



**बैंक ऑफ बरोडा**  
**Bank of Baroda**

Kottakkattu Building, Near Post Office, K P Road,  
Kayamkulam, Alappuzha-695052. Phone: 0479 2445379  
E-mail: kayam@bankofbaroda.com

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**  
**APPENDIX -IV-A [ See proviso to Rule 6(2) & 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 6(2) & 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, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" Basis for recovery of below mentioned accounts/ The details of Borrowers/Mortgagor/s/Guarantor/s/Secured Assets/Dues/Reserve Price/E-Auction Date & Time, EMD and Bid Increase Amount are mentioned below  
Name & address of Borrowers/Guarantors/Mortgagors: (1) **Shri.Sujith Balan (2) Mrs. Vijayasree K.V**, Sunil Bhavanam, Muthukattukara, Nooranad, P.O., Alappuzha-695054  
Total Dues: **Rs. 18,35,375/-** as on 31.08.2021 (incl. of Interest upto 31.07.2020)  
**Give short description of the immovable property with known encumbrances, if any:**  
Property consisting of 8.25 Ares in Re-Survey No. 124/5-2 (Old Survey No. 468/4-B) of Palanad Village, Block No. 21 of Mavelikkara Taluk, under the registration Sub-district Nooranad SRO and District Alappuzha, Kerala State in the name of Mr. Sujith Balan & Mrs. Vijayasree K.V. **Boundaries:** North: 11 feet Private Road, **South:** Property owned by Karthikeyan; **East:** Property owned by Rugmini and Nadarajan; **West:** Panchayath Road. (Encumbrances - NIL)  
Status of Possession (Constructive/Physical): **Physical Possession**  
Reserve Price: **Rs. 1,100,400/-** EMD: **Rs. 1,10,040/-** Bid increment Amount: **Rs. 10,000/-**  
Date & Time of E auction: **30.01-2024, 2.00 PM TO 6.00 PM**  
Property Inspection Date: **23.01.2024, 10 AM to 4 PM**  
For detailed terms and conditions of sale, please refer to the link provided in **https://www.bankofbaroda.in/e-auction.htm** & **https://ibapi.in**. Also, prospective bidders may contact the authorized officer on TelNo **0479-2445379**, Mobile **9446899853**  
Date: **09-01-2024** (Sd/-) **Authorised Officer,**  
Place: **Kayamkulam** **Bank of Baroda**





**यूनियन बैंक ऑफ इंडिया**  
**Union Bank of India**

UNION BANK OF INDIA, REGIONAL OFFICE, ERNAKULAM  
2<sup>nd</sup> Floor, Union Bank Bhavan, M.G. Road,  
Ernakulam-682035. Ph: 0484-2353969

**POSSESSION NOTICE**  
(Issued under Rule 8 (1) of Security Interest (Enforcement) Rules 2002 and Issued in Appendix IV of the said Rules.  
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, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued Demand Notice calling upon the borrowers/ guarantors of Union Bank of India whose details are given under to repay the amount mentioned in the notice plus contractual 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 Symbolic 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 5<sup>th</sup> January 2024 for SI No 1 to 4 and 8<sup>th</sup> January 2024 for SI No 5 .  
**SI No. 1. | BRANCH: ELANJI | Demand Notice Date: 18-09-2023**  
**Name of the Borrowers & Guarantors:** Mr Saij Augustine & Mrs Saly W/o Mr Saij Augustine, both residing at Muttusoori, Oliyapuram, Koothattukulam, Thirumurady, Ernakulam-686662  
**Due Amount:** **Rs. 23,99,323.38** (Rupees Twenty three lakhs ninety nine thousand three hundred twenty three and thirty eight paise only) with further interest and costs thereon from 19.09.2023 at contractual rate, less any remittances made, till realization.  
**SI No. 2. | BRANCH: ELANJI | Demand Notice Date: 18-09-2023**  
**Name of the Borrowers & Guarantors:** Mr Saij Augustine & Mr Shine Mon Kuriakose S/o Mr Saij Augustine, both residing at Muttusoori, Oliyapuram, Koothattukulam, Thirumurady, Ernakulam-686662  
**Due Amount:** **Rs. 17,98,502.95/-** (Rupees Seventeen lakhs ninety eight thousand five hundred two and ninety five paise only) with further interest and costs thereon from 19.09.2023 at contractual rate, less any remittances made, till realization.  
**Description of property SI No. 1 & 2 :** All that piece and parcel of land and building admeasuring 6.07 Ares (3.64 ares in Sy No.528/6A & 2.43 ares in Sy No.528/6B) in Koothattukulam Village, Muvattupuzha taluk, Ernakulam District in the name of Mr.Saij Augustine Bounded: North : Road and north and property of George Pazhayavethil; East : Property of Joseph Pazhayavethil; South : Property of Paremyyalli; West: Property of Sobzy Palickel  
**SI No. 3. | BRANCH: SOUTH CHITTOOR | Demand Notice Date: 18-09-2023**  
**Name of the Borrowers & Guarantors:** Mr. Baiju K K and guarantor Mrs. V N Swapna W/o K Baij both residing at Kolottu house, Padipprakkal , Ambalam road , Mulaevakad PO, Ernakulam  
**Due Amount:** **Rs. 6,76,072.51** (Rupees Six lakhs seventy six thousand seventy two and fifty one paise only) with further interest and costs thereon from 14.09.2023 at contractual rate, less any remittances made, till realization.  
**Description of property:** All that piece and parcel of land admeasuring 1.54 Ares with residential building in Re Sy No. 22/58-2 (Old Sy.No.60/2), Block No.3 together with building Door No.3/39 ( Old No.1/147) and all rights therein in Mulaevakud Village, Kananayannur taluk, Ernakulam District held in the name of Mr.Baiju K K.Boundaries : North: Property of Nishanth Sannyento; East: Property of Mani; South: Way; West: Way.  
**SI No. 4. | BRANCH: MALIPURAM | Demand Notice Date: 13-09-2023**  
**Name of the Borrowers & Guarantors:** Mr.Sajan N P residing at Naduvelpirambili house, Njarackal P.O, Vypin, Kochi-682505 and guarantor Mrs. Lalli Sreekumar residing at Vaidyaparambil, Indira Nagar, Perambilly, Njarackal, Ernakulam  
**Due Amount:** **Rs. 32,48,534.22** (Rupees Thirty two lakhs forty eight thousand five hundred thirty four and twenty two paise only) with further interest and costs thereon from 04.10.2023 at contractual rate, less any remittances made, till realization.  
**Description of property:** All that piece and parcel of land admeasuring 1.62 Ares and residential building of 848 sqft at Sy no.674 Resy no.472/3-2-2 building Number 10/170 B of Njarackal Gramapachayath, kochi Taluk Ernakulam District in the Name of Mr.Sajan N P (Sale Deed No.292/2020) Boundaries: North : Property of karthu; East: Property of T G Biju, South : Panchayath Road; West: Panchayath road  
**SI No.5. | BRANCH: KARUMALLLOOR | Demand Notice Date: 06-10-2023**  
**Name of the Borrowers & Guarantors:** Ms. Usha M A residing at Thoduvilakkampilly pambol, Manakkappady, Karumalloor P.O., Ernakulam-683514  
**Due Amount:** **Rs.5,69,261.23** (Rupees Five lakhs sixty nine thousand two hundred sixty one and twenty three paise only) with further interest and costs thereon from 07.10.2023 at contractual rate, less any remittances made, till realization.  
**Description of property:** All that piece and parcel of land & residential building admeasuring 2.03 Ares in Sy No.3721-3-15 of Karumalloor village, Paravur Taluk, Ernakulam district in the name of Mrs Usha M A. Bounded : On the North By: Property of Murali and pathway, On the East By : Property of Cicily Martin; On the South By: Property of Geetha; On the West By : Property of Rathanma  
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 due 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 : 10-01-2024 (Sd/-) **Authorised Officer,**  
Place: **Ernakulam** **Union Bank of India.**



**सबि स्टेट बैंक ऑफ इंडिया**  
**State Bank of India**

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

**POSSESSION NOTICE**  
(For immovable property)  
Whereas, the undersigned being the Authorised Officer of The State Bank of India under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("Act") and in exercise of powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002 ("Rules"), issued a demand notice dated: 10.10.2023 calling upon the borrowers/guarantors 1891, Sahibaraaj C, 2) Smt. Indira A., both residing at Alwayra, T.C. 12/1934, MPRA-102, Madankovil Lane, Paruthipara, Mullada PO, Thiruvananthapuram-695025, to repay the amount mentioned in the notice being **seven hundred seventy seven and seven paise only** with further interest and costs thereon from 07.10.2023 at contractual rate, less any remittances made, till realization.  
The borrower having failed to repay the amount, notice is hereby given to the borrower / guarantor in particular and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section 13 (4) of the said Act read with Rule 8 of the Security Enforcement Rules on this 8<sup>th</sup> day of January 2024. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of The State Bank of India for an amount of **Rs.43,15,891/-** (Rupees Forty Three lakhs Fifteen thousand Eight hundred and ninety one only) as on 08.01.2024 and future interest and costs thereon.  
The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.  
**DESCRIPTION OF MOVABLE/IMMOVABLE PROPERTY:** All part and parcel of property having an extent of 1.42 Ares of land with building bearing No. TC 12/1748 in Re Sy No. 41/12-1 (Old Sy. No. 626/1-2) attached there to in Kudappanakkunnu Village, Thiruvananthapuram Taluk, Thiruvananthapuram District in the name of **Smt. Indira A. & Smt. Indira A.** as per the Sale Deed No. 2899/2011 dated 22.09.2011 of SRO Patnam. **BOUNDED** by:- North: Property of Prathapan, South: Private Road, East: Property of Nirmala, West: Property of Bindhu.  
Place : Thiruvananthapuram, Date:08.01.2024 (Sd/-) **Authorised Officer, State Bank of India**





**हैडिफसी बैंक**  
**HDFC Bank**

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

**SALE NOTICE**  
The Authorised Officer of HDFC Bank Limited (erstwhile HDFC Limited) having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (**HDFC**) issues 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) indicated in Column (A) that the below described immovable property(ies) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive / physical possession of which has been taken as described in column (D) by the Authorised Officer of HDFC Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below :  
Notice is hereby given to Borrower indicated in **Column (A)** under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.  
For detailed terms and conditions of the sale, please refer to the link provided in HDFC Secured Creditor's website i.e. **www.HDFCBANK.Com**

Sl. No	Name/s of Borrower(s)	Outstanding dues to be recovered (Secured Debt) (Rs.)*	Description of the Immovable Property / Secured Asset (1 Sq. mtr. is equivalent to 10.76 Sq.ft)	Type of Possession	Reserve Price (Rs.)	Earnest money deposit (Rs.)	Date of Auction and time
(A)	(B)	(C)	(D)	(E)	(F)	(G)	
1.	<b>Mrs Deepa T K Mr Renjith S J</b> "Gowri Sankaram" Mukkampalamoodu Moongodu (PO) Thiruvananthapuram-695573	<b>* Rs.58,08,204/-</b> (Rupees Fifty Eight Lakhs Eight Thousand Two Hundred And Four only) as on 30/09/2021	All that piece and parcel of land admeasuring an extent of 01.62 Ares (162 Sq.M) comprised in Re-Sy No.105/25, 109/3, 109/12, of Malayinkeezh Village, Kattakada (Old Neyyattinkara) Taluk, Trivandrum District. Bounded on the West : 3.60 M width Private Road, North: Property of Sanilkumar, South : Property of Rajendran Asari, East: Pathway .	Actual	Rs. 40,00,000/-	Rs. 4,00,000/-	29/01/2024 at 10.15 AM
2.	<b>Mr Thomas Josey Malayil &amp; Mrs. Shinu Alpho Rajan</b> 4F, Ateech Deepam Apartments Anayara, Trivandrum-695029	<b>* Rs.11,90,789/-</b> (Rupees Eleven Lakhs Ninety Thousand Seven Hundred and Eighty Nine only) as on 31/01/2020	Apartment No. 1 F on the First Floor admeasuring an extent of 745 Sq Ft. in the apartment complex "Nandika" alongwith Car Parking on the basement together with 2.2% ( 0.882 Cents) of undivided interest over 15.61 Ares (38.57 Cents) comprised in Re- Sy No. 29/12 Old Sy. 111/3, Block No. 15 of Uliyazhthura Village, Trivandrum Corporation, Trivandrum Taluk, Trivandrum District. Bounded on the West : Property of Suja, North : Private Road & Property of Sudhakaran Nair, East : Property of Jayanthi Kumari and Harikumar, South : Property of Arun.	Actual	Rs. 15,00,000/-	Rs. 1,50,000/-	29/01/2024, at 10.30 AM
3.	<b>Mrs. Synu Jacob</b> Kizhakkadathu Tharayil House Near St. Peters Church Pavukara P O Alappuzha- 689622	<b>* Rs.27,97,256/-</b> (Rupees Twenty Seven Lakhs Ninety Seven Thousand Two Hundred and Fifty Six only) as on 31/10/2019	Apartment Type K on the ground floor admeasuring an extent of 855 Sq Ft. in the apartment complex "Nandika" alongwith Car Park No. G K together with 2.57% ( 0.994 Cents) of undivided interest over 15.61 Ares (38.57 Cents) comprised in Re- Sy No. 29/12 Old Sy. 111/3, Block No. 15 of Uliyazhthura Village, Trivandrum Corporation, Trivandrum Taluk, Trivandrum District. Bounded on the West : Property of Suja, North : Private Road & Property of Sudhakaran Nair, East: Property of Jayanthi Kumari and Harikumar, South : Property of Arun.	Actual	Rs. 15,00,000/-	Rs. 1,50,000/-	29/01/2024, at 10.45 AM

**POSSESSION NOTICE**  
Whereas the Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC Limited) having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (**HDFC**), under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("said Act") and in exercise of powers conferred under Section13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realisation.  
**DESCRIPTION OF THE SECURED ASSETS**  
All that piece and parcel of dry land admeasuring 4.05 Ares in Sy No.794/4B/1 with residential building bearing Door No.IV/119A of Ramamangalam Gramapachayath, Muvattupuzha Taluk, Ernakulam District in the name of Mr. Krishnakumar T.S. **Boundaries:**North: Property of Mrs. Devaki Amma, East: Ramamangalam-Ooramana P.W.D. Road, **South:** Property of Sankaran Nair, **West:** Property of Sankaran Nair.  
(Sd/-) **Authorised Officer,**  
Date: 05.01.2024, Place: Ernakulam **Union Bank of India, Puthencruz Branch**





**हैडिफसी बैंक**  
**HDFC Bank**

**HDFC BANK LIMITED**  
HDFC House, P.B.No.1667, Ravipuram Junction, MG Road, Kochi 682015.  
Tel: 0484-6661200, 6480799 / 18002100018 (Toll Free)  
Web: www.hdfcbank.com CIN L65920MH1994PLC080618

**POSSESSION NOTICE**  
Whereas the Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC Limited) having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (**HDFC**), under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("said Act") and in exercise of powers conferred under Section13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realisation.  
**DESCRIPTION OF THE SECURED ASSETS**  
All that piece and parcel of dry land admeasuring 4.05 Ares in Sy No.794/4B/1 with residential building bearing Door No.IV/119A of Ramamangalam Gramapachayath, Muvattupuzha Taluk, Ernakulam District in the name of Mr. Krishnakumar T.S. **Boundaries:**North: Property of Mrs. Devaki Amma, East: Ramamangalam-Ooramana P.W.D. Road, **South:** Property of Sankaran Nair, **West:** Property of Sankaran Nair.  
(Sd/-) **Authorised Officer,**  
Date: 05.01.2024, Place: Ernakulam **Union Bank of India, Puthencruz Branch**



**DEMAND NOTICE**  
**MRV LCRD/4516/MVK/ 12023-24**  
(1) **Mathew John**, S/o Yohannan Kochukunju, Ponnala House, Muttom north, Thattarambalam PO, Mavelikkara- 690103, (2) **Sheeba Saa Mathew**, W/o Mathew John, Ponnala House, (a) Muttom north, Thattarambalam PO, Mavelikkara- 690103, (b) TCS, 1/10, SIPCOT IT Park, Siruseri, Navalur PO, Chennai, Tamil Nadu- 603103, (c) No. 15, Murali Avenue, Purushothaman Street, Chittilpakkam, Kanchipuram, Chennai- 606064, (3) **Annamma Yohannan**, W/o Yohannan Kochukunju, Ponnala House, Muttom north, Thattarambalam PO, Mavelikkara- 690103.  
**Notice issued under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as Act)**  
The 1<sup>st</sup> of you as principal borrower and 2<sup>nd</sup> and 3<sup>rd</sup> as guarantor/co-obligants/mortgagor/avalued Federal NRI Housing loan (HLE) with number 10417300002361 of **Rs.18,00,000/-** (Rupees **Eighteen Lakh** only) on 08-06-2018 and subsequently rescheduled/ restructured on 29-06-2021 From The Federal Bank Limited a company registered under the Companies Act 2013 having registered office at Aluva [hereinafter referred to as the bank] through its branch at Mavelikkara for construction of house, after executing necessary security agreements / loan documents in favour of the Bank  
Towards the security of the aforesaid credit facility availed from the Bank, 1<sup>st</sup> and 3<sup>rd</sup> 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 comprising 3.45 Ares and 0.20 Ares together with and all other improvements thereon comprised in Re-Sy no. 41/72-2 and 4/17 (Old Sy. No. 298/13 A, 298/13B), respectively in Block No. 7, of Kammangaladavil Village, Mavelikkara Taluk, Alappuzha District, Kerala State within the registration Sub-district Alappuzha, Kerala State **Bounded as per title deed on East by:** Property of Ponnayil Jiju P George, **West by:** PWD Road, **North by:** Property of St. Johns Sunday School, **South by:** Property of Ponnayil Anitha Mathew Ponnayil and **commonly bounded as per location sketch on East by:** Property of Ponnayil, **West by:** PWD Road, **North by:** Property of St. Johns Secondary School and **South by:** Property of Ponnayil.  
The aforesaid mortgaged 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 on 04-12-2023, as per the guidelines of RBI. The undersigned being the Authorised Officer of the Federal Bank Ltd, hereby informs you that a sum of **Rs.19,23,541/-** (Rupees Nineteen Lakh Twenty Three Thousand Five Hundred and Forty One only) is due from you jointly and severally as on 05.12.2023, under your HLE loan with number 10417300002361 maintained with Mavelikkara branch of the Bank.  
As such, the Bank as a secured creditor is envisaged under section 13(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@ 9.85% per annum in your HLE loan with monthly rests along with penal/ additional charges and cost from 05.12.2023 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 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.  
(Sd/-) **For The Federal Bank Ltd**  
Date: **06-12-2023** **(Authorised Officer)**



**DEMAND NOTICE**  
**MRV LCRD/4516/MVK/ 12023-24**  
(1) **Mathew John**, S/o Yohannan Kochukunju, Ponnala House, Muttom north, Thattarambalam PO, Mavelikkara- 690103, (2) **Sheeba Saa Mathew**, W/o Mathew John, Ponnala House, (a) Muttom north, Thattarambalam PO, Mavelikkara- 690103, (b) TCS, 1/10, SIPCOT IT Park, Siruseri, Navalur PO, Chennai, Tamil Nadu- 603103, (c) No. 15, Murali Avenue, Purushothaman Street, Chittilpakkam, Kanchipuram, Chennai- 606064, (3) **Annamma Yohannan**, W/o Yohannan Kochukunju, Ponnala House, Muttom north, Thattarambalam PO, Mavelikkara- 690103.  
**Notice issued under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as Act)**  
The 1<sup>st</sup> of you as principal borrower and 2<sup>nd</sup> and 3<sup>rd</sup> as guarantor/co-obligants/mortgagor/avalued Federal NRI Housing loan (HLE) with number 10417300002361 of **Rs.18,00,000/-** (Rupees **Eighteen Lakh** only) on 08-06-2018 and subsequently rescheduled/ restructured on 29-06-2021 From The Federal Bank Limited a company registered under the Companies Act 2013 having registered office at Aluva [hereinafter referred to as the bank] through its branch at Mavelikkara for construction of house, after executing necessary security agreements / loan documents in favour of the Bank  
Towards the security of the aforesaid credit facility availed from the Bank, 1<sup>st</sup> and 3<sup>rd</sup> 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 comprising 3.45 Ares and 0.20 Ares together with and all other improvements thereon comprised in Re-Sy no. 41/72-2 and 4/17 (Old Sy. No. 298/13 A, 298/13B), respectively in Block No. 7, of Kammangaladavil Village, Mavelikkara Taluk, Alappuzha District, Kerala State within the registration Sub-district Alappuzha, Kerala State **Bounded as per title deed on East by:** Property of Ponnayil Jiju P George, **West by:** PWD Road, **North by:** Property of St. Johns Sunday School, **South by:** Property of Ponnayil Anitha Mathew Ponnayil and **commonly bounded as per location sketch on East by:** Property of Ponnayil, **West by:** PWD Road, **North by:** Property of St. Johns Secondary School and **South by:** Property of Ponnayil.  
The aforesaid mortgaged 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 on 04-12-2023, as per the guidelines of RBI. The undersigned being the Authorised Officer of the Federal Bank Ltd, hereby informs you that a sum of **Rs.19,23,541/-** (Rupees Nineteen Lakh Twenty Three Thousand Five Hundred and Forty One only) is due from you jointly and severally as on 05.12.2023, under your HLE loan with number 10417300002361 maintained with Mavelikkara branch of the Bank.  
As such, the Bank as a secured creditor is envisaged under section 13(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@ 9.85% per annum in your HLE loan with monthly rests along with penal/ additional charges and cost from 05.12.2023 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 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.  
(Sd/-) **For The Federal Bank Ltd**  
Date: **06-12-2023** **(Authorised Officer)**



**DEMAND NOTICE**  
**MRV LCRD/4516/MVK/ 12023-24**  
(1) **Mathew John**, S/o Yohannan Kochukunju, Ponnala House, Muttom north, Thattarambalam PO, Mavelikkara- 690103, (2) **Sheeba Saa Mathew**, W/o Mathew John, Ponnala House, (a) Muttom north, Thattarambalam PO, Mavelikkara- 690103, (b) TCS, 1/10, SIPCOT IT Park, Siruseri, Navalur PO, Chennai, Tamil Nadu- 603103, (c) No. 15, Murali Avenue, Purushothaman Street, Chittilpakkam, Kanchipuram, Chennai- 606064, (3) **Annamma Yohannan**, W/o Yohannan Kochukunju, Ponnala House, Muttom north, Thattarambalam PO, Mavelikkara- 690103.  
**Notice issued under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as Act)**  
The 1<sup>st</sup> of you as principal borrower and 2<sup>nd</sup> and 3<sup>rd</sup> as guarantor/co-obligants/mortgagor/avalued Federal NRI Housing loan (HLE) with number 10417300002361 of **Rs.18,00,000/-** (Rupees **Eighteen Lakh** only) on 08-06-2018 and subsequently rescheduled/ restructured on 29-06-2021 From The Federal Bank Limited a company registered under the Companies Act 2013 having registered office at Aluva [hereinafter referred to as the bank] through its branch at Mavelikkara for construction of house, after executing necessary security agreements / loan documents in favour of the Bank  
Towards the security of the aforesaid credit facility availed from the Bank, 1<sup>st</sup> and 3<sup>rd</sup> 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 comprising 3.45 Ares and 0.20 Ares together with and all other improvements thereon comprised in Re-Sy no. 41/72-2 and 4/17 (Old Sy. No. 298/13 A, 298/13B), respectively in Block No. 7, of Kammangaladavil Village, Mavelikkara Taluk, Alappuzha District, Kerala State within the registration Sub-district Alappuzha, Kerala State **Bounded as per title deed on East by:** Property of Ponnayil Jiju P George, **West by:** PWD Road, **North by:** Property of St. Johns Sunday School, **South by:** Property of Ponnayil Anitha Mathew Ponnayil and **commonly bounded as per location sketch on East by:** Property of Ponnayil, **West by:** PWD Road, **North by:** Property of St. Johns Secondary School and **South by:** Property of Ponnayil.  
The aforesaid mortgaged 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 on 04-12-2023, as per the guidelines of RBI. The undersigned being the Authorised Officer of the Federal Bank Ltd, hereby informs you that a sum of **Rs.19,23,541/-** (Rupees Nineteen Lakh Twenty Three Thousand Five Hundred and Forty One only) is due from you jointly and severally as on 05.12.2023, under your HLE loan with number 10417300002361 maintained with Mavelikkara branch of the Bank.  
As such, the Bank as a secured creditor is envisaged under section 13(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@ 9.85% per annum in your HLE loan with monthly rests along with penal/ additional charges and cost from 05.12.2023 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 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.  
(Sd/-) **For The Federal Bank Ltd**  
Date: **06-12-2023** **(Authorised Officer)**



**DEMAND NOTICE**  
**MRV LCRD/4516/MVK/**