

SALE NOTICE (Sale through e-auction only Under SARFAESI Act 2002)

PUBLIC NOTICE FOR SALE OF ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

Sale of Immovable property mortgaged to Bank under Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

Whereas, the Authorised Officer of UCOBANK, Willingdon Island BRANCH, Ernakulam had taken possession of the following property pursuant to the notice issued under Section 13(2) of SARFAESI ACT in the following loan account with right to sell the same strictly on "As is where is Basis" & "as is what is basis" & "whatever there is basