

Third Wave Coffee
launches two
outlets in Kochi

Our Bureau

Kochi

Third Wave Coffee, a fastest-growing coffee and quick-service restaurant (QSR) brand, has launched of two cafés at Panampilly Nagar and Noel Focus, Chittethukara.

This follows its expansion into Visakhapatnam, Jalandhar, Lucknow, and Ludhiana, further strengthening the presence across India's high-potential emerging markets. With Kochi, its 27th market, it now has 104 cafés.

Anirudh Sharma, Co-founder, Third Wave Coffee, said, specialty coffee is becoming part of everyday food and lifestyle consumption. “Our focus on strengthening our Food Innovation Lab and state-of-the-art roastery further supports this expansion”, he added.

TARGET AUDIENCE

Speaking on the sidelines of the launch, Sharma said the company sees a lot of potential in Kerala. The company is targeting Gen Z's and younger millennials in the 25-35 age group.

Thiruvananthapuram and Kozhikode are the other two potential markets where the company wants to prioritise, he said.

The company is working with multiple farms largely in Karnataka to source coffee directly from farmers, he said.

With plans to reach approximately 320 locations by FY27, the brand aims to establish a significant presence across metros, tier-1 and emerging tier-2 cities throughout the country, Sharma added.

Third Wave Coffee has also recently launched Third Rush Desserts, a dessert-forward brand as part of the company's continued expansion beyond beverages and a more holistic cafe ecosystem.

Multi-agency
rescue averts
tanker disaster
off Odisha

Our Bureau

Chennai

A major maritime incident involving a Belize-flagged tanker carrying about 9,000 tonnes of palm oil and 23 crew members was averted off the Odisha coast after the vessel suffered a main-engine failure and ballast tank flooding, resulting in a 10-degreet list.

The ship, *Sea Gull 9*, reported the distress on September 27, when it was approximately 37 nautical miles east-south-east of Paradip.

SWIFT RESPONSE

The Directorate General of Maritime Administration said that, in coordination with the Indian Navy, Indian Coast Guard and Paradip Port Authority, it mounted a multi-agency response through its Marine Casualty and Emergency Response Branch.

The response involved damage control, stabilisation of the vessel, aerial surveillance for possible pollution and arrangements for its safe entry into port, the Directorate said in a social media post.

The tanker reached Paradip Port on September 28, with the Harbour Master on board and assisted by a tug.

AFTER EFFECT

A minor palm-oil sheen was observed in the vicinity of the vessel following the incident, but it dissipated naturally, according to the Directorate.

TO ADVERTISE
PLEASE CONTACT

Trivandrum : 9447770974

Kochi : 9895611430

Thirssur : 9847862299

Kottayam : 9447695936

Kozhikode : 9847200442

thehindu **businessline.**



The Kerala State Co-Operative Bank Ltd.
(A Scheduled Bank)
PB No. 6515, Co-Bank Towers, Vikas Bhavan PO, Palayam, Thiruvananthapuram, PIN - 695033.

NOTICE INVITING REQUEST FOR PROPOSAL
No. KBIT/PMU/UPISWITCH/106/2026-2027 **30.09.2026**
Kerala State Co-Operative Bank Ltd (Kerala Bank) invites bids under Three Cover System from eligible bidders for the selection of vendor for UPI Switch. The bid documents may be downloaded and submit bids through the portal <https://www.etenders.kerala.gov.in> of the Govt of Kerala.

DESCRIPTION	DETAILS
e-Tender ID	2026_KSCB_873158_1
Date of Issue	25.09.2026
Pre-bid meeting (online link will be shared through e-Tender)	06 - Oct - 2026, 11:00 AM
Last Date of Submission of Bids	30 - Oct - 2026, 04:00 PM
Date and Time of Opening of Technical Bid	02 - Nov - 2026, 10:00 AM
Tender Document, Fee, EMD	Please visit https://www.etenders.kerala.gov.in (Sd/-) Chief Executive Officer



SBI STATE BANK OF INDIA

STRESSED ASSETS RECOVERY BRANCH, LMS Compound, Opp. Museum West Gate, Vikas Bhavan P.O., Thiruvananthapuram-695033
Ph: 0471-2318096, 7994753248, e-mail: sbi.1005@sbilco.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (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) Rules 2002
Notice is hereby given to the public in general and in particular to the Borrower(s) (Guarantor(s)) that the below described immovable properties mortgaged/charged to the State Bank of India, (Secured Creditor) the Physical possession of which has been taken by the Authorised Officer of State Bank of India, (Secured Creditor) will be sold on "As is where is", "As is what is" and "Whatever there is" on 26.10.2026 for recovery of respective dues with future interest and costs to the State Bank of India (Secured Creditor), as mentioned below.
Name & Address of the Borrowers/Guarantors: M/s.Lockcare (Proprietor Renjith R J), Mukkula, Neltayam, Thiruvananthapuram-695013, Mr.Renjith.R.J., Nandanam, Yamuna Nagar, Karkulam,P.O., Thiruvananthapuram-695564.
Due Amount : Rs.1,29,48,930/- as on 30.09.2026 + interest, expenses & Costs
DESCRIPTION OF IMMOVABLE PROPERTY
All that part and parcel of the property consisting of 3.03 Ares of land and residential building in Block No.34, Re.Sy.No. 685/2 of Karkulam Village, Nethumangalam Taluk, Thiruvananthapuram District obtained by Mr.Renjith R J vide Settlement Deed No.2189/2018 dated 22.11.2016 of SRO Karkulam.
The extent of land as per latest revenue records and as per ente bhoomi portal (official digital plot) of the Government of Kerala as part of the State's Digital Re-Survey Mission) is 1.86 Ares in Digital Block No.76, Digital Sy.No.1 of Karkulam Village, Nedumangalam Taluk, Thiruvananthapuram District. **BOUNDARIES** as per title deed: North : Nadavazhy, South : Property of Noori, East : Panchayathi Road, West : Property of Renjith.
Reserve Price: Rs. 23,45,000/- **EMD: Rs.2,34,500/-** **Bid Increment: Rs.10,000/-**
Inspection of properties : Any working day with prior appointment.
Time of Inspection : Between 11.00 am to 3.00 pm
Date & time of e-Auction : **26.10.2026 between 11.00 AM to 4.00 PM**
Interested bidder may deposit Pre-Bid EMD with baanknet (PSB Alliance) before the close of e-Auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in Banknet's (PSB Alliance) Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
The e-auction is being held as "As is where is", "As is what is" and "Whatever there is" basis. The intending bidders should make their own independent enquiries regarding the encumbrances, title of property put on e-auction, any statutory liabilities, arrears of property / land tax, electricity dues and any claims/dues affecting the property and to inspect and satisfy themselves. The Authorized Officer/Secured Creditor shall not be responsible for third party claims/demands/dues.
For detailed terms and conditions of the sale, please refer to the link provided in webportal of the Secured Creditor : <https://sbilco.co.in>, Details also available at : <https://baanknet.com>
Date : 30.09.2026 **(Sd/-) (Authorized Officer),**
Place : Thiruvananthapuram **State Bank of India, SARB, Trivandrum**



Kerala Grameena Bank
Scheduled Bank Owned By Government

Head Office: MALAPPURAM, Regional Office: ERNAKULAM, Coastal Towns (Karitthatt), Mr. Samskara Jnt, Pipeline Road, Palariyattom, Cochin 682025. Phone: 0484-2536301/2536302, e-mail: roekm@kgb.bank.in

