

Amid confusion over service extension, KTU Controller of Examination's tenure ends

The Hindu Bureau
THIRUVANANTHAPURAM

The APJ Abdul Kalam Technological University (KTU) continues to grapple with the fallout of a recent Syndicate meeting that witnessed a confrontation between the Vice-Chancellor in-charge K. Sivaprasad and Syndicate members. Dr. Sivaprasad, who had walked out of the meeting held on January 16 following a disagreement, issued directions to nullify all decisions that were adopted in his absence. These included the resolution to recommend the extension of the tenure of the Controller of Examinations (CoE) Ananda Resmi S., whose four-year tenure expired on Thursday. She was Principal in-charge, College of

Engineering, Pathanapuram, and had been appointed as the CoE on deputation. Despite invalidating the Syndicate's decision, the Vice-Chancellor invoked special powers vested in him under Section 14(5) of the APJ Abdul Kalam Technological University Act to instruct the Registrar to recommend to the government the continuation of Prof. Ananda Resmi's term as CoE. Sources point out the university will have to urgently decide on the positions of other statutory officers. The tenure of the Registrar will conclude next month, while those of both the Director of Physical Education and Assistant Director of Examinations have already ended.

reappointment in accordance with the university statutes. The professor leaves the university in a vulnerable position, void in a critical position. The circumstances leave the university with two options to convene another Syndicate meeting to adopt the decision, or for the Vice-Chancellor to revoke his order to annul those Syndicate decisions that were made in his absence. Sources point out the university will have to urgently decide on the positions of other statutory officers. The tenure of the Registrar will conclude next month, while those of both the Director of Physical Education and Assistant Director of Examinations have already ended.

Kala Raju accuses CPI(M) local leadership of 'abandoning her'

The Hindu Bureau
KOCHI

Kala Raju, beleaguered Communist Party of India (Marxist) [CPI(M)] councillor in the Koothattukulam municipality, had in her letter to the party State secretary last year accused the party local leadership of "abandoning her in her hour of need." She insinuated that Sunny Kuriakose, the incumbent municipal vice-chairperson and a member of the CPI(M) area committee, in his capacity as the president of the Koothattukulam Farmers Service Cooperative Bank Ltd., had forced her to "undersell" her house and property to clear debts with the bank just a month after her husband's death during the pandemic in 2021. The letter dated October

2, 2024 has now emerged in the public domain. She had also sent a similar letter to the CPI(M) district committee. In the letter, she alleged that despite her husband's death on May 5, 2021, the bank kept on pushing her to repay a loan of ₹10 lakh he had availed himself of from the bank. Her request seeking more time, citing her helplessness, was turned down both by Mr. Kuriakose and the bank's managing director. "Instead, Mr. Kuriakose warned that I would lose my house and land unless the debt was cleared at the earliest," she alleged in the letter. Ms. Raju further accused Mr. Kuriakose of facilitating the sale of her property of 30 cents and house to a quarry owner

for half the asking price of ₹6 lakh a cent. She further alleged that no discount in interest eligible in the event of a one-time settlement was granted to her. Denies charges Mr. Kuriakose denied the allegations, asking "what stopped her" from going public with the allegations for three years. The loan was taken in 2015, and no money was repaid till 2021, he said. "The bank had given her the lawfully permissible discount of about ₹4 lakh out of the debt of around ₹24 lakh, which included the loans she had taken as a Kudumbashree member. In fact, the party had taken the initiative to set up for her a Kudumbashree hotel considering that she had no other means of income," he said.

VSSC director to deliver lecture at MGU

The Hindu Bureau
KOTTAYAM

S. Unnikrishnan Nair, Director of the Vikram Sarabhai Space Centre (VSSC) in Thiruvananthapuram, will deliver the P.K. Iyengar memorial lecture, organised as a prelude to the 37th Kerala Science Congress, at Mahatma Gandhi University (MGU), Kottayam, on Friday. K.P. Sudheer, executive vice-president of the Kerala State Council for Science, Technology, and Environment (KSCSTE) will inaugurate the event at a function to be presided over by MGU Vice-Chancellor C.T. Aravindakumar. The event is being jointly organised by KSCSTE, Kerala Agricultural University, MGU, and the Kerala Forest Research Institute.

Vacancy

The Hindu Bureau
KOLLAM

The Department of Fisheries is inviting applications for the vacancies of clinical psychology counsellor on a contractual basis to 10 Fisheries High Schools in the State. Preference will be given to candidates who are children of fishers or those from the fishing community. Age limit is 25-45 years. Applications along with documents should reach the Director of Fisheries on or before January 27 through post or fisheriesdirector@gmail.com. For details, contact 0471 2305042.

PUNJAB STATE POWER CORPORATION LTD.
Regd. Office :- PSEB Head Office, The Mall, Patiala-147001
Corporate Identity Number U40109PB2010SGC033813 | Website : www.pspcl.in
(Contact No. 96461-18774)

Tender Enquiry No. : MQP-245/2024-25/PR Dated: 22.01.2025

CE/Metering, PSPCL, C-3, Shakti Vihar, PSPCL, Patiala invites E-Tender for procurement of 84,000 no. 1-in-1 Polycarbonate Meter Boxes (Cabinets) for incorporating Single Phase Energy Meters. For detailed NIT & Tender Specification please refer to <https://eproc.punjab.gov.in>

NOTE: Corrigendum and amendments, if any, will be published online at <https://eproc.punjab.gov.in>

C 47/25 76155/12/3838/2023/41057

PUNJAB STATE POWER CORPORATION LTD.
Regd. Office :- PSEB Head Office, The Mall, Patiala-147001
Corporate Identity Number U40109PB2010SGC033813 | Website : www.pspcl.in
(Contact No. 96461-18774)

TENDER ENQUIRY No. : MQP-243/2024-25/PR Dated: 23.01.2025

CE/Metering, PSPCL, C-3, Shakti Vihar, PSPCL, Patiala invites E-Tender for procurement of 17,000 no. 4-in-1 Polycarbonate Meter Boxes (Cabinets) for incorporating Single Phase Energy Meters. For detailed NIT & Tender Specification please refer to <https://eproc.punjab.gov.in> from 23.01.2025 (11:00 AM onwards).

NOTE: Corrigendum and amendments, if any, will be published online at <https://eproc.punjab.gov.in>

C 48/25 76155/12/3841/2023/41063

STATE BANK OF INDIA
ADIMALI BRANCH, Kannattu Building, Kallarukuttu Road, Adimali P.O. Idukki - 685 561

Rule 8 (1) POSSESSION NOTICE (For Immoveable 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 14-10-2024 calling upon the borrower Smt. Smitha K V to repay the amount mentioned in the notice being Rs.63,23,450/- (Rupees Sixty Three lakh Twenty Three Thousand Four Hundred Rupees only) within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower 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 said Rules on this 17th day of January of the year 2025.

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.63,23,450/- (Rupees Sixty Three lakh Twenty Three Thousand Four Hundred Rupees only) and interest 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 IMMOVABLE PROPERTY

All that part and parcel of land with all improvements there in having a total extent of 5.67Ares(14cents) comprised in Sy No.15540/1/2/3 & 15540/1/2/2 in block No (Thandapur No 9626) of Rajakkad Village in N R City, Udumbanchal Taluk with a two storied residential building of 275 SM (Plinth Area) bearing building No. 3 of Rajakkad Grampanchayat (there in) belonging to Mrs. Smitha K. V. W/o. Sibi T. D. vide sale Deed No.242/2020 dated 15.01.2020 of Rajakkad SRO. Bounded : On the North by : Property of SNDP Sakha Yogam No 1390; On the South by : Rajakkad - N R City Road; On the East by : Property of SNDP Sakha Yogam No 1390; On the West by : Property of Sinu P M, Periyankanal

Date: 17-01-2025 (Sd/-) Authorised Officer
Place: Adimali State Bank of India

STATE BANK OF INDIA
RASMEC, 2nd Floor, Marett Towers, Palace Road, Changancherry, Kottayam-686101, Ph: 0481-2422886, Email: sbi.10724@sbi.co.in

(Rule-8(1)) POSSESSION NOTICE (For Immoveable Property)

Ref: A/c No: HOME LOAN -3909564782, HOME LOAN TOP UP- 40131509599
Branch: Kodungoor

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 and in exercise of the powers conferred under section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 16.11.2024 calling upon the Borrowers Mrs. Mayamol T T W/o Sajeew Kumar & Mr. Sajeew Kumar S/o Balakrishna Pillai Both are residing at, Nambiyoli House Kodungoor Keecherpadi Vazhoor Post Kottayam -686504 to repay the amount mentioned in the notice being Rs. 26,83,629/- (Rupees Twenty six lakhs eighty three thousand six hundred and twenty nine only) as on 16/11/2024 within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower/Guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with rule(6) of the Security Interest Enforcement Rules 2002 on this 21st day of January 2025.

The borrower's attention is hereby invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured assets. The Borrower/Guarantor in particular and the public in general are hereby cautioned not to deal with the property and will be subject to the charge of the State Bank of India for an amount being Rs. 26,83,629/- (Rupees Twenty six lakhs eighty three thousand six hundred and twenty nine only) as on 16/11/2024 plus interest, costs, etc. thereon.

DESCRIPTION OF IMMOVABLE PROPERTY

All the part and parcel of property having an extent of 04.05 Ares of land and building there in, in Reserve No.867 Block No.23 Vazhoor Village, Changancherry Taluk, Kottayam District in the name of Mrs. Mayamol T T as per sale deed no 372/2019 dated 04.04.2019 of SRO Vazhoor, Boundaries of 04.05 Ares as per title deed : East : Road; South : Panchayath Road, West : Property of Vazhipackal Ravindran Nair, North : Property of Alakkai Sajeew.

Place: Changancherry, (Sd/-) Authorised Officer
Date: 21.01.2025 State Bank of India

SOUTH INDIAN Bank
Regional Office Thrissur: Platinum Jubilee Building, Civil Lane Road, Ayyanahole, Thrissur-680003. Ph: 0487-2424292, 9895099120, E-mail: 10106@sib.co.in
Reg. Office: SIB House, TB Road, Mission Quarters, Thrissur, Kerala-680001
Ph: 0487-24200 20, 21, E-mail: sibcorporate@sib.co.in
www.southindianbank.com CIN No.: L65191KL1929PLC001017

E-AUCTION SALE NOTICE

Ref:TCR/RO/EC/SAR/SN/MI/23/2024-25 Date: 21.01.2025

E-Auction Sale Notice for Sale of Immoveable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules, 2002.

(1). Mr. Rajesh Gopinath : Thammurugali Veedu, Pallipuram P O Cherthala 688541.
(2). Mrs. Nandini Subhashini alias Nandini Gopinath : Kizhakkadathu House, Nendoor P O, Kottayam, Kerala-686601.

Notice is hereby given to the public in general and in particular to the borrowers/guarantors that the below described immovable property mortgaged to the South Indian Bank Ltd. Branch Thrissur Mission Quarters (Secured Creditor), the Physical possession of which has been taken by the Authorised Officer of The South Indian Bank Limited (Secured Creditor), will be sold on "as is where is" basis, "as is what is" and "whatever there is" condition on 25.02.2025 for recovery of an amount of Rs.7,07,49,946.73/- (Rupees Seven Crore Seven Lakh Forty Seven Thousand Nine Hundred Forty Six and Paise Seventy Three Only) as on 20.01.2025 with future interest, costs and expenses etc. thereon due to The South Indian Bank Limited, Thrissur Mission Quarters Branch (Secured Creditor), from the above mentioned Borrower(s)/guarantor(s)

DESCRIPTION OF PROPERTY:

Name of Property Owner: Rajesh Gopinath. Description of property : All that Piece and Parcel of land having an extent of 22.41 Ares with all rights and improvements thereon in Survey No.265/1B, 265/1B4, 265/1B2, in Cherthala North Village, Cherthala Taluk, Alappuzha District, owned by Mr. Rajesh Gopinath and more fully mentioned in Sale Deed No. 187/14, dated 21.01.2014 registered at Sub Registrar Office Cherthala and bounded as follows - North: Property of Jomon Chirayil (Property of Mrs. Rajesha Rajesha Varma and Others as per primary title deed), South: Property of Cytinji Theatricals, East: Thodu, West: Road (NH 47 as per primary title deed).

Reserve Price : Rs.5,00,00,000/- (Rupees Five Crore Only)
Earnest Money Deposit (EMD) : Rs. 50,00,000/- (Rupees Fifty Lakh Only)
EMD shall be deposited on or before 24.02.2025 by 05.00 PM
Bid Increment amount : Rs.10,000/- (Rupees Ten Thousand Only)

Date and time of Auction : 25.02.2025 from 11.00 AM to 11.30 AM
(with 5 minute unlimited auto extensions till sale is concluded)

Encumbrances known to the Bank : Encumbrances From 01.01.1995 to 15.01.2025 And it contains no encumbrance

For detailed terms and conditions of the sale, please refer to the link provided in web portal of South Indian Bank Ltd. (Secured Creditor) website i.e. www.southindianbank.com. Details also available at <https://bankauctions.in>

For any further clarification with regards to inspection of property, terms and conditions of the e-auction or submission of bids, kindly contact Authorised Officer (Tel. No: 9895099120) or The South Indian Bank Ltd., THRISSUR MISSION QUARTERS Branch during working hours.
Date : 21.01.2025 Place : Thrissur Authorised Officer The South Indian Bank Ltd.

Government of Karnataka
KARNATAKA EXAMINATIONS AUTHORITY
Sampige Road, 18th Cross, Malleshwara, Bengaluru - 560 012.
Website: <http://cetonline.karnataka.gov.in/keal>
Email: keaugcet25@gmail.com

No. ED/KEA/ADMN/CR-02/2025 Date: 22.01.2025

NOTIFICATION

ADMISSION TO PROFESSIONAL COURSES IN THE STATE OF KARNATAKA FOR THE YEAR 2025 -26

- As per Rule 3, Rule 6(3) & Rule 7 of Karnataka Selection of Candidates for Admission to Government seats in Professional Educational Institutions Rules 2006 (Amendments) and pursuant to the directions of the Government, Karnataka Examinations Authority (KEA) is inviting applications from the eligible Karnataka candidates for Common Entrance Test-2025* for the purpose of determining the eligibility / merit, for admission to 1st year or First semester of full time courses for Government share of seats in Engineering Technology, Naturopathy & Yoga, B. Pharma, 2nd year B.Pharm and Pharma-D, Professional courses (Farm Science), Veterinary and B.Sc. (Nursing) courses in Government / Unaided / Private Aided / Private Un-Aided Professional Educational Institutions in Karnataka for the academic year 2025-26 as per the seat matrix to be notified by Government.
- In order to become eligible to obtain admission through KEA to the above mentioned professional courses, a candidate must register for CET-2025, fill the application through online, pay the application fees, download the admission ticket and appear for the Common Entrance Test-2025 conducted by KEA, Bangalore. Online application is an application-cum-verification module. Hence, the candidates are advised to fill all the details carefully. After submission of application, details of the claims "Claim Certificate" will be printed in the application form.
- In the claim certificate if it is printed as "Successfully Verified", then such candidates need not visit any office / college for verification. Verification slip can be downloaded from the KEA Website (after announcement of CET results) in due course.
- In case in the claims certificate if it is printed as "Claimed Verified or Claimed not Verified or not claimed", then such candidates have to compulsorily submit CET-2025 application form along with all the relevant original documents at the college where they are studying 2nd PUC or 12th standard. College authorities will verify the originals based on claims certificate and approve the details through portal. Verification slip can be downloaded from the KEA Website (after announcement of CET results) in due course
- Details of Subjects to appear in CET-2025 for admission to various Professional Courses

