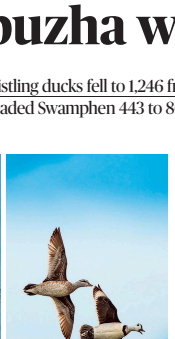
Survey records fewer birds in Alappuzha wetlands

The number of Lesser whistling ducks fell to 1,246 from 2,943 a year ago, Cotton pygmy goose fell to 267 against 421, Grey-headed Swamphen 443 to 860 and White-breasted waterhen 55 to 68



(From Left) Garganey, Cotton pygmy goose and Lesser whistling duck. SPECIAL ARRANGEMENT

Sam Paul A.
ALAPPUZHA

A bird survey conducted as part of the Asian Waterbird Census (AWC) 2025 in the northern parts of Alappuzha has recorded 12,463 birds of 94 species. This marks a sharp decline compared to the AWC 2024 survey, which documented 17,716 birds of 100 species.

This year, the number of migratory ducks and other species has decreased significantly.

Lesser whistling ducks fell to 1,246 from 2,943 a year ago. Similarly, birders could only spot 267 Cotton pygmy goose as against 421.

Numbers of Grey-headed Swamphen, White-breasted waterhen and Black-winged stilt dropped to 443, 55 and 140 from 860, 68 and 248 respectively.

The conversion of paddy fields into shrimp farms has also led to a decline in bird arrivals

Some species disappeared entirely from the region. While 31 Garganey and 36 Northern pintail were recorded in 2024, both species were completely missing this time around.

Birdwatchers said that in earlier years, wetlands in the region during December and January would be teeming with migratory birds.

However, this year, that familiar sight was missing. According to them, tidal flooding in Vembanad Lake is adversely impacting both the local population and the ecosystem. Waterlogging in many wetlands is forcing migratory birds to avoid the region.

The conversion of paddy fields into shrimp farms has also contributed to the decline in bird arrivals. Birders said the situation was particularly dire in areas like Pallithode and Changaram. Despite being one of the most significant wetland ecosystems in Kerala and a key avian wintering site, Changaram is increasingly under threat from anthropogenic activities, including unchecked waste dumping, illegal shrimp farming, and habitat destruction, birdwatchers said.

Conserve wetlands

"Authorities must step in to conserve Changaram and Pallithode wetlands. The government should take over paddy fields in the region and conserve them," said Sumesh B., president, Birders Ezhupunna.

The bird survey was jointly organised by the Social Forestry wing of the Kerala Forest department, Wildlife Trust of India and Birders Ezhupunna, a birdwatching group. It was conducted at 12 selected sites in the region.

The survey was flagged off by Alappuzha Social Forestry Range Officer T.S. Xavier at Pallithode on Sunday.

The Asian Waterbird Census is part of the global International Waterbird Census conducted every January as a voluntary activity.

The survey helps to understand the changes to wetland systems, migratory bird patterns, and the impacts of climate change. The information gathered during the survey will be used to promote the designation and management of protected areas, Ramsar Sites, Important Bird and Biodiversity Areas and so on.

A flutter in Aralam as forest officials raise demand for butterfly sanctuary

The Hindu Bureau
KANNUR

A call has been made to declare the Aralam Wildlife Sanctuary as a butterfly sanctuary, given its significant role as a protected forest area with the highest butterfly diversity in Kerala. The demand was raised by butterfly observers and senior forest officials during the inauguration of a three-day butterfly migration observation and census camp at Aralam recently. The study camp was held for the 25th consecutive year.

The Aralam Sanctuary is home to 266 butterfly species, [illegible] found exclusively in the Western Ghats. FILE PHOTO

27 species

The Aralam Wildlife Sanctuary is home to 266 butterfly species, with 27 found exclusively in the Western Ghats. Of these, six species are listed in Schedule I of the Wildlife Protection Act, while 40 are in Schedule 2. The sanctuary is also a critical hub for butterfly migration, providing rare and picturesque views.

In an impressive observation at the camp, around 12,000 albatross butterflies were seen in just five minutes at Aralam and Kottiyoor wildlife sanctuaries. This year, the migration of albatross butterflies was notably high, with up to 10,000 butterflies gathered in so[illegible]cations. Other species[illegible]n as the Spotted Bu[illegible], Buddha Mayuri, Ro[illegible]alir Neeli, Okila But[illegible] and Malabar Rose[illegible]species unique to t[illegible]stern Ghats–were a[illegible]orded.

A t[illegible] 60 butterfly obser[illegible] participated in the [illegible], documenting the [illegible]acular migration [illegible]am.

[illegible] survey is unique in [illegible] for its consistent, an[illegible] monitoring of butterf[illegible] migration. The review [illegible]eeting for the survey was [illegible]augurated by K.S. Deepa, [illegible] Chief Forest Conservator of the Kannur Northern Circle. Aralam Wildlife Warden G. Pradeep chaired the session, with inputs from Assistant Wildlife Warden Ramya Raghavan and butterfly experts Dr. Jaffer Palot, Balakrishnan Valappil, and V.K. Chandrasekharan.

The survey highlighted concerns over sand mining activities in the Cheenkannipuzha area, which could disrupt butterfly gatherings, particularly those of the albatross.

The findings have strengthened the demand for Aralam to be officially declared a butterfly sanctuary to protect the delicate ecosystem and ensure the continued migration of these beautiful species.

KLIBF a unique book fair, says Prakash Raj

The Hindu Bureau
THIRUVANANTHAPURAM

Actor Prakash Raj on Monday said it was "heartwarming and reassuring" to see a State Legislature and a State government organising a book fair where legislatures in the country are often associated with dethroning governments, fighting, and scams.

Mr. Prakash Raj was inaugurating the valedictory session of the 2025 edition of the Kerala Legislature International Book Festival (KLIBF 2025) Describing the KLIBF as "very, [illegible]unique," he said: "es[illegible]ly in a country wh[illegible]e have a leader who [illegible]no degree, to have a [illegible]tival in a Legislati[illegible]ncil means a great [illegible]nt of dissent to me."

Text & Context and Science

Weekday features on *The Hindu* epaper (epaper.thehindu.com) carries explainers, special articles and quizzes. In the latest issue (January 13, Monday), the following explainers are available:

- Should voter IDs be linked with Aadhaar? **newsth.live/aadhaarvoterxp**
- An unlikely mystery: studies shed new light on how genes are made **newsth.live/howaregenesmade**

You can use your smartphone's inbuilt features to access this article. If it's an Android phone, use Google Lens to read and tap the url to access the article. If it's an iPhone, use Live Text on camera to do the same.

Your feedback will keep us Cleaner, Sharper and Bolder
Call our toll-free number
1800 102 1878
Or write to us at
customercare@thehindu.co.in
Scan the QR code to register your feedback
THE HINDU | the hindu businessline. | FRONTLINE | SPORTSTAR | THE HINDU

VYTTILA MOBILITY HUB SOCIETY
Sreevalsam, IInd Floor, RSAC Road, Vyttila, Kochi-682 019.
Phone: 0484-2306511 email:vyttilamobilityhubsociety@gmail.com
RE-TENDER NOTICE
Date: 09/01/2025
VMHS invites sealed superscribed tenders in the prescribed forms from experienced and professionally managed Housekeeping and Security firms for the following works in the premises of Bus Terminal at Vyttila

Sl No	Name of work	e-tender ID	Date of Sale of tender form
1.	Housekeeping services & other services	2025_VMHS_725042_1	14/01/25 to 28/01/25
2.	Security Services	2025_VMHS_725005_1	14/01/25 to 28/01/25

Cost of each Tender form: Rs. 5000/- (Plus GST (18%)
Please visit www.vyttilamobilityhub.com/www.etenders.kerala.gov.in for further details.
Sd/- Managing Director

FEDERAL BANK
YOUR PERFECT BANKING PARTNER
LCRD / THRISSUR DIVISION, 1st Floor, Chenchery Tower, [illegible]-Ernakulam High Road, Ollur, Thrissur, Kerala-680 306, Email:tsrlcrd[illegible]albank.co.in Ph: 0487-242 4654, Website: www.federalb[illegible]
TSRLCRD/SAR-3532/SN/2024-2025 POSSESSION NOTICE
Whereas The undersigned being the Authorised Officer of the [illegible] Bank Ltd. under the Securitisation & Reconstruction of Financial Assets and [illegible] of Security Interest Act,2002 (hereinafter referred to as Act) and in exercise of [illegible] conferred under section 13(12) of the said [illegible] with rule 3 of the Security Interest (Enforcement) Rules, 2002 (hereinafter refer[illegible] Rules) issued a demand notice [illegible]09-2024 calling upon the borrowers, **1.Shri[illegible]rakanilayanil Varghese**, S/o[illegible], **2.Smt. Shibily John,** W/o John Karaka[illegible] Varghese, **3.Shri.Varghe**[illegible] John, all are residing at Karakanilayil Ho[illegible]angalam P O, Thrissur, [illegible]30141 to repay the amount mentioned in the no[illegible] (a) a sum of **Rs.11,49,70[illegible]s Eleven lakhs Forty Nine thousand seven h[illegible]nd five only)** is due [illegible] jointly and severally as on 17-09-2024 under you[illegible] NRI Housing (HLE) [illegible] (b) a sum of **Rs.21,42,270.66 (Rupees Twenty one[illegible]ty two thousand [illegible] seventy and paise Sixty six only)** is due from y[illegible] and severally as o[illegible]024 under your Home Plus [illegible] Up Equity loan maintai[illegible] **Puthur branch** [illegible] days from the date of rece[illegible] the said notice.
The borrower having faile[illegible] the amount, [illegible]reby given to the borr[illegible] public in general that the [illegible]ed has take[illegible]on of the property d[illegible] below in exercise of power[illegible]d on him/he[illegible]ection 13(4) of the [illegible] with rule 8 of the said Rules o[illegible] **8th day** [illegible]**ry 2025.** The b[illegible]tion is invited to the provisions of [illegible](8) of the [illegible]spect of time[illegible] redeem the secured assets (security pr[illegible]
The borrower in particular a[illegible] in [illegible] hereby [illegible] to deal with the properties and any dealings [illegible] be s[illegible]harge of the Federal Bank Ltd. for a total amoun[illegible] **Lakh Nineteen Thousand One Hundred and [illegible]** [illegible]) (a)Rs.11,85,836 (Rupees Eleven Lakh Eighty Five Thous[illegible]ix only) due as on 08-01-2025 under aforesaid Federal NRI Ho[illegible]33,320.66 (Rupees Twenty-Two Lakh Thirty Three Thousand Th[illegible]paisa Sixty six only) due as on08-01-2025 under aforesaid Home Pl[illegible]in with further interest and costs thereon.
DESCRIPTION [illegible]MOVABLE PROPERTY
All the piece and parcel of the lan[illegible]g 2.83 Ares together with building and all other improvements thereon comprise[illegible] 55/P of Puthur Village, Thrissur Taluk, Thrissur District, Kerala State.**Bounded [illegible]title deed on East by:** Private Way, **West by:** Property of Kalladathil Mohanan Vaka, **North by:** Property of Kalladathil Family, **South by:** Private Way. **Bounded as per Revenue Records on East by:** Road, **West by:** Property of Thabodhan Ashramam, **North by:** Property of Shaji, **South by:** Road.
Place: Thrissur. (Sd/-) Authorised Officer
Date : 08-01-2025 The Federal Bank Ltd.

SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING
Regional Office Thrissur: Platinum Jubilee Building, Civil Lane Road, Ayyanthole, Thrissur-680003. Ph: 0487-2424292, 7012128120, E-mail: ro1006@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
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) and 9(1) of the Security Interest (Enforcement) Rules, 2002.
(1). Mrs Rahmath Gafoor. (2). Mr Gaabi Gafoor. (3). Mr Navarin Gafoor. (4). Mr Abdul Gafoor A.
All of them having address at: Arakkal Vettath House, Seetharam Mill Road, Punkunnam P O, Thrissur-680002
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 VIYYUR** (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 **05.02.2025 for recovery of an amount of Rs.11,58,89,086.10/- (Rupees Eleven Crore Fifty Eight Lakh Eighty Nine Thousand Eighty Six and Paise Ten Only) as on 09.01.2025, with future interest, costs and expenses etc. thereon** due to The South Indian Bank Limited, Br. VIYYUR (Secured Creditor), from the above mentioned Borrower(s)/guarantor(s).
Name of Property Owner: **Mrs Rahmath Gafoor.**
Description of property: All that part and parcel of land admeasuring 10.17 Ares [3.24 Ares + 3.29 Ares + 3.64 Ares] along with residential building having total plinth area of about 4652 Sq.Ft, bearing Door No.37/271 of Thrissur Corporation and all other constructions, improvements, easementary rights existing and appurtenant thereon under Sy.No.1866/4P of Thrissur Village, Thrissur Taluk,Thrissur District and owned by Mrs Rahmath Gafoor,more fully described in Sale Deed No.52451993 dated 14.09.1993 and Settlement Deed Nos.5897/2003 and 5898/2003 dated 10.10.2003, all of Sub Registrar Office Thrissur and bounded on Boundaries for Part admeasuring 3.24 Ares :- North: Road. South: Properties of Rahmath Gafoor, East: Properties of Rahmath Gafoor. West: Property of Chandrasekaran. Boundaries for Part admeasuring 8.93 Ares [3.29 Ares+3.64 Ares] :- North: Road and Property of Rahmath Gafoor. South: Property of Chandrasekaran. East: Property of Thomas. West: Property of Chandrasekaran and Rahmath Gafoor.
Reserve Price : Rs.5,04,00,000/- (Rupees Five Crore Four Lakh Only)
Earnest Money Deposit (EMD): Rs.50,40,000/- (Rupees Fifty Lakh Forty Thousand Only)
EMD shall be deposited on or before 04.02.2025 by 5.00 PM
Bid Increment amount: Rs 10,000/- (Rupees Ten Thousand Only)
Date and time of E-auction : 05.02.2025 from 10.30 AM to 11.00 AM
(with 5 minute unlimited auto extensions till sale is concluded)
Encumbrances known to the Bank :
Encumbrances From 01.01.1994 to 11.11.2024 And No Encumbrance are noted
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: 8921077601) or The South Indian Bank Ltd., VIYYUR Branch during working hours.
Date : 10.01.2025 Place : Thrissur Authorised Officer The South Indian Bank Ltd.

SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING
Regional Office Thrissur: Platinum Jubilee Building, Civil Lane Road, Ayyanthole, Thrissur-680003. Ph: 0487-2424292, 7012128120, E-mail: ro1006@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
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) and 9(1) of the Security Interest (Enforcement) Rules, 2002.
(1). Mrs Indira Ramachandran, W/o Late M M Ramachandran, Mathukkara Moothedath House, Ragamalikapuram, Thrissur-680004. **(3). Mrs.Manju,** D/o Late M.M.Ramachandran, Mathukkara Moothedath House, Ragamalikapuram, Thrissur-680004. **(4).Mr. Srikanth,** S/o Late M.M. Ramachandran, Mathukkara Moothedath House, Ragamalikapuram, Thrissur-680004. **(5). M/s Atlas Gold Townships (India) Private Limited,** XI/305 H, Opp. CIAL, Vappalassery, Nedumbassery, Kerala-683572. **(6). M/s Atlas Golden Land Developers Private Limited,** XI/305 H,Opp. CIAL, Vappalassery, Nedumbassery, Kerala-683572. **(7). M/s R I Kanth Property Developers Private Limited,** 1/4232 D,Souparnika, Meyana Thazath, People Road, West Hill (P O), Calicut - 673005.
Notice is hereby given to the public in general and in particular to the borrowers that the below described immovable properyties mortgaged to the South Indian Bank Ltd, Thrissur Main (Secured Creditor), the **Possession** of which has been taken by the Authorised Officer, **will be sold on** "as is where is" basis, "as is what is" and "whatever there is" condition **on 07.02.2025 for recovery of an amount of Rs.477,81,39,843.87/- (Rupees Four Hundred Seventy Seven Crore Eighty One Lakh Thirty Nine Thousands Eight hundred Forty Three and Paise Eighty Seven Only) as on 07.01.2025, with future interest, costs and expenses etc. thereon due to The South Indian Bank Limited, Branch Thrissur Main (Secured Creditor), from the above mentioned borrower(s) and guarantor(s) in the account/s of M/s Atlas Jewellery Private Limited**
DESCRIPTION OF PROPERTY
Item No- 1 :- Name of Property Owner : **M/s Atlas Golden Land and Developers Private Ltd.** Description of property :- All that part and parcel of land admeasuring 330.60 Ares equivalent to 816.90 Cents together with all improvements thereon, situated in Block No.38 of Puthencruze Village, Kunnathunadu Taluk, Ernakulam District, owned by M/s Atlas Golden Land and Developers Private Limited, comprising of following extents.
(a) Land admeasuring 232.34 Ares equivalent to 574.11 Cents, comprised of 69.06 Ares in RS No.288/2/2, 24.73 Ares in RS No.305/7-1, 1.76 Ares in RS No.305/16-3, 136.79 Ares in RS.288/2-4, more fully described in the schedule of Sale Deed No.3303/2008 dated 28.04.2008 of Puthencruze SRO, bounded as follows: North - Property of M/s Atlas Golden Land and Developers Private Ltd East - Property of Thomas Varghese. South - Property of Kavanal. West - Panchayath Road.
(b) Land admeasuring 40.47 Ares equivalent to 100 Cents, situated. in Old Sy No.550/1/6, Re Sy No.288/2/2/4, more fully described in the schedule to Sale Deed No.3304/2008 dated 28.04.2008 & Rectification Deed No.6236/2012 dated 03.11.2012 of SRO Puthencruze, bounded as follows, North - Property of Mr. Rajesh Mathew. Mr. George Elias & Others. East - Property of Mr. Rajesh Mathew, Mr. George Elias & Others. South - Property of Mr. Rajesh Mathew, Mr. George Elias & Others. West - Pathway.
(c) Land admeasuring 57.79 Ares equivalent to 142.79 Cents, situated in Old Sy No.550/15, Re Sy No.306/6, being the balance extent available after allenation, out of the property admeasuring 84 Ares purchased under Sale Deed No: 4316/2008 dated 29.05.2008 & Rectification Deed No.6632/2008 dated 18.08.2008 of Puthencruze SRO, bounded as follows; Boundaries - East - Panchayath Road. South - Property in RS No.306/6 Part. West - Property in RS No.283. North - Property in RS No.283.
Reserve Price : Rs.10,00,00,000/- (Rupees Ten Crore Only)
Earnest Money Deposit (EMD) : Rs.1,00,00,000/- (Rupees One Crore Only)
Encumbrances known to the Bank : Encumbrances from 01.01.1993 to 29.07.2024 as follows:- Tax Recovery Officer dated 04.12.2018 (F2102018)
Item No-2 :- Name of Property Owner : **M/s. R I Kanth Property Developers Private Limited.** Description of property :- All that part and parcel of land admeasuring 0.166 Hectare equivalent to 41.55 Cents, together with all improvements thereon. situated in Sy No. 105/1D1, Re Sy No. 5-21-990/1 of Kasaba Village, Kozhikode Taluk & District, more fully described in schedule to jenmom Assignment deed No.822/2008 dated 19.08.2008 of SRO Kozhikode owned by M/s R I Kanth Property Developers Private Limited bounded on East -Mini Bye Pass Road, South - T S No 5-21-990/1 (Land Owned by PD Abraham), West - T S No 1004 and North - T S No 5-21-990/1
Reserve Price : Rs.7,50,00,000/- (Rupees Seven crore Fifty Lakhs Only)
Earnest Money Deposit (EMD) : Rs.75,00,000/- (Rupees Seventy Five Lakh Only)
Encumbrances known to the Bank : Encumbrances from 01.01.1993 to 29.07.2024 as follows Addl Sub Court Kozhikode IA 966/17 in OS 37/17
Item No-3 :- Name of Property Owner : **M/s Atlas Jewellery Private Limited.** Description of property :- All that part and parcel of land admeasuring 14.17 Ares equivalent to 35 Cents. together with residential building and all other improvements thereon. situated in Old Sy No.528/2. Re Sy No. 104/6 of Chevoor village, Thrissur Taluk & District owned by M/s Atlas Jewellery Private Limited and more fully described in the schedule to Sale Deed No. 16322/2012 dated 30.04.2012 of Cherpu SRO bounded on the East - Property owned by Pandiyath Krishnan Nair. South - Property owned by Porinchu, S/o. Padikkala Lonappan, West - Panchayath Road and North -Property owned by Marokki Kunju Vareed.
Reserve Price : Rs.70,89,000/- (Rupees Seventy Lakh Eighty Nine Thousand Only)
Earnest Money Deposit (EMD) : Rs.7,08,900/-
(Rupees Seven Lakhs Eight Thousand Nine Hundreds Only)
Encumbrances known to the Bank : Encumbrances from 01.01.1993 to 29.07.2024 as follows Income Tax Department, Kochi dated 24.08.2017 (F4272017)
EMD shall be deposited on or before 06.02.2025 till 5.00 PM
Bid Increment amount : Rs.10,000/- (Rupees Ten Thousand Only)
Date and time of E-auction : 07.02.2025 from 12.00 Noon to 01.00 PM
(with 5 minute unlimited auto extensions till sale is concluded)
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 South Indian Bank Ltd on 70121258120 (contact number).
Authorised Officer
Date : 08.01.2025 Place : Thrissur The South Indian Bank Ltd.

LIC HFL
LIC HOUSING FINANCE LTD
LIC HOUSING FINANCE LTD
9th Floor, Jeevan Prakash, LIC Building,
M.G.Road, Ernakulam-682 011, Ph: 0484 2910600,
Email id: bo.ernakulam@lichousing.com
To, Mr. Joshi A, Mrs. Visalakshy Amma A, both residing at: Ambakkatt House Kiralur PO, Velur (via) Thrissur - 680601
Sir,
DEMAND NOTICE UNDER SECTION 13(2) OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002
We have santioned Housing Loan to you as per details given below:
(i) Loan No. : 20201002168
(ii) Amount Disbursed : Rs.3,50,000/-
(iii) Present Floating rate of interest : 14.55%
(iv) Term (years) : 20
(v) Date & Amount of sanction : 28-02-2009-Rs.4,10,000/-
As a security for the repayment of the said loan account you have executed Loan Agreement for the loan account on 28-02-2009 You have also created an equitable mortgage by deposit of title deeds of the property detailed herein below.
Plot measuring 11.33 Ares in Sy. No 26/3 of Kiralur Village, Thalapilly Taluk and Thrissur District covered by Sale Deed number 740/1993 of Mundur SRO along with residential building thereon.
The loan availed by you is payable with Interest at the rate as mentioned above per annum with monthly rests. You have also agreed to pay additional interest as applicable from time to time in case you commit irregularities/defaults in repayment of the loan. Since you have committed irregularity/default in repayment of loan, 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 and committed serious irregularities in the operation of the accounts. As you have defaulted in repayment, your loan account is classified as NPA as on **05-06-2024**. As on date, you are liable to pay the amount detailed below. Please note that the quotations are given as on 26-12-2024 Depending upon the date of repayment, the interest, the additional interest and other charges applicable will decrease or increase.
Loan No. 20201002168
(i) EMI Amount : Rs.40,500/-
(ii) Outstanding Principal : Rs.92,505.60
(iii) Broken period interest : Rs.7,85/-
(iv) Other Charges : Rs.7,062/-
Total : Rs. 1,40,852.60
Rupees One Lakh Forty Thousand Eight Hundred Fifty Two and Paise Sixty 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:

Nature of Document	Executed By	In favour of	Document No. and Details
Sale Deed	Gopalan	Visalakshi Amma	Deed No.740/1993 Date: 04-03-1993 SRO: MUNDOOR

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 the 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(13) 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 LICHFL.
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 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 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, LICHFL 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 : 26-12-2024 LIC Housing Finance Ltd

THE CHERPALCHERI CO-OPERATIVE URBAN BANK LTD. NO.1696
Kavivattom, Cherppulassery P.O., Palakkad District- 679503.
Phone: +91 466 2280222, Email: recoverycell@ccub.in
POSSESSION NOTICE [SECTION 13(4)] (FOR IMMOVABLE PROPERTY)
Whereas: The undersigned being the Authorised Officer of the TheCherpalcheri Co-Operative Urban Bank Ltd. No.1696 under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "the Act") and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated **21-02-2023** calling upon the borrower **Muhammedali residing at Thottungal House, Kulukkallur P.O, Pattambi Taluk, Palakkad-679337** to repay the amount mentioned in the notice, being **Rs.10,49,335/- (Rupees Ten Lakh Forty Nine Thousand Three Hundred and Thirty Five only)** [002202000000763] 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/ her under section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on this **08th day of January of the year 2025.**
The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of The Cherpalcheri Co-Operative Urban Bank Ltd. No.1696 for an amount of **Rs. 13,26,434/-** and interest thereon.
The borrower's attention is invited to the provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.
DESCRIPTION OF THE IMMOVABLE PROPERTY
All part and parcel of land having an extend of 0.0275 Hectare in Survey Number 11/3-3(Old Survey No.186/3), Kulukkallur, Pattambi Taluk, Palakkad District, Bounded by: **East**: Property of Eyyattha, **North**: Vazhi and Property of Shoukathali, **West:** Properties of Moosa and others , **South**: Property of Hamsa .An extend of 0.0069 Hectare in Survey Number 11/3-3-1(Old Survey No.186/3), Kulukkallur, PattambiTaluk, Palakkad District, Bounded by: **East:** Property of Eyyattha, **North**: Vazhi and Property of Shoukathali, **West**: Properties of Moosa and Others, **South**: Property of Hamsa.
Date : 08-01-2025 (Sd/-) Authorised Officer
Place: Cherpulassery The Cherpalcheri Co-Operative Urban Bank Ltd. No.1696

THE OTTAPALAM CO-OPERATIVE URBAN BANK LTD. No. F 1647
Head Office: Ottapalam. Phone: 0466-2244356, 2244756
POSSESSION NOTICE
The undersigned being the authorised officer of the Ottapalam Co-operative Urban Bank Ltd. Under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in Exercise of powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice dated 11-1-2022 calling upon the borrower **Mr. Prakash M, S/o. Madhavan, Mathassery House, SRK Nagar P O, Palappuram, Ottapalam Taluk, Palakkad District, PIN - 679103** to repay the amount mentioned in the notice being **Rs.10,77,776/-** 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 **10th day of January 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 Ottapalam Co-operative Urban Bank Ltd., for an amount of **Rs. 10,77,776/-** and costs and interest thereon.
The borrower is at liberty to avail the facility as per section 13 (8) of the SARFAESI Act
Details of immovable property :
An extent of 0.1376 Hectare of land in Survey no. 24/2A situated within Ottapalam No. 2 Village, Ottapalam Taluk, and Palakkad District, covered by the Sale deed bearing No. 5492/2011 of Ottapalam SRO.
Boundaries: East : Vazhi, **South :** Municipal Road, **West :** Properties of Ayishabi, Jasmine, Ayisha, Mumthaz and Bindu, **North :** Properties of Jasmine and NSS.
Place:Ottapalam Authorized Officer,
Date: 13.01.2025 The Ottapalam Co-operative Urban Bank Ltd., Ottapalam