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 provision 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/charged to the Secured Creditor, the Physical/Symbolic Possession of which has been taken by the Authorized Officer of Kerala Grameena Bank will be sold on "As is where is", "As is what is", "As is what is", "As is what is" and "Whatever there is" on 09.11.2026 for recovery of dues as mentioned hereunder to Bank of India from the below mentioned borrowers, guarantors, Legal Heirs.
1.Branch: Athikkattukulangara, Name & Address of the Borrower(s) and Guarantor(s):
(1). Smt. Naseema M, W/o Noushad K, (2). Sri. Noushad K, S/o Kassin Rawther, both residing at: Thachirethu house, Athikkattukulangara PO, Alappuzha District-690504.
Total Liabilities: Rs. 27,83,373.26 (Rupees Twenty Seven Lakh Eighty Three Thousand Three Hundred Seventy Three and Twenty Six Paise Only) as on 24-08-2026 plus further applicable interest and charges.
DESCRIPTION OF THE IMMOVABLE PROPERTY: All the part and parcel of the property consisting of 2.83 Ares (6.99 cents) of land with Building in Re. Sy. No. 686/18-2 of Palameli Village, Mavelikkara Taluk, Alappuzha District belongs to Smt. Naseema M. **Boundaries:** North: Road, South: Property of Noushad, East: Property of Divakaran, West: Road
Reserve Price: Rs. 14,00,000/- (Rupees Fourteen Lakh only)
Earnest Money Deposit: Rs. 1,40,000/- (Rupees One Lakh Forty Thousand only)
2. Branch: Athikkattukulangara: Name & Address of the Borrower(s) and Guarantor(s):
(1). Smt. Sheesena N (Legal Heir & joint holder), W/o Noushad K T (late), (2). Master. Naz Noushad, (Represented by Mother Mrs. Sheesena N, W/o Noushad K T (late)), S/o Noushad K T (late), (3). Nahas N, (Represented by Mother - Mrs. Sheesena N, W/o Noushad K T (late)), S/o Noushad K T (late), (4). Smt. Aisha Beevi, W/o Mathleen Kannu, all are residing at: Kathakottayath Thekkekara, Athikkattukulangara (PO), Alappuzha District-690504.
Total Liabilities: Rs. 9,61,993.29 (Rupees Nine Lakh Sixty One Thousand Nine Hundred Ninety Three and Twenty Nine Paise only) as on 15-09-2026 plus further applicable interest and charges.
DESCRIPTION OF THE IMMOVABLE PROPERTY: All the part and parcel of the property consisting of 1.32 Ares of land with building in Re. Sy. No.276/21, Palameli Village, Mavelikkara Taluk, Alappuzha District belongs to Noushad K T (late), Sheesena N and Aisha Beevi. **Boundaries:** North: Property of Ishabeevi; East: Canal Road; South: Property of Nazeer; West: Property of Shahul Hameed.
Reserve Price: Rs. 11,50,000/- (Rupees Eleven Lakh Fifty Thousand only)
Earnest Money Deposit: Rs. 1,15,000/- (Rupees One Lakh Fifteen Thousand only)
The Earnest Money Deposit shall be deposited on or before 10-11-2026 upto 4.00 p.m. Details of EMD and other documents to be submitted to service provider on or before 10-11-2026 upto 5.00 pm. Date up to which documents can be deposited with Bank is 10-11-2026 upto 5.00 pm.
For further details, contact Smt. Rosnhi Narayanan, Chief Manager/Authorized Officer, Kerala Grameena Bank, RO Ernakulam (9400999027) or Smt. Archana R Nair, Branch in Charge (9400995877), e-mail id: kgb587@kgb.bank.in or the service provider: M/s. H India Pvt. Ltd. 301, 1st Floor, Udyog Vihar-II, Gurgaon, Haryana 122015, Email: tdg@hindiaindia.com/support@bankeauctions.com. (Contact No: 917418281709/7291981124/2526)
Date: 29-09-2026 **(Sd/-) Authorized Officer,**
Place: Ernakulam. **Kerala Grameena Bank.**

FORM A
PUBLIC ANNOUNCEMENT
(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Borrowers) Regulations, 2016)
FOR THE ATTENTION OF THE CREDITORS OF M/s CHERUPUSHPAM FILMS PRIVATE LTD.

RELEVANT PARTICULARS

1. Name of corporate debtor	M/s Cherupushpam Films Private Ltd.
2. Date of incorporation of corporate debtor	26 th April 1975
3. Authority under which corporate debtor is incorporated/registered	ROC ERNAKULAM -KERALA
4. Corporate Identity No./Limited Liability Identification No. of corporate debtor	U92111KL1975PTC002887
5. Address of the registered office and principal office (if any) of corporate debtor	4 th Floor Cherupushpam Building, Shammugham Road, Ernakulam, Kerala, India, 682031
6. Insolvency commencement date in respect of corporate debtor	30/09/2026
7. Estimated date of closure of insolvency resolution process	29/03/2027
8. Name and registration number of the insolvency professional acting as interim resolution professional	Adv. Jossy Steephem Kattur (IBBI/IA-002/IPNo.1056/2021-2022/13627)
9. Address and e-mail of the interim resolution professional, as registered with the Board	Barons-16C, Skyline Imperial Gardens, Slank Link Road, Kaloar, Ernakulam-682025, Email: jossysk@gmail.com
10. Address and e-mail to be used for correspondence with the interim resolution professional	Barons-16C, Skyline Imperial Gardens, Slank Link Road, Kaloar, Ernakulam-Pin 682025 Email: sathyarp2026@gmail.com
11. Last date for submission of claims	14/10/2026
12. Classes of creditors (if any) under clause(b) of sub-section (6A) of section 21, 175A, Krishnapuram, 6th street, Ollukkara PO Krishnapuram temple, Thrissur, Kerala 680655	Home Buyers Class

13. Names of Insolvency Professionals identified to act as Authorized Representative of creditors in a class (Three names for each class)	1.CA Rajendran PR, (IBBI/PA-001/IP-P01748/2019-2020/12717 2.CA Rajmohan, R (IBBI/PA-001/IP-P02331/2020-2021/13517) 3.CA Shawn Jeff Christopher (IBBI/PA-001/IP-P01617/2019-2020/12711
14. (a) Relevant Forms and (b) Details of authorized representatives are available at	a) WebLink: https://bbi.gov.in/home/downloads b) https://bbi.gov.in/ps-register/register 1) CA Rajendran P.R, 1867 th , Padinjare Parippil, Kulayattikara P.O Ernakulam, Kerala 682315 2) CA Rajmohan, R, Rajbhavan, HS 514/12/1and 175A, Krishnapuram, 6th street, Ollukkara PO Krishnapuram temple, Thrissur, Kerala 680655 3) CA Shawn Jeff Christopher JVR Associates Chartered Accountants, Wilmont Park Business Centre Palimukku, Ernakulam, Kerala 682016

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of M/s Cherupushpam Films Private Ltd on 30/09/2026. The creditors of M/s Cherupushpam Films Private Ltd are hereby called upon to submit their claims with proof on or before 14/10/2026 to the interim resolution professional at the address mentioned above.
The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.
A financial creditor belonging to a class, as listed against entry No. 12, shall indicate its choice of authorized representative from among the three insolvency professionals listed against entry No.13 to act as authorized representative of the home buyer class in Form CA.
Submission of false or misleading proofs of claim shall attract penalties.
Sd/- Adv.Jossy Steephem Kattur Interim Resolution Professional.
Date:01/10/2026. Place: Ernakulam



The Kerala State Co-Operative Bank Ltd.
(A Scheduled Bank)
PB No. 6515, Co-Bank Towers, Vikas Bhavan PO, Palayam, Thiruvananthapuram, PIN - 695033.

NOTICE INVITING REQUEST FOR PROPOSAL
No. KBIT/PMU/RMS/105/2026-27 **30.09.2026**
Kerala State Co-Operative Bank Ltd (Kerala Bank) invites bids under Three Cover System from eligible bidders for the selection of vendor for Supply, installation and maintenance of Risk Management Solution. The bid documents may be downloaded and submit bids through the portal <https://www.etenders.kerala.gov.in> of the Govt of Kerala.

DESCRIPTION	DETAILS
e-Tender ID	2026_KSCB_873153_1
Date of Issue	25.09.2026
Pre-bid meeting (online link will be shared through e-Tender)	06 - Oct - 2026, 12:00 PM
Last Date of Submission of Bids	30 - Oct - 2026, 04:00 PM
Date and Time of Opening of Technical Bid	02 - Nov - 2026, 10:00 AM
Tender Document, Fee, EMD	Please visit https://www.etenders.kerala.gov.in (Sd/-) Chief Executive Officer



SBI STATE BANK OF INDIA

STRESSED ASSETS RECOVERY BRANCH, LMS Compound, Opp. Museum West Gate, Vikas Bhavan P.O., Thiruvananthapuram-695033
Ph: 0471-2318096, 7994753248, e-mail: sbi.1005@sbilco.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (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) Rules 2002
Notice is hereby given to the public in general and in particular to the Borrower(s) (Guarantor(s)) that the below described immovable properties mortgaged/charged to the State Bank of India (Secured Creditor), the Physical possession of which has been taken by the Authorised Officer of State Bank of India Stressed Assets Recovery Branch, Thiruvananthapuram, will be sold on "As is where is" and "Whatever there is" on 06.11.2026 for recovery of respective dues with future interest and costs to the State Bank of India (Secured Creditor) as mentioned below.
Name & Address of the Borrowers/Guarantors: Shri. Sreenath S, Thiruvananthapuram, Chozhathukotta, Malayalam(PO), Thiruvananthapuram, Pin - 695571, Smt.Aswathy L V, Mullasseri Veedu, Vazhichal, Perakkulam, Thiruvananthapuram, Thiruvananthapuram, Pin - 695103.
Due Amount : Rs.38,44,779/- as on 28.09.2026 + interest, expenses & Costs
DESCRIPTION OF IMMOVABLE PROPERTY
All that part and parcel of property consisting of 1.62 Ares of land and residential building attached thereto in Re.Sy.No.287/15-2 in Malayinkeezhu Village, Kattakada Taluk, Thiruvananthapuram District in the name of Shri.Sreenath S and Smt.Aswathy L V vide Sale Deed No.1345/2019 dated 24.04.2019 of SRO Malankulam, BOUNDARIES: North : Property of Archana N Nair & Seumy M Suresh, 3M wide Private Pathway, South : Property of John, East : Oda (Drainage), West : Property of Saranankar, Enmranthram
Reserve Price: Rs.32,00,000/- **EMD: Rs.3,20,000/-** **Bid Increment: Rs.10,000/-**
Inspection of properties : Any working day with prior appointment.
Time of inspection : Between 11.00 am to 3.00 pm
Date & time of e-Auction : **06.11.2026 between 11.00 AM to 4.00 PM**
Interested bidder may deposit Pre-Bid EMD with baanknet (PSB Alliance) before the close of e-Auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in Banknet's (PSB Alliance) Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
The e-auction is being held as "As is where is", "As is what is" and "Whatever there is" basis. The intending bidders should make their own independent enquiries regarding the encumbrances, title of property put on e-auction, any statutory liabilities, arrears of property / land tax, electricity dues and any claims/dues affecting the property and to inspect and satisfy themselves. The Authorized Officer/Secured Creditor shall not be responsible for third party claims/demands/dues.
For detailed terms and conditions of the sale, please refer to the link provided in webportal of the Secured Creditor : <https://sbilco.co.in>, Details also available at : <https://baanknet.com>
Date : 28.09.2026 **(Sd/-) (Authorized Officer),**
Place : Thiruvananthapuram **State Bank of India, SARB, Trivandrum**



BANK OF INDIA
Bank of India

BANK OF INDIA, Thiruvananthapuram Zonal Office
Sreyas, GPO Lane, Statue, Pulimood Junction
Thiruvananthapuram-695001, Ph: 0471-703015/2703027
Email: thiruvananthapuram.ARD@bankofindia.co.in

SALE NOTICE
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 provision 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/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorized Officer of Bank of India (Secured Creditor), will be sold on "As is Where is", "As is What is", and "Whatever there is" on 09.11.2026, for recovery of dues as mentioned hereunder to Bank of India from the below mentioned borrowers, guarantors, Legal Heirs.
1.Branch Details: KAVANAND BRANCH, Name and address of the Borrowers & Guarantors:
1) Mr Prasad K (Borrower); 2) Mrs Amrith S (Guarantor) both are residing at Esapatattuzh Vadakkathi, Kannimethery, Kavaratti P.O,Kollam-691103
Contractual Dues as on 19.09.2026 : Rs. 17,85,206.25/- (Rupees Seventeen Lakh Eighty Five thousand Two Hundred Six and Twenty Five Paise) (Contractual Dues up to 18.09.2026) and further interest there on @ contracted rate from 19.09.2026 compounded with monthly rests.
Description of Immovable property: Equitable mortgage of all the part and parcel of the property consisting of 1.25Ares of residential land and all improvements therein at Re.Sy.No.246/9-4 Block No.1 at Sakthikulangara Village, Kollam Taluk, Kollam District in the name of Mr Prasad, **Boundaries of the property (as per Location Sketch)** are as mentioned below, North : Property of Sindhu & Pathway, East : Property of John, South : Property of Ashok & Meenakumari, West: Property of Rajan Pilla
Reserve Price : Rs. 14,19 Lakh **EMD : Rs. 1,41,900/-**
Date of Demand Notification : 05.06.2026 **Possession Date : 18.06.2026**
2.Branch Details: VIZHINJAM BRANCH, Name and address of the Borrowers & Guarantors:
1) Mrs. Resmi S S (Borrower), 2) Mr. Vinaya Kumar V U (Guarantor) both are residing at Shivashalam, Muvattupuzha, Thiruvananthapuram, Kottapuram P.O, Vizhinjam, Thiruvananthapuram - 695021
Contractual Dues as on 22.09.2026 : Rs. 56,43,886.79/- (Rupees Fifty Six Lakh Forty Three Thousand Eight Hundred Eighty Six and Seventy Nine Paise) (Contractual Dues up to 21.09.2026) and further interest there on @ contracted rate from 22.09.2026 compounded with monthly rests.
Description of Immovable property: Equitable mortgage of all the part and parcel of the property having an extent of 1.36Ares of land and residential building at Re Sy No: 769/17/1 & 763/31/1 (Old Sy.No.483/1) in Block No: 14 of Vizhinjam, Thiruvananthapuram District, Trivandrum District owned by Mrs Resmi S.S. **Boundaries of the property (as per title deed)** are as mentioned below, North: Property of Vinil and Rajimol, South: Corporation Road, West: 2 Feet way towards Property of Vinil and Rajimol, East: Property of Nanu Nadar
Reserve Price : Rs. 38.00 Lakh **EMD : Rs. 3.80 Lakh**
Date of Demand Notification : 05.05.2026 **Symbolic Possession Date : 05.08.2026**
Date & Time of e-Auction : 09.11.2026 **11.00 AM to 5.00 PM** for three extension of 10 minutes duration each
To the best knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property & to inspect and satisfy them. The auction will be online E-auction sale bidding and shall be done only through "online electronic bidding" process through the website <https://baanknet.com/>. For detailed terms and conditions of the sale, please refer to the link provided in: <https://baanknet.com/>
Date: 19.09.2026 & 22.09.2026 Place: Thiruvananthapuram **Sd/- Chief Manager & Authorized Officer, Bank of India**

Federal Bank

LCDR(Thiruvananthapuram Division, 4th Floor, Federal Towers, Statue, Thiruvananthapuram) Kerala – 695001, Phone: 0471 2322229, 2780625, 2780655, E-mail: tvmlcd@federal.bank.in, Website: www.federal.bank.in

DEMAND NOTICE
SAR26LCRD7MVDIVISION259325440051/NPA: 3009 **Dated: 17/09/2026**
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)

Name & Address of Borrower(s)/Co-Borrower(s)/Guarantor(s): 1) Shri / Smt. Saji Parameswaran Kesavan Achary, S/o Kesavan Achary Parameswaran, Saji Vihar, Vananthumukku, Methranthottam, Alayam Village, Anakkulam, Channappetta P.O, Kollam, Kerala – 691311, 2) Shri/Smt. Bindu, W/o Saji Parameswaran Kesavan Achary, Saji Vihar, Vananthumukku, Methranthottam, Alayam Village, Anakkulam, Channappetta P.O, Kollam, Kerala – 691311.
The above mentioned parties as Principal borrower/co-obligant/guarantor/mortgagor availed of the following credit facility from the Federal Bank Ltd, a banking company registered under the Companies Act 2013 having registered office at Alwaye (hereinafter referred to as the bank) through its branch at Anchal, after executing necessary security agreements /loan documents in favour of the Bank.

Sl. No.	Nature of Limit	Account Nos.	Limit Sanctioned in Rupees	Disbursement date	Date of NPA	Availed by
1	EI - FIED NRI HOUSING LOAN	10327300006256	61,00,000.00	10/03/2021	03/09/2026	1st and 2nd of you above

Towards the security of the aforesaid credit facility availed from the Bank, the following of you have created security interest in favour of the bank by way of mortgage in respect of the following immovable property.
Description of Mortgaged Immovable Property
All the piece and parcel of the land measuring 4.15 Acres together with building and all other improvements thereon comprised in Sy No. 497/65, of Alayam Village, Punalur Taluk, Kollam District, Kerala State, **bounded on East by:** Property of Parukutti, **West by:** Property of Babu and Shobhana, **North by:** Road and **South by:** Property of Abdul Rahuman.
Limits charged to : 10327300006256, Mortgaged by : 1st of you above
The aforesaid security property is hereinafter referred to as secured asset.
You have defaulted repayment of the above secured debt in violation of the agreed terms, and the account became non-performing asset as per the guidelines of RBI. The undersigned being the Authorized Officer of the Federal Bank Ltd, hereby informs you that the following amount as described below is due from you jointly and severally.

Sl. No.	Loan Account	Dues	Rate of interest	Availed by
1	10327300006256	Rs 49,40,954.35 as on 05/09/2026	8.95% p.a Monthly rests with 4% as penal charges from 05/09/2026	1st and 2nd of you above

As such, the bank as a secured creditor as envisaged under section 21(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.
1. 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.
2. To take over the management of the secured assets and transfer them by way of lease, assignment or sale for realising the dues.
3. To appoint any person to manage the secured assets the possession of which has been taken over by the bank.
4. To be taken 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 accept 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.
Place : Kollam **Sd/- For The Federal Bank Ltd**
Date : 17.09.2026 **Authorized Officer under SARFAESI Act**



Kerala Grameena Bank
Scheduled Bank Owned By Government

Head Office: Malappuram Regional Office: Thiruvananthapuram Cordial(Bharathi, 25/3254 (S) Nanthancode, Kaudiar, Ph:0471-2337875, Email: rotnv@kgb.bank.in

DEMAND NOTICE
Whereas the Authorised Officer of Kerala Grameena Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) issued demand notice by registered post with acknowledgment due to the following borrowers/mortgagor/guarantors demanding repayment of loans availed from below mentioned Branch within 60 days of receipt of the said notice referred below informing that, the borrower fails to repay the debt mentioned as per the schedule below the Bank will exercise all or any of the rights detailed under sub section 4 of the section 13 and all other applicable provisions of the said Act including enforcement of security interest created in favour of the Bank. The reason for publication is notice returned/ notice acknowledged by others.

Sl No.	Name of the Borrower/ Mortgagor/Guarantor	Particulars of Demand Notice	Description of the Immovable Property
1	BRANCH: NAGAROOR Ajayakumar V, S/o Vasudevan, Geetha Vasas, Panayya, Koduvazhannur (PO), Thiruvananthapuram-695612 NPA Date: 17-08-2026	Demand notice date: 20-08-2026 Rs. 3,96,647.12 as on 20-08-2026 in Loan Ac.No. HLG	

