to a shared commitment to financial probity and national welfare," he said.

The PAC must function through dialogue, cooperation, consensus and collective responsibility.

Its purpose is not to criticise any individual or government, but to ensure that public funds are neither misused nor wasted, that irregularities and leakages are prevented, and that the Executive remains accountable to the people, he said.

The reporter was in Thiruvananthapuram at the invitation of the Lok Sabha Speaker

TO ADVERTISE PLEASE CONTACT

Trivandrum : 9447770974
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the hindu businessline.

REGIONAL OFFICE,THIRUVANANTHAPURAM
2nd Floor, CSI Building, Pulimoodu Junction, M.G. Road, Thiruvananthapuram- 01, PH : 0471 4000046, 8943330259, e-mail : recvthirro@centralbank.co.in

CORRIGENDUM TO SALE NOTICE

(Under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002)
This is with reference to the Sale Notice issued on 22.10.2026 and published in Business line (English) and Mangalam (Malayam) on 23.10.2026, in respect of the immovable property belonging to Mr. Bijender M S and Mrs. Neetu Bijender residing at Galaxy House, Thazhuthala, Kottoyam, Kollam - 691571, mortgaged to Central Bank of India, Kottiyam Branch. It is hereby notified to all concerned that certain particulars in the aforesaid Sale Notice require correction. Accordingly, the following corrigendum is issued:
The following particulars appearing in the original Sale Notice:- Existing Particulars: "In continuation of our demand notice dated 12.09.2023 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 08.02.2024 both served upon you in the captioned account/s under section 13(4) of saidAct, ..."
Shall be read as follows:
Corrected Particulars:"In continuation of our demand notice dated 01.03.2019 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 27.05.2019 both served upon you in the captioned account/s under section 13(4) of said Act, ..."
All other terms and conditions of the original Sale Notice dated 22.10.2026 shall remain unchanged and continue to be in force.
The Borrower/s, Guarantor/s and prospective bidders are advised to take note of the above correction. (Sd/-)
03.11.2026 (Authorised Officer) Central
Thiruvananthapuram Bank of India, Regional Office

ZONAL OFFICE- ERNAKULAM
II^nd Floor, G.K. Arcade, Palarivattom Bypass Jn., Vennala P.O., Ernakulam-682028, Ph: 0484-4858739, e-mail : legal_ern@bankofmaharashtra.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Notice u/s Rule 8(6) of Security Interest (Enforcement) Rules 2002]

Date of E-Auction: 18.11.2026 between 11.00 AM to 2.00 PM
with Auto extension of 5 minutes in case Bid is placed with in last 5 minutes

Last date & time for submission of Bid/Deposit of EMD and Proof: 18.11.2026 upto 10.00 AM.

Date & Time of inspection of property on: 04-11-2026 to 17.11.2026 between 11.00 AM and 04.00 PM with prior appointment

For More Details Contact : Authorised Officer :8189960222, Law Officer: 9952972858

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/ies mortgaged/charged to the Bank of Maharashtra, possession of which has been taken by the Authorised Officer of Bank of Maharashtra, will be sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" on the dates mentioned above, for recovery due to the Bank of Maharashtra from the **Borrower(s) and Guarantor (s)** as mentioned in the table. Details of the Borrower (s) and Guarantor (s),

Name & Address of the Borrower/s & Guarantor/s: **(1). M/s Instyle Sign**, 49/756 A, 3/132 Eroor, Marankulangara Road, Tripunithura, Ernakulam-682306, **(2). Mrs. Richy Joy**, Propreitor, Flat No. 14 B, Kannarkatt Condominium, TOC H School, Vyttila, Ernakulam-682019

Outstanding Amount: **Rs. 70,39,002/- (Rupees Seventy lakhs thirty nine thousand and two only)** plus prevailing rate of interest with effect from09-05-2025 plus all other charges. (O/s balance Rs. 68,29,890.30 + accrued interest Rs. 1,80,997/- + Penal interest Rs. 28,114/-)

Description of Immovable property with known Encumbrances: All that piece and parcel of residential apartment No.A2 on the ground floor of residential building named CDC Nest bearing Door no.22/186(10/644B) and covered car park on the ground floor comprised in Re sy no-11, Sy no- 82/11/1, Block no-175 of Eloor village, Manjummal Kara, Paravur Taluk, Alangad SubDistrict, Ernakulam District, in the name of Mr. Joy Joseph. **Bounded as follows: North:** Property of Rebecca Francis & Private Road; **East:** Properties of Chandravathy & Saraswathy Amma; **West:** Purampoke Tank; **South:** Property of Kumaran.
CERSAI ID 200057427168

Reserve Price: Rs.26,00,000/- | EMD: Rs.2,60,000/- | Bid Increment: Rs.10,000/-

For detailed terms and conditions of the sale, please refer to the link **"https://www.bankofmaharashtra.in/propsale.asp'** provided in the Bank's website and also on E-bikray portal **(www.ibapi.in).**

Place: Ernakulam, Date: 03-11-2026. Sd/- Authorised Officer, For Bank of Maharashtra

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STATE BANK OF INDIA
SME Centre, 4th Floor, Aikkara Arbour, Near Govt Guest House, Thycaud. P.O., Thiruvananthapuram, Kerala-695014, Tel+91 471 2337001, Cell: +91 9447772772, Email: sbi.13202@sbi.co.in

APPENDIX- IV-A [See proviso to rule 8 (6)]
Sale notice for sale of movable property

E-Auction Sale Notice for Sale of movable Assets under the Securitization 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 movable property hypothecated/charged to the State Bank of India, the Symbolic/Physical possession of which has been taken by the Authorized Officer of State Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on **07-12-2026** for recovery of **Rs. 18,50,794/- (Rupees Eighteen Lakhs Fifty Thousand Seven Hundred and Ninety Four only)** as on 26-10-2026 with future interest and cost, due to State Bank of India from Borrower **Mr. Rakesh R S**, R S House, Kaithakuzhy, Vattappara P O, Thiruvananthapuram 695028.
Reserve Price: **Rs. 15,00,000/-(Rupees Fifteen Lakhs Only).**
The Earnest Money Deposit: **Rs.1,50,000/- (Rupees One Lakh and Fifty Thousand only).**

Description of the movable property
Model: **FURIO 8 4T D BS6 38 D H 14** Registration No: **KL21Z5129** Engine No: **CNR4C10005** Chassis No: **MA1AACNKFR6C77508** Registered owner: **Mr. Rakesh R S**

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" and "as is what is" and "whatever there is" basis.
The intending bidders should make their own independent enquiries regarding the encumbrances, title of property, any statutory liabilities, arrears of property tax, electricity dues etc. and to inspect and satisfy themselves.The Authorized 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 web portal of the secured creditor **https://sbi.co.in**. Details also available at **https://baanknet.com**.

Date: 26-10-2026, Place: Trivandrum **Sd/- Authorised Officer**

CANARA BANK, Recovery Legal & Fraud Prevention Section, Regional Office Kollam, First Floor, TAG Centre, Ramankulangara, Thirumullavaram P O, Kollam – 691012, Ph: 0474-2791424, Mail: roklmrec@canarabank.com

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9 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 properties mortgaged/charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of below mentioned Branch of Canara Bank will be sold on "As is where is", "As is what is", and "Whatever there is" on below mentioned dates for recovery of below mentioned outstanding amounts with further interest, costs, other incidential charges and expenses thereon to the below mentioned Branches of Canara Bank from below mentioned borrowers & Guarantors.

No.1 Branch: Thiruvalla (Ph. No. 0469 2630863,2604862, 2605866)

Name and address of the Borrower(s)/Guarantor(s): Mr. Santhosh Kumar P V (deceased and represented by legal heirs), **Mrs. Mini S Nair** (Joint Borrower cum Legal Heir), **Mrs. Ammu S Nair** (Legal Heir), **Mr. Arjun S Nair** (Legal Heir), all having address at: Manthrayil House, Chathankary P O, Thiruvalla, Peringara, Pathanamthitta-689112

Total liabilities: **Rs. 12,68,591.74 (Rupees Twelve Lakh Sixty Eight Thousand Five Hundred and Ninety One and Seventy Four Paise Only)** as on 24.07.2026 plus further interest along with suit expenses and other legal charges.

Details and Full Description of the Immovable Property: All that part and parcel of 4.86 ares of land with residential building Sy No 85/1, Re Sy No 265/16-1, Block No 11, Door No 4/236, Kuttoor village, Thiruvalla Pathanamthitta. **Boundaries (As per location Sketch): North**: Properties of Geethakumari Pottanmala, Maya Dinesh and 3 feet road; **East:** Property of Omana Amma; **South:** Property of Manu Melekuttu; **West:** Property of Soman Pottanmala. CERSAI ID: 100000666740

Reserve price: Rs. 14,60,000/- (Rupees Fourteen Lakhs Sixty Thousand Only)

EMD: Rs. 1,46,000/- (Rupees One Lakh Forty Six Thousand Only)

No.2 Branch: Podiyadi (Ph. No. 8301897148)

Name and address of the Borrower(s)/Guarantor(s): M/s. Royal Super Market, XII 282A Nedumpuram, Vaikathillam Bridge, Thiruvalla, Pathanamthitta-689110, **Mr. Arun Mohan, Smt. Komalam, Mr. Kannan M, Mr. Mohanan T R**, all having address at: Kannan Nivas, Nedumpuram P O, Thiruvalla, Pathanamthitta District.

Total liabilities: **Rs.15,91,437.06 (Rupees Fifteen Lakhs Ninety One Thousand Four Hundred and Thirty-seven and Paise Six Only)** as on 30.09.2026 plus further interest along with suit expenses andother legal charges.

Details and Full Description of the Immovable Property: All that is part and parcel of 1.90 Ares of land with residential building at SY No 140/20, Block No 5, Ward No XII, Nedumpuram, Thiruvalla, Pathanamthitta. **Boundaries as per deed: North:** Property of Valsalakumari; **South:** Property of Kuttappan; **East:** Property of Karakattu; **West:** Nadavazhi. CERSAI ID: 400037071642

Reserve price: Rs. 16,70,000/- (Rupees Sixteen Lakhs Seventy Thousand Only)

EMD: Rs.1,67,000/- (Rupees One Lakh Sixty Seven Thousand Only)

No.3 Branch: Thiruvalla Market Road (Ph. No. 9495004106)

Name and address of the Borrower(s)/Guarantor(s): Shri. Koshy Varkey, Smt. Mariamma Koshy, C/o Koshy Varghese, Both Residing at: Plamparambil House, Paliakara, Thiruvalla, Pathanamthitta -689101

Total liabilities: **Rs.11,80,632.84 (Rupees Eleven Lakhs Eighty Thousand Six Hundred and Thirty Two and Eighty four Paise Only)** as on 23.09.2026 plus further interest along with suit expenses and other legal charges.

Details and Full Description of the Immovable Property: All part and parcel of 02.20 Ares of land with residential building in Old Sy No 31/3B-2, Re Sy No 3, Block No 132, Thiruvalla Village, Thiruvalla Taluk, Pathanamthitta District. **Boundaries (As per Location sketch): North:** Private road; **South:** Property of Paliakkara Church; **East:** Property of Paliakkara Church; **West:** Private road. **Boundaries (As per Location Title deed): North:** Property of Palathunkal; **South:** Road towards church; **East:** Property of Varkey Itthakk; **West:** Property of Irattaplamoottil. CERSAI ID: 400068427166

Reserve price: Rs. 20,70,000/- (Rupees Twenty Lakhs Seventy Thousand Only)

EMD: Rs.2,07,000/- (Rupees Two Lakh Seven Thousand Only)

No.4 Branch: Aranmula Branch (Ph. No. 8281991308)

Name and address of the Borrower(s)/Guarantor(s): Sri Ganapathy V, Ganesh Vihar, Mallapuzhassery, Aranmula P O, Pathanamthitta District

Total liabilities: **Rs. 8,27,538.75 (Rupees Eight Lakhs Twenty-Seven Thousand Five Hundred and Thirty-eight and Paise Seventy five Only)** as on 01.11.2026 plus further interest along with suit expenses andother legal charges.

Details and Full Description of the Immovable Property: All that part and parcel of 1.50 Ares of land and residential building in Re Sy No.80/12, Block No 12 of Mallapuzhassery Village, Kozhencherry Taluk, Pathanamthitta District. **Boundaries As per Deed: North:** Kuruppantayyathu Vaka Property; **East:** Kondhappozhil Vaka Property; **South:** Paramkamoottil Purayidom and way; **West:** Sreenilayam Vaka Property. CERSAI ID: 400058301670

Reserve price: Rs. 10,78,000/- (Rupees Ten Lakhs Seventy Eight Thousand Only)

EMD: Rs.1,08,000/- (Rupees One Lakhs Eight Thousand Only)

No.5 Branch: Canara Bank, Kollam Ayathil, Ph. No. 8281991491

Name and address of the Borrower(s)/Guarantor(s)/Mortgagors: (1) M/s Al Shams Enterprises, Building No.11/761 D, Royal Nagar 9, Kallumthazham PO, Kollam-691004 **(2) Mr. Mohammed Sadiq,** S/o Shamsudheen H **(3) Mrs.Najuma A,** W/o Mohammed Sadiq, both having address at: Noor Manzil, Royal Nagar-9, Kallumthazham P O, Kilikolloor, Kollam-691004.

Total liabilities: **Rs.74,55,032.65 (Rupees Seventy Four Lakhs Fifty Five Thousand and Thirty Two and Paise Sixty Five Only)** as on 31.07.2026 plus further interest along with suit expenses and other legal charges

Details and Full Description of the Immovable Property: All that part and parcel of 01.62 ares of land with single storeyed GI roofed shed in Re Sy Nos: 836/5-3-2 in Block No 15 of Kilikolloor Village in the name of Mrs.Najuma, W/o Mr. Muhammed Sadiq, Kollam Taluk, Kollam District owned by Mrs. Najuma. **Boundaries (As per location Sketch): East:** Property of Muhammed Sadik, **North:** Property of Thofeek, **West:** Property of Thofeek, **South:** Pathway.

Reserve price: Rs. 24,30,000/- (Rupees Twenty Four Lakhs Thirty Thousand Only)

EMD: Rs. 2,43,000/- (Rupees Two Lakhs Forty Three Thousand Only)

No. 6 Branch: Canara Bank, Kozhencherry, Ph. No. 0468-2210171, 8281991342

Name and address of the Borrower(s)/Guarantor(s): (1) M/s Sara Channel Distributors, Nisha Complex, TP V/14 (8/18C), Room No. 18, Pathanamthitta-689641 **(2) Shri. Mammen M.M.** (Proprietor), Peedikayil, Kozhencherry PO, Kozhencherry, Pathanamthitta-689641, **(3) Shri. Thomas Mathew** (Guarantor), Melepeedikayil, Kozhencherry PO, Kozhencherry, Pathanamthitta-689641.

Total liabilities: **Rs. 26,00,684.51 (Rupees Twenty Six Lakh Six Hundred and Eighty Four and Fifty One Paise Only)** as on 31.07.2026 plus further interest along with suit expenses andother legal charges.

Details and Full Description of the Immovable Property: A total extent of 2.83 ares of dry land in Re Sy No. 349/10/3/3 in Block No. 36 of Aluva East Village, Ernakulam Taluk, Ernakulam District owned by Sri. Thomas Mathew. **Bounded by: (As per Location Sketch): East:** Property of Somasekharan, **North:** Private Way, **West:** Panchayath Road, **South:** Property of Ayisha. CERSAI ID: 400012214154

Reserve price: Rs. 29,50,000/- (Rupees Twenty Nine Lakhs Fifty Thousand Only)

EMD: Rs. 2,95,000/- (Rupees Two Lakh Ninety Five Thousand Only)

Date & Time of E-Auction: 21-11-2026 For Sl No. 1 & 2, 25-11-2026 For Sl No. 3, 4 5 & 6, Between 11.30 AM and 12.30 PM
(with unlimited extension of 5 minutes duration each till the conclusion of the sale)

The Earnest Money Deposit shall be Deposited on or before 20-11-2026 For Sl No. 1 & 2, 24-11-2026 For Sl No. 3, 4, 5 & 6, 5.00 pm

The property can be inspected, with Prior Appointment with Authorised Officer, 20-11-2026 For Sl No. 1 & 2, 24-11-2026 For Sl No. 3, 4, 5 & 6, between 10.00 AM and 5.00 PM.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website **(www.canarabank.com)** or may contact: Manager above mentioned Branches during office hours on any working day.

Portal of E-Auction: https://baanknet.com/

Place: Kollam, Date: 27-10-2026, 02-11-2026, 03-11-2026 **(Sd/-) Authorised Officer, Canara Bank**

BANK OF BARODA
REGIONAL OFFICE, ERNAKULAM
5th Floor, M.G.Road Metro Station Complex, M.G.Road, Ernakulam-682035

TENDER NOTICE

Bank of Baroda, Ernakulam Region invites sealed offers from reputed building owners for acquiring premises on lease on the ground floor for shifting Velloorkunnam, Muvattupuzha Branch to alternate premises in an area admeasuring 1300 - 1600 sq ft (First attempt).

VELLOORKUNNAM - MUVATTUPUZHA AREA

Last date of submission of offers is **25-11-2026 up to 3:00 PM**. For more details log on to bank's website **www. bankofbaroda.bank.in**

Sd/-
Regional Head, Bank of Baroda, Regional office, Ernakulam

THE SOUTH INDIAN BANK LTD BRANCH : HARIPAD
DO. No: 25 36, Ward No:25, Radhamma Tower, Haripad P.O, Alappuzha - 690 514, Ph: 0479 241 5488, E mail: br0957@sib.bank.in

PUBLIC NOTICE FOR AUCTION OF GOLD COLLATERAL

The below mentioned borrowers have failed to repay the loan and redeem the gold jewellery, ornaments and coins/security pledged within the stipulated timeline inspite of several reminders. The Gold jewellery, ornaments and coins/security pledged under the said loan account by the below listed borrowers will be sold in Public auction strictly on **"As is What is Basis" & Whatever there is Basis" & "Without recourse Basis"** at our branch premises on **12.11.2026 at 4.00 PM**.
The details of loan account are as follows:

Sl No.	Account No	Borrower Name	Outstanding amount	Gross Weight in grams
1	0957653000007223	Renjith Kumar R	Rs.7,13,931.00	86.8 gm

Terms and Conditions: 1) The Bank reserves the right to accept or reject any bid without assigning any reason whatsoever, **2)** Bank reserves its right to change/modify/cancel the scheduled auction without referring any reasons, **3)** No claim whatsoever will be entertained after auction of gold security. The persons interested in participating in the auction may contact Branch for more information.
(Sd/-) Authorised Officer, The South Indian Bank Ltd

UNION BANK OF INDIA, REGIONAL OFFICE THRISSUR
RIED Square, Building No.67/2, Aranattukara Road, Chungam Junction, West Fort, Thrissur-680004

POSSESSION NOTICE (For immovable property) [RULE-8 (1)]

Whereas the undersigned being the authorized Officer of the **Union Bank of India,** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, (Second) Act, 2002 (Act No. 54 of 2002) in exercise of the powers conferred under Section 13(12) read with rule 3 of the Security Interest Act, (Enforcement) Rules 2002, issued Demand Notice calling upon the borrowers/guarantors of Union Bank of India whose details are given under to repay the amount mentioned in the notice plus rate of interest and costs and other expenses thereon from under mentioned dates within 60 days from the date of receipt of the said notices. The borrowers having failed to repay the due amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken Possession of the properties described herein below in exercise of the powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said Rules on **31st day of October 2026**

Sl.No. 1 | Demand Notice Date: 23-07-2026 | Branch: NORTH PARUR

Name of the Borrowers/Guarantors: 1a. Mr.Abdul Majeed KS S/o.K A Saidali, **1b. Ms.Aysha Majeed,1c. Mrs.Dhoulath A Mjaeed**, all address at : Aysha Manzil Alamthuruth, Chittatukara, Ernakulam -683522

Due Amount: Rs.58,48,435.17 (Rupees Fifty Eight Lakhs Forty Eight Thousand Four Hundred Thirty Five and Seventeen Paise Only) as on 30-06-2026 together with further interest and charges.

Description of property: All that Piece and Parcel of Property Comprising of 7.26 Ares (17.93 Cents) Of Land in In Sy No 234/11-1 Together with Residential Building Thereon in Vadakkekara Village Paravur Taluk Ernakulam District is Standing in the name of Mr.Abdul Majeed K S. **Boundaries : North :** Property of Kaderpilla; **East :** Property of Pankajakshan; **West :** Property of Kaderpilla; **South :** Road

Sl.No. 2 | Demand Notice Date: 17-04-2026 | Branch: NORTH PARUR

Name of the Borrowers/Guarantors: Estate of Deceased Borrower **Late Mr. Sidharthan C A** , Represented by his Legal Heirs **(1a) Mr. Biju Mithran (1b) Ms.Radhika Jagalraj (1c) Ms.Bini Praveen and (1d) Mr.Unnikrishnan 1a. Mr. Biju Mithran** Chuttezhath House, Edavilago PO, Kunjaini, **1b Mrs. Radhika Jagalraj,** Kaladhingal House,Near Chendamangalam House, North Parur, **1c.Ms.Bini Praveen,** Kalavanpara House, Labour Junction, Tripunithara P O, **1d.Mr.Unnikrishnan,** Chaloliyil House, Methala Village, Kodungallur Taluk,Thrissur
Estate of Deceased Borrower **Late Mrs. Sarala N R** , Represented by Legal Heirs **(2a) Mr. Biju Mithran (2b) Ms.Radhika Jagalraj (2c) Ms.Bini Praveen and (2d) Mr.Unnikrishnan 2a. Mr. Biju Mithran** Chuttezhath House, Edavilago PO, Kunjaini, **2b Mrs. Radhika Jagalraj,** Kaladhingal House, Near Chendamangalam House, North Parur, **2c.Ms.Bini Praveen,** Kalavanpara House, Labour Junction, Tripunithara P O, **2d.Mr.Unnikrishnan,** Chaloliyil House, Methala Village, Kodungallur Taluk,Thrissur

Due Amount: Rs.43,30,683.17 (Rupees Forty Three lakhs Thirty Thousand Six Hundred Eighty Three and Seventeen Paisa Only) as on 31-03-2026 together with further interest and charges

Description of property: All That Piece and Parcel of Property Admeasuring 9.72 Ares (24.00 Cents) of Land in Sy no.649/4 with Residential Building Thereon in Methala Village Kodungallur Taluk Thrissur District is in the Name of Late Mr. Sidharthan C A. **Boundaries: North :** Property of Sidharthan C A & K C Muhammedali; **East :** Govt. School; **West :** Property of Mr. Sidharthan C A; **South :** Govt. School and Road

The borrowers in particular and public in general are hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the Union Bank of India for the amount cited and interest costs and other expenses dues thereon from the dates mentioned above. The borrower'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 assets.
Date: 31-10-2026, **(Sd/-) Authorised Officer,**
Place: Thrissur **Union Bank of India**

Federal Bank

LCRD/Thiruvananthapuram Divison, 4th Floor, Federal Towers, Statue, Thiruvananthapuram -695001, PH: 0471 2322229, 2780655, E-Mail: tvmlcrd@federal.bank.in, Website: www.federal.bank.in, CIN: L65191KL1931PLC000368

SAR25TRIVANDRUM LCRD/NPA/3315 **DEMAND NOTICE** **Date: 15/07/2026**

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)

1) Smt. Kavitha Sen, W/o. Govindaraj Sen B, **2) Smt. Susmitha Sen,** D/o. Govindaraj Sen B, **3) Shri. Amarthya Sen,** S/o. Govindaraj Sen B, all residing at Sreelankapuri, Dalavapuram, Cherunniyoor P O, Vettoor, Thiruvananthapuram, Kerala-695142.