Sl. No.	For Admission to 1st Year	Subjects to appear in CET-2025
a	Engineering / Technology courses	Physics, Chemistry, Mathematics(PCM)
b	Farm Science courses i.e., [i.e., B.Sc. (Hons) Agriculture, B.Sc. (Hons) Sericulture, B.Sc. (Hons) Horticulture, B.Sc (Hons) Forestry, B.Tech (Bio-Technology), B.Sc.(Hons) Community Science, B.Tech (Agricultural Engineering), B.Tech (Food Technology), B.Tech (D. Tech), B.F.Sc (Fisheries), B.Sc. (Hons) Agri. Business Management]	Physics, Chemistry, Mathematics, Biology (PCMB)
c	Bachelor of Veterinary Science and Animal Husbandry, Naturopathy & Yoga and B.Sc. (Nursing)	Physics, Chemistry, Biology (PCB)
d	B-Pharma, 2nd Year B. Pharma, Pharma-D	PCM or PCB

6. CANDIDATES TO APPEAR ENTRANCE EXAM FOR OTHER COURSES - 2025

a	Medical, Dental and AYUSH	UGNEET	Candidates must compulsorily register for CET-2025, fill the application and pay the fees to become eligible to participate in the KEA counselling.
b	Architecture	NATA	

For admission to B.P.T., B.Sc. Allied Health Sciences, BPO courses - Selection is based on PU Marks

NO Entrance Exam - but they must compulsorily register for CET-2025 and fill the application and pay the fees to become eligible to participate in the counselling.

- As per Government order No. MED 51 RGU 2023 dated 13-04-2023 for admission to B.Sc. (Nursing) courses, Karnataka and non-Karnataka candidates have to appear for Common Entrance Test conducted by KEA. The non-Karnataka candidates will not be eligible for admission to engineering stream courses through KEA and they will also be not eligible for reservation.

Before registering through online for admission to any Professional courses in the state of Karnataka, applicants are hereby informed to read the Information Bulletin and understand the eligibility conditions, classification of seats (different types of category of seats) and eligibility to claim such seats.

Eligibility: As per Rule 5(1) of Karnataka Selection of Candidates for Admission to Government seats in Professional Educational Institutions Rules 2006 (Amendments), No candidate shall be eligible for admission to Government Seats unless he is a citizen of India and satisfies any one of the eligibility conditions specified therein. The candidates who do not satisfy any of the Clauses / Eligibility Criteria are not eligible for admission to professional courses under Government quota seats through KEA. Eligibility for OCI / PIO candidates for Government seats shall be as per the directions of the Government.

- UGCET-2025-Information Bulletin consisting of details about mode of submission of application through online, eligibility clauses, academic eligibility criteria etc will be hosted on the KEA Website for the information of the candidates. Candidates can download the same from KEA Website. Candidates have to apply online for admission to various Professional Courses through KEA.
- Schedule for online application - payment of fees for CET-2025.

a	Commencement of Registration and filling of Application Online	From 11:00 am on 23.01.2025
b	Last date to fill the application online	18.02.2025 up to 11:59 pm
c	Last date to pay the application fees - online	20.02.2025
d	Downloading of Admission Ticket	25.03.2025 onwards

COMMON ENTRANCE TEST - 2025 TIME TABLE

Date	Day	Timings	Subject	Marks / Questions
16.04.2025	Wednesday	10.30 am - 11.50 am	Physics	60
		02.30 pm - 03.50 pm	Chemistry	60
17.04.2025	Thursday	10.30 am - 11.50 am	Mathematics	60
		02.30 pm - 03.50 pm	Biology	60

Kannada Language Test FOR HORANADU AND GADINADU KANNADIGA CANDIDATES at Bengaluru, Belagavi, Bijapura, Mangalore Districts only

Date	Day	Timings	Subject	Marks / Questions
18.04.2025	Friday	10.30 am to 11.30 am	4th Standard level	50

NOTE:

- The question papers of the Common Entrance Test-2025 will be based on the First and Second PUC syllabi prescribed by the Department of Pre-University Education of Karnataka State. Regarding the syllabus to be adopted for Common Entrance Test-2025, the subject experts of the Department of School Education (Pre-University) have reviewed the Syllabus of PCMB subjects adopted for the 1st and 2nd PUC classes in Karnataka state and the syllabus to be adopted for CET-2025 has been published on the KEA Website for the information of the students
- Candidates can clarify their doubts regarding filling of online application at their respective colleges in Karnataka.

Sd/- (H. Prasanna IAS), Executive Director.

DIPR/CP/4521/2024-25
Website <http://cetonline.karnataka.gov.in/keal> e-mail: keaugcet25@gmail.com
Twitter-X: @KEA_KARNATAKA
KEA Helpline Nos.: 080-23 460 460 (Five Lines) 10.00 am to 6.00 pm (except General Holidays)

BENGALURU METROPOLITAN TRANSPORT CORPORATION
Central Offices: Purchase Department, Shanthinagar, Bengaluru-560 027.
Website: www.bmtc.in e-mail: cospp@bmtc.com

No. BMTC/COSP/STR/SDS/625/2024-25 Date: 23.01.2025

"e" Auction Notice

Scrap Vehicles available at BMTC will be sold through e-Auction to be conducted by M/s. M.S.T.C. (A Govt. of India undertaking). The e-Auction schedule is as under: (1) Scrapped Vehicles with RVSF-ELV Date of e-Auction: 05.02.2025 and 06.02.2025. The interested bidders may log on to www.msctccommerce.com for further details and registration. They may also contact M/s. M.S.T.C. Ltd., at below mentioned address for needful clarification. Address: M/s. M.S.T.C. LTD., No.19/5, 19/6, 3rd Floor, Kareem Tower, Cunningham Road, Bengaluru-560 026. Contact phone Nos: 080-22260054, 22266417, 22287356. FAX No. 080-2226365 BMTC Contact phone Nos: + 91 7760991988 / 7760991157.

Sd/-CONTROLLER OF STORES & PURCHASES

PUNJAB STATE POWER CORPORATION LTD.
Regd. Office :- PSEB Head Office, The Mall Patiala
Corporate Identification Number U40109PB2010SGC033813 | Website : www.pspcl.in
(Contact No. 96461-17606)

E-Tender Enquiry No. : 28/MMA/IB/MC-335(XIV)OM/GHTP/2025 Dated: 21.01.2025

Office of Dy. Chief Engineer, Mechanical Mtc. Circle-I, G.H.T.P., Lehra-Mohabbat, Distt. Bathinda (Punjab)-151111, Email:- se-mm-1-lehra@pspcil.in, contact No. 96461-17606, invites E-Tender for Routine, preventive, breakdown maintenance and overhauling jobs (Mechanical works) of Pressure Parts, Wind Box and Burners, Air Pre-Heaters, SCAPHs, ESPs, Aux. PRDS, Ducts, Dampers & Gates, Coal piles, Soot Blowers, Safety valves, H/PLP piping and manual valves, Fuel firing system (including fuel oil pump house) etc. of Boilers of 2x210 MW and 2x250 MW BHEL make Units of GHTP, Lehra Mohabat. For detailed NIT & tender Specifications, please refer to <https://eproc.punjab.gov.in> from 22-01-2025 from 05:00 PM onwards.

NOTE: Corrigendum and addendum, if any will be published online at <https://eproc.punjab.gov.in>

GHTP/09/25 76155/12/3839/2023/41059

THRISSUR CORPORATION
ELECTRICITY DEPARTMENT

e-TENDER NOTICE

Supply of Transformers

www.tced.in
log on to
www.etenders.kerala.gov.in
(Sd/-)
Assistant Secretary

ED1-8545/23 Dated: 18.01.2025

LIC HFL LIC HOUSING FINANCE LTD
First Floor, St. Antony's Building, VCSB Road, West of Vazhicherry Bridge, Alappuzha-688001.

To,
Mr. Manzoor N. M. Nazar S., both residing: Mannathuvilvili, Poonthoppu Ward, Alavalkunnu P. O. Alappuzha - 688006

Demand Notice Under Section 13(2) of Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002.

We have sanctioned a Housing Loan to you as per the details given below:

Loan No	Amount Disbursed	Present rate of interest	(Term)	Date & Amount of sanction
521000002698	Rs. 15,00,000/-	13.5% p a (Floating)	15	19.12.2017 & 15,00,000/-

As a security for the repayment of the said loans you have executed Loan Agreement(s) on 19.12.2017 respectively. You have also created an equitable mortgage by deposit of title deeds of the property detailed herein below:

Land purchased 1.55 Ares in R. Sy. No.165, Old Sy. No. 304/1/1, of Ariyad South Village, Ambalappuzha Taluk, Alappuzha District and residential building thereon covered by Sale Deed No.307/2008 dated 09.06.2008.

The loan(s) availed by you is payable with interest at the rate as mentioned above per annum with monthly instalments (as per agreement). In case the dues are not fully satisfied from time to time in case you commit irregularities/default in repayment of the loan(s), Since you have committed irregularity/default in repayment of loan(s), as agreed, you are liable to pay the additional interest also.

We regret to note that you have committed defaults in the repayment of loan(s) and committed serious irregularities in the operation of the accounts. As you have defaulted in repayment, your loan account(s) were classified as NPA on 09.12.2024. As on date, you are liable to pay the amount detailed below. Please note that the quotations are given as on 27.12.2024. Depending upon the date of repayment, the interest, the additional interest and other charges applicable will decrease or increase.

Loan No	EMI Amount	Outstanding principal	Broken period interest	Additional interest & other charges	Total
521000002698	Rs. 73,109/-	Rs. 13,52,338.85	Rs. 8,653/-	Rs. 6,910/-	14,41,010.85

Grand Total: (Rupees Fourteen Lakh Forty One Thousand Ten and Paise Eighty Five only)

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

Name of Document	Executed By	In Favour of	Document No. and SRO
Sale Deed	Girija Devi As POA of Gireesh Kumar	Nassar	SRO: ALAPPUZHA DOC.No. 3075/2008

We hereby call upon you to pay the aforesaid amount due within 60 days (sixty days) from the date of notice, failing which the company shall take over the possession of secured asset mortgaged to us under the power conferred to us under THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002, as amended by Govt of India and notified in Extra-Ordinary Gazette dated 10.11.2003 wherein LIC HOUSING FINANCE LTD is empowered to take possession of the secured assets including the right to transfer by way of lease, assignment of sale, take over the management of the secured assets, appoint any person to manage the secured assets after its take over and require by notice in writing 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 the same to the LIC HOUSING FINANCE LTD for adjusting towards the loan account. In terms of Provisions 13(1) of the Act, you are prohibited from transferring either by way of sale, lease or otherwise any of the secured assets without prior consent of LICHL. You are also put on notice that Section 13(6) of the Act empowers the company to give a valid title to the transferee all rights in, or 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 company initiates remedial actions under the provisions of the Act, you shall further be liable to pay to the company 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 company 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 company for recovering its dues.

Please also take notice that in case the amount realized through sale of property is not sufficient to satisfy the claim made in this Notice, LICHL is entitled to recover the balance from you personally as per law.

You may take notice that all the expenditure incurred in taking possession and sale of the secured asset shall have to be borne by you only.

(Sd/-) Authorised Officer,
Place: Ernakulam, Date: 27.12.2024 LIC Housing Finance Ltd.