

Special team formed to trace missing 17-year-old

The Hindu Bureau
KANNUR

A special investigation team has been formed to trace 17-year-old Sivasurya of Chokli, who has been missing for 10 days, with a police team reaching Mysuru as part of the search.

The investigation is being conducted under the supervision of Thalassery ASP M. Nandagopan. Chokli SI R. Ragesh is in charge of the probe. The eight-member special team was formed after the initial investigation by Chokli police failed to yield any clues.

The police reached Mysuru based on information shared by Sivasurya's family that he might have travelled there. The family had earlier told police that the boy, who had left home saying he was going to Kashi, could possibly have gone

to Mysuru. Sivasurya left his home last Saturday, reportedly following an argument over a mobile phone that had been taken away from him. Two people saw him walking towards Poomaram junction after leaving home.

He was seen moving quickly after 12.45 p.m. on August 8, carrying his school bag.

Neighbours said nothing appeared unusual at the time. However, none of the CCTV cameras at the junction captured his movements, adding to the difficulty in tracing him.

Before the special team was formed, Chokli police had conducted searches in Ottapalam, Shoranur, and Kozhikode, but failed to find any leads. With the search making little progress, the investigation was handed over to the special team under the Thalassery ASP.

Seven held with elephant tusk

The Hindu Bureau
MALAPPURAM

The Forest department arrested seven people while allegedly transporting an elephant tusk weighing around 3.5 kg at Puthanathani on Monday. The suspects were travell-

ing in two cars. Those arrested were Faisal Cholakkal from Meppadi, Wayanad; Jamsheer Tharayil and Abdul Jabbar Tharayil from Alathiyur; Shobish Vettath from Tirur; and Abdul Sameer Babu, Shameer Rayammarrakkar and Zubair Neduvamcheri from Puthanathani.



ODISHA STATE CIVIL SUPPLIES CORPORATION LTD.
(A Govt. of Odisha Undertaking)
Registered Office: C/2, Nayapalli, Bhubaneswar-751012
Tel No: 0674-2395391, Fax No-0674-2395291, Website: www.oscsc.in

REQUEST FOR PROPOSAL (RFP)
For Selection of agency for ' Operations & Maintenance and Other Services of existing 12300 numbers of e-Pos Devices (except in-built L1 Scanner presently covered under warranty) of FS & CW Department / OSCSC Ltd. installed at Fair Price Shops & RRCs in all 30 Districts of Odisha State along with existing e-Pos software application & Database Management '
Advt. No. 14946 /OSCSC, dated : 17.08.2026
Request for proposals are invited from interested bidders being registered under Indian Companies Act - 1956 / 2013 (i.e. in operation since last 5 years prior to the date of issue of the RFP), having valid registration certificates and eligibility as per the criteria in the RFP published in the official website www.tendersodisha.gov.in www.foododisha.in & www.oscsc.in, for Selection of Agency for Operations & Maintenance and Other Services of existing 12300 numbers of e-PoS Devices (except in-built L1 Scanner presently covered under warranty) of FS & CW Department / OSCSC Ltd. installed at Fair Price Shops & RRCs in all 30 Districts of Odisha State along with existing e-Pos software application & Database Management'. The details of time table of the RFP are as under :

Sl No	Particulars	Date & Time
1	Publication of RFP in the Website	Date 19-08-2026
2	Pre-Bid Meeting	Date 28-08-2026 at 1600 Hours, at Office of OSCSC Ltd., C/2, Nayapalli, Bhubaneswar-751012
3	Last date (deadline) for Submission of bids (on-line)	Date 03-10-2026, through e-procurement Portal www.tendersodisha.gov.in
4	Opening of Technical Bids (On-line)	Date 05-10-2026 at 1600 Hours, at Office of OSCSC Ltd, C/2, Nayapalli, Bhubaneswar-751012
5	Evaluation of Technical Bid Presentation	Date 08-10-2026 at 1600 Hours, at Office of OSCSC Ltd., C/2, Nayapalli, Bhubaneswar-751012
6	Opening of Financial Bids (On-line)	Date 14-10-2026 at 1600 Hours, at Office of OSCSC Ltd., C/2, Nayapalli, Bhubaneswar-751012.

Any change in the scheduled date will be intimated to the Technically Qualified Bidders through online & registered mail ID.

The Bid proposals shall be submitted online through e-Procurement Portal : www.tendersodisha.gov.in. The authority reserves the right to cancel any or the entire selection process without assigning any reason thereof.

-Sd/-
Managing Director, OSCSC Ltd.
7001/102/2627 OIPR-7001/7002/1/26-27/0009



കേരള ഗ്രാമീണ ബാങ്ക്
Kerala Grameena Bank
Scheduled Bank Owned By Government

HEAD OFFICE: MALAPPURAM
Regional Office: KOZHIKODE, KERALA
PH: 0495-2385102, 9400999090,
E-mail: rokdz@kgb.bank.in

POSSESSION NOTICE (Section 13(4)) (FOR IMMOVABLE PROPERTIES)
Whereas the undersigned being the Authorised Officer of the Kerala Grameena Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as 'the Act') and in exercise of powers conferred under Sec. 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notices on the dates mentioned against the accounts calling upon the borrowers to repay the amount as mentioned against the account within 60 days from the date of receipt of the said notice. The borrowers/guarantor/s having failed to repay the amount, plus interest at contractual rate notice is hereby given to the borrowers/guarantor/s and the public in general that the undersigned has taken possession of the properties described herein below against each account in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 & 9 of the said rules on the dates mentioned below. The borrowers/mortgagors in particular and the public in general are hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of the Bank for the amount, further interest, incidental expenses and cost thereon as mentioned herein below. The borrower/s/guarantor/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.

Sl. No.	Name of the Borrower/Guarantor	Demand Notice Date & Amount	Description of the immovable properties	Amount to repay
1	Sri. Ajeesh Kumar, S/o Sankara Kurup, Kurungottu Kunnummal, Muthuvana (PO), Kozhikode-673523 and Smt.Rajisha K. W/o Ajeeshkumar, Kurungottu Kunnummal, Payyoli, Angadi (PO), Kozhikode-673523	Rs. 4,10,812.97 (Rupees Four Lakh Ten Thousand Eight Hundred Twelve and Paise Ninety Seven only) in respect of loan A/c No. (HLG) 20915324000516	All that part and parcel of the property of 5.80 Cents in Re Sy No. 8/33 of Palayad Village of Vadakara Taluk and Kozhikode District standing in the name of Sri/Ajeesh Kumar, Boundaries: North: Edavazhi, East: Kamalakshy, Kurungott Kunnummal, South: Ashokan, Kurungott Kunnummal, Suresh Kurungott Kunnummal, West: Ashokan Kurungott Kunnummal.	Rs. 4,17,300.75 (Rupees Four Lakh Seventeen Thousand Three Hundred and Paise Seventy Five only) and interest, incidental expenses and cost thereon (from 21.07.2026).
2	Sri. Anil Kumar I.M, S/o Kelli, Kuttily Meethal, Parakkottu Thazham, Perumanna (PO), Kozhikode-673026	Rs. 6,71,676.21 (Rupees Six Lakh Seventy One Thousand Six Hundred and Seventy Six and Paise Twenty One only) in respect of loan account No (HLG) 10915324000219	All that part and parcel of the property of 0.8944 Acres in Re Sy No.20/21 Thandappur Re Sy No. 20/41 of Perumanna Village of Kozhikode Taluk and Kozhikode District standing in the name of Sri.Anilkumar I.M. Boundaries: North: Krishnan Kutty, East: Vazhi, South: Private Road, West: Amnya Kaivasam.	Rs. 6,88,520.21 (Rupees Six Lakh Eighty Eight Thousand Five Hundred Twenty and Paise Twenty One only) and interest, incidental expenses and cost thereon (from 11.08.2026).

Date: 13-08-2026, Place: Calicut (Sd/-) Authorised Officer, Kerala Grameena Bank



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
the nation's your bank

ASSET RECOVERY MANAGEMENT BRANCH, KOZHIKODE, Shathabdi Bhavan, Mini by Pass Road, Govindapuram, Kozhikode-673016, Email: cs8269@pnb.bank.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 9 (1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower(s) and guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

Sl. No.	Name of the Branch Name & addresses of the Borrower/ Guarantors Account	Description of the Immovable properties Mortgaged/Name of Mortgagors of properties	(A) Date of Demand Notice u/s 13(2) of SARFAESI Act 2002 (B) Total Dues from the borrower (C) Possession Date u/s 13(4) of SARFAESI Act 2002 (D) Nature of possession Symbolic/Physical
1	BO: ARMB Kozhikode (1) M/s K M A Constructions India Pvt Ltd. Door No 11/405, MSS Cultural Complex, Cherooty Road, Kozhikode, Pin- 673001, also at: 2 nd Floor, KMA Tower (Mozon Restaurant Building), Govindapuram P.O., Kozhikode-673016 (2) Sri. K. Muhammad Ali, 2/552 (378) Kulamullathil, Kayakodi, Vadakara, Kozhikode Kerala-673508, also at: Flat No.7A, Coxwain-23 Apartments, Near Corporation Office, Beach Road, Kozhikode-673032, (3) Smt. Silvia Muhammad Ali, 6/728 (833) Orkid, Cheruvannur, Kozhikode, Kerala-673655, also at: Flat No.7A, Coxwain-23 Apartments, Near Corporation Office, Beach Road, Kozhikode-673032. (4) Sri.Rasal T. P, S/o Late Aliyumma K, Kulamullathil House, Kayakodi, Devarkovil, Kozhikode-673508 (5) Smt.Waheeda K, D/o late Aliyumma K, Kulamullathil House, Kayakodi, Devarkovil, Kozhikode-673508	EM of all that part and parcel of property consisting of 2 Acre and 29 Cents of land in Re Survey No 149 of Kavilumpara Amsari and Desam of Vatakara Taluk and Kozhikode District owned by Mrs. Aliyumma K (late Property: 1: 29 Cents, Boundaries: East: Ninetyum Mattum Kaivasam, South: PWP Tower Road, West: Edavazhi, North: Thannil sesham Nammal Kaivasam, Property 2: 2 Acre, Boundaries: East: Muhammed Kaivasam, South: Ninakku Theeruthang Sthalam, West: Edavazhi, North: Ninte Kaivasam.	a) 13/2- 07-06-2021 b) Rs. 8,01,32,984/- as on 31.07.2026 Plus interest from 01.08.2026 onwards and charges c) Possession Notice-24-11-2021 d) Symbolic a) Reserve Price: Rs.396.00 Lakhs b) EMD: Rs.39.60 Lakhs c) Bid Increase Amount: Rs.0.10 Lakhs

Details of the Encumbrances known to the secured creditor - NIL

Date and Time of E Auction: 08-09-2026; 11.00 AM to 5.00 PM Last Date of Deposit of EMD: 07-09-2026

Inspection of Property with Prior Appointment with Authorized Officer: 05-09-2026

Terms and Conditions of E-auction Sale: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: (1) The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" (2) The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. (3) The Sale will be done by the undersigned through e-auction platform provided at the Website <https://www.baanknet.com> on 08-09-2026, 11:00 AM to 05:00 PM. For detailed term and conditions of the sale, please refer <https://www.baanknet.com> & <https://www.pnb.bank.in>.
Date: 14-08-2026, Place: Kozhikode (Sd/-) Authorized Officer, Punjab National Bank, Secured Creditor

KERALA PUBLIC SERVICE COMMISSION
SHORT NOTIFICATION

File No. R&A 2(3)/12/2026/KPSC
Extra Ordinary Gazette Date: 30.07.2026
Applications must be submitted online through the official website of the Commission www.keralapsc.gov.in after 'ONE TIME REGISTRATION'. Candidates who have already registered can apply online through their profile. For details regarding qualification etc. please see Gazette Notification dated **30.07.2026** and the website (www.keralapsc.gov.in) of the Commission.
Advertisement No. 06/2026
Last Date: 02.09.2026 Wednesday up to 12 Midnight

GENERAL RECRUITMENT – STATE WIDE
CATEGORY NO: 073/2026
Name of Post: Assistant Professor in Neurosurgery, Department: Medical Education, Scale of Pay: As per UGC norms, Age :22-49 Vacancy :1 (Fresh) (One)
CATEGORY NO: 074/2026
Name of Post : Assistant Executive Engineer (Electrical), Department : Kerala State Housing Board, Scale of Pay: ₹ 56,500-1,18,100/-, Age : 18-40, Vacancy : 1 (One)
CATEGORY NO: 075/2026
By Transfer Recruitment
Name of Post : Non- Vocational Teacher in Biology (Senior) – By Transfer from qualified LP School Teachers/UP School Teachers in General Education Subordinate service, Department : Kerala Vocational Higher Secondary Education, Scale of Pay: ₹ 55,200-1,15,300/-, Age : Upper age limit is not applicable, Vacancy :01 (One)
CATEGORY NO: 076/2026
Name of Post: Non- Vocational Teacher in Biology (Senior) – By Transfer from qualified Ministerial Staff in the Subordinate Service of the Vocational Higher Secondary Education Department, Department: Kerala Vocational Higher Secondary Education, Scale of Pay: ₹ 55,200-1,15,300/-, Age : Upper age limit is not applicable, Vacancy :01 (One)
CATEGORY NO: 077/2026
Name of Post: Architectural Assistant (Direct Recruitment from among persons who possess the qualifications required and have rendered service of not less than two years in any of the categories under Kerala Architectural Subordinate Service), Department: Public Works Department (Architectural Wing) Scale of Pay : ₹ 55,200-1,15,300/-, Age: Upper age limit is not applicable , Vacancy : 01 (One).
CATEGORY NO: 078/2026
Name of Post: Junior Instructor (Mechanic Tractor), Department: Industrial Training, Scale of Pay : ₹ 37,400 - 79,000/-, Age : 19-48, Vacancy : 01 (Anticipated)
CATEGORY NO: 079/2026
Name of Post: Draftsman Gr I /Sub Engineer, Department: Kerala Water Authority, Scale of Pay: ₹ 36,500-89,000/- Age : 18-40, Vacancy : Anticipated
CATEGORY NO: 080/2026
Name of Post: Deputy Manager (Finance, Accounts & Secretarial Branch), Department: Travancore Sugars & Chemicals Limited, Scale of Pay: ₹ 35,700-75,600/-, Age : 18-40, Vacancy :01 (One)
CATEGORY NO: 081/2026
Name of Post: Braillist, Department: General Education, Scale of Pay: ₹ 35,600 - 75,400/-, Age: 18-48, Vacancy : 03 (Three)
CATEGORY NO: 082/2026
Name of Post: Technical Assistant (Geographical Information System), Department: Land Use Department, Scale of Pay : ₹ 31,100 – 66,800/-, Age: 18-40, Vacancy : 01 (One).
CATEGORY NO: 083/2026
Name of Post: Agricultural Assistant Gr. II, Department: Land Use Department, Scale of Pay: ₹ 27,900 – 63,700/- , Age : 18-40, Vacancy : 2 (Two)
CATEGORY NO: 084/2026
Name of Post: Computer Assistant Grade-II, Department: Government Secretariat/ Kerala Public Service Commission/ Advocate General's Office (Ernakulam)/ Kerala State Audit Department/ Enquiry Commissioner and Special Judges Office/ Vigilance Tribunal Office/ Kerala Lok Ayukta, Scale of Pay: ₹ 27,900-63,700/-, Age :18-40, Vacancy : Anticipated Vacancies
CATEGORY NO: 085/2026
RECRUITMENT - BY - TRANSFER
Name of Post: Computer Assistant Grade-II, Department: Government Secretariat/ Kerala Public Service Commission/ Advocate General's Office (Ernakulam)/ Kerala State Audit Department/ Enquiry Commissioner and Special Judges Office/ Vigilance Tribunal Office/ Kerala Lok Ayukta, Scale of Pay: ₹ 27,900-63,700/-, Age : Upper age limit not applicable, Vacancy : Anticipated Vacancies
CATEGORY NO: 086/2026
Part I (General Category)
Name of Post : Store Keeper, Department: Apex Societies of Co-operative Sector in Kerala (MATSYAFED), Scale of Pay: ₹ 24,400- 55,200/-, Age : 18-44, Vacancy : 01 (One)
CATEGORY NO: 087/2026
Part II (Fishermen /Dependent of Fishermen Category)
Name of Post: Store Keeper, Department : Kerala State Co-operative Federation for Fisheries Development Limited (MATSYAFED), Scale of Pay: ₹ 24,400- 55,200 /-, Age :18-50, Vacancy : Anticipated Vacancies
CATEGORY NO: 088/2026
Part III (Society Category)
Name of Post: Store Keeper, Department: Kerala State Co-operative Federation for Fisheries Development Limited (MATSYAFED), Scale of Pay: ₹ 24,400- 55,200 /-, Age :18-50, Vacancy : Anticipated Vacancies
CATEGORY NO: 089/2026
Name of Post : Electrician, Department: Kerala State Film Development Corporation Limited, Scale of Pay : ₹ 19,000-43,600/-, Age : 18-40, Vacancy : 03 (Three)
CATEGORY NO: 090/2026
Part I (General Category)
Name of Post : Junior Clerk, Department: Apex Societies of Co-operative Sector in Kerala, Scale of Pay: ₹ 17,400-46,450 /-, Age : 18-44 , Vacancy : Anticipated Vacancies.
Address to which applications are to be sent:-www.keralapsc.gov.in
Age will be reckoned as on 01.01.2026 with usual relaxation as per rules for candidates belonging to SC/ST and OBC. Notification is published in the Extra Ordinary Gazette dated 30.07.2026 and in the website of the Commission. Candidates should go through the notification before submitting their applications. Applications which are submitted not in accordance with the notification will be summarily rejected. For further details log on to www.keralapsc.gov.in.
Thiruvananthapuram, 06/08/2026.
(F4/141/2026/I&PRD)
Saju George
Secretary
Kerala Public Service Commission



Federal Bank
CIN: L65191KL1931PLC000368

LCRD/Kozhikode Division, 1st Floor, Federal Towers, Arayidathupalam, Kozhikode, Kerala - 673016, Phone: 0495 2740886, Mob: 9884789107
E-mail: kklcld@federal.bank.in, Website: www.federalbank.co.in

DEMAND NOTICE
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)

Sl No.	Borrower/Guarantor/Mortgagor	Description of the immovable property
1	KKCLCRD12836525/AM/BD/AN-1071-76-97676/1948 1. Shri. Achanandi Mammun Basheer, S/o Mammun, Achanandhy House, Chalakkara, Mahe, Pondicherry – 673310, 2. Shri. Faizal @ A Faizal, S/o Achanandi Mammun Basheer, a) Ammamadathil House, No. 11/463, Mahe, Pondicherry - 673333, b) Crescent House, (Komath Thazhe Kunyil), Panniyannur P.O, Marankandy, Thalassery, Paral, Kannur, Kerala – 670671, 3. Smt. Bashitha K K, D/o Achanandi Mammun Basheer, a) Crescent House (Komath Thazhe Kunyil), Panniyannur P.O, Marankandy, Thalassery, Paral, Kannur, Kerala – 670671, b) Smt. Raseela P, W/o Sulaiman, a) Crescent House (Komath Thazhe Kunyil), Panniyannur P.O, Marankandy, Thalassery, Paral, Kannur, Kerala – 670671, b) Ammamadathil House, No. 11/463, Palloor PO, Mahe, Pondicherry – 673333, 4. Smt. Rahana P, W/o Faizal @ A Faizal, Punathil, Azhiyur, Kerala – 673309, 5. Smt. Raseela P, W/o Sulaiman, a) Crescent House (Komath Thazhe Kunyil), Panniyannur P.O, Marankandy, Thalassery, Paral, Kannur, Kerala – 670671, b) Ammamadathil House, No. 11/463, Palloor PO, Mahe, Pondicherry – 673333, 6. Smt. Rasiya P, W/o Achanandi Mammun Basheer, Crescent House (Komath Thazhe Kunyil), Panniyannur P.O, Marankandy, Thalassery, Paral, Kannur, Kerala – 670671..	Dated: 13/01/2026 All the piece and parcel of the land measuring 3.64 Ares together with building and all other improvements thereon comprised in Re-Sy No. 149/382 (149/383 as per title deed) (Old Sy No. 6/9), of Panniyannur Village, Thalassery Taluk, Kannur District, Kerala State, bounded on East by: 3 feet Way, West by: Property of Farsana, North by: 3 feet Way and South by: 3 feet Way.

Nature of Li	Account Nos.	Limits Sanctioned in Rupees	Disbursement date	Date of NPA	Dues	Rate of interest	Availed by
EL PROPERTY POWER	10717600097676	Rs. 9,00,000.00	07/09/2021	03/01/2026	Rs. 7,50,124.72 as on 05/01/2026	11.55% p.a Monthly with 4% as penal charges from 05/01/2026	1 st to 6 th of you above

Mortgaged by : 1 st and 6 th of you above The aforesaid security property is hereinafter referred to as secured asset.

Sl No.	Borrower/Guarantor/Mortgagor	Description of the immovable property
2	KKCLCRD24324012/AM/KDD/KN-1071-76-93774/1965 1) Shri. Faizal @ A Faizal, S/o Achanandi Mammun Basheer, Ammamadathil, Pallur, Mahe, Pondicherry – 673310, 2) Smt. Rahana P, W/o Faizal @ A Faizal, Punathil, Azhiyur, Kozhikode, Kerala – 673309, 3) Shri. Achanandi Mammun Basheer, S/o Mammun, Achanandhy House, Chalakkara, P O Mahe, Pondicherry – 673310, 4) Smt. Rasiya P, W/o Achanandi Mammun Basheer, Komath Thazhe, Crescent House, Panniyannur P.O, Kannur, Kerala – 670671, 5) Smt. Raseela P, W/o Sulaiman, Komath Thazhekunyil, Crescent House, Panniyannur P.O, Kannur, Kerala – 670671, 6) Smt. Bashitha K, D/o Achanandi Mammun Basheer, Komath Thazhekunyil, Crescent House, Panniyannur P.O, Kannur, Kerala – 670671.	Dated: 20/01/2026 All the piece and parcel of the land measuring 3.64 Ares together with building and all other improvements thereon comprised in Re-Sy No. 149/382, (Re-Sy No. 149/383 as per title deed), (Old Sy No. 6/9), of Panniyannur Village, Thalassery Taluk, Kannur District, Kerala State, bounded on East by: 3 Feet Way, West by: Property of Farsana, North by: 3 Feet Way and South by: 3 Feet Way.

Nature of Li	Account Nos.	Limits Sanctioned in Rupees	Disbursement date	Date of NPA	Dues	Rate of interest	Availed by
EL PROPERTY POWER	10717600093774	Rs. 10,10,000.00	15/04/2017	13/01/2026	Rs. 6,82,870.10 as on 15/01/2026	13.30% p.a Monthly with 4% as penal charges from 15/01/2026	1 st to 6 th of you above

Mortgaged by : 3 rd and 4 th of you above The aforesaid security property is hereinafter referred to as secured asset.

The above mentioned parties as Principal borrower/co-obligants/guarantors/mortgagors availed of the following credit facilities from the Federal Bank Ltd, a banking company registered under the Companies Act 2013 having registered office at Always (hereinafter referred to as the bank) through its branch at Vadakara, after executing necessary security agreements / loan documents in favour of the Bank. Towards the security of the aforesaid credit facilities availed from the Bank, above of you have created security interest in favour of the bank by way of mortgage in respect of the above immovable property. 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 Authorised Officer of the Federal Bank Ltd, hereby informs you that the above amount as described above is due from you jointly and severally. As such, the bank as a secured creditor as envisaged under section 2(z)(2) 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 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.

Note : SL 1 : (Further to the above, the 2nd of you as principal borrower availed Property Power loan for an amount of ₹10,10,000/- from Vadakara branch of the Bank, creating security interest in respect of immovable security property incorporated herein above. Bank reserves its right to proceed against the above said loan/property security at the appropriate time when it becomes due.)

SL 2 : (Further to the above, 3rd of you as principal borrower availed Property Power loan for an amount of Rs. 9,00,000/- from Vadakara branch of the Bank, creating security interest in respect of immovable security property incorporated herein above. Bank has already initiated SARFAESI action in this account.)

This notice is issued without prejudice to the other rights and remedies available to the bank for recovering its dues.

Sd/- For The Federal Bank Ltd
Authorised Officer under SARFAESI Act

Place : Kozhikode