The 1st of you as principal borrower along with Late Govindaraj Sen B, Sreelankapuri, Dalavapuram, Cherunniyoor P.O, Vettoor, Thiruvananthapuram, Kerala - 695142 as guarantors/co-obligants/ mortgagors availed: 1) CC-ACC limit with number 11295500008811 of **Rs.5,00,000.00** (Rupees Five Lakhs only) on 23/11/2023 [1st of you above and Late Govindaraj Sen B], 2) NEI-FEDERAL KISAN SUVIDHA limit with number 11296600005418 of **Rs.10,00,000.00** (Rupees Ten Lakhs only) on 23/11/2023 [1st and 2nd of you above and Late Govindaraj Sen B] 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.
Since, the Co-obligant Govindaraj Sen B had expired, this notice is issued to his legal heirs as well. On enquiry is understood that Smt.Susmitha Sen and Shri. Amarthya Sen, are the legal heirs of late Govindaraj Sen B. However, as an abundant precaution as per law all other legal heirs of Late Govindaraj Sen B if any than mentioned above are called upon to accept this notice and to contact the undersigned within 7 days of receipt of this notice. If not, it is deemed that all the legal heirs of late Govindaraj Sen B have been accepted and took receipt of the this notice.
Notice issued to number (1) in the capacity of Principal borrower as well as the legal heir of (late) Govindaraj Sen B. Number 2 & 3 is impleaded in the capacity of legal heir of (late) Govindaraj Sen B to the extend you have inherited assets of (late) Govindaraj Sen B.
Towards the security of the aforesaid credit facilities availed from the Bank, the following of you have created security interest in favour of the Bank by way of hypothecation in respect of the following movable properties.

DESCRIPTION OF HYPOTHECATED MOVABLE PROPERTIES

Hypothecation of standing crops and other farm assets created out of the bank finance in **45.28 Ares** of land Re-Sy No. 540/10 of Cherunniyoor Village of Varkala Taluk and Re Sy No. 82/5-1 of the Karavaram Village of Chirayinkeezhu Taluk, Thiruvananthapuram District. [Limits charged to 11295500008811, 11296600005418] (Hypothecated by 1st of you above and Late Govindaraj Sen B)

Towards the security of the aforesaid credit facilities 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

All the piece and parcel of the land measuring **21 Ares** together with all other improvements thereon comprised in Re-Sy No. 540/10, Old Sy Nos. 165/A, 165/B, 166/A, 166/B, 166/C, Block No. 7, of **Cherunniyoor Village,** Varkala Taluk, Thiruvananthapuram District, Kerala State, **BOUNDED** as per Title deed on East by: Jayakumar, West by: Property of Jayadas, North by: Property of Jayadas, South by: Property of Jayakumar and **BOUNDED** as per location sketch on East by: Property of Jayadas, West by: Property of Jayakumar, North by: Thode and Thadam and South by: Property of Jayadas. [Limits charged to 11295500008811, 11296600005418] (Mortgaged by 1st of you above)

The aforesaid security properties are hereinafter referred to as secured assets. You have defaulted repayment of the above secured debt in violation of the agreed terms, and the account became Non Performing Asset as on **21/05/2026,** as per the guidelines of RBI. The undersigned being the Authorized Officer of the Federal Bank Ltd, hereby informs you that a sum of (1) **Rs.5,00,000.00** (Rupees Five Lakhs only) is due from you jointly and severally as on **23/01/2026** under your CC-ACC limit with number 11295500008811, (2) **Rs.7,07,694.94** (Rupees Seven Lakhs Seven Thousand Six Hundred Ninety Four and Paise Ninety Four only) is due from you jointly and severally as on **30/06/2026** under your NEI-FEDERAL KISAN SUVIDHA limit with number 11296600005418 maintained with **Varkala Branch** 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 (1) **@ 13.30%** p.a in your CC-ACC limit with yearly rests with **4%** as penal charges from **24/11/2025,** (2) **@ 12.90%** p.a in your NEI-FEDERAL KISAN SUVIDHA limit with monthly rests with **4%** as penal charges from **01/07/2026,** 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.
• 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 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. This notice is issued without prejudice to the other rights and remedies available to the bank for recovering its dues.

Dated this the 15th day of July 2026. **For The Federal Bank Ltd (Authorised Officer under SARFAESI Act)**

STATE BANK OF INDIA
STRESSED ASSETS RECOVERY BRANCH
SARB Kozhikode Branch (70683), 1st Floor, Ladder Links, Near Apsara Theatre, Railway Link Road, Chalappuram P O, Kozhikode-673002

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 properties 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 **24-11-2026** 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 before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment 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: **(1) Sri. Faisal Muneer T P,** S/o Muhammed Kutty T P, Thekkepeediyekkal House, Near AMLPS Kadakkassery, Tavanur, Ayankulam-679573, Malappuram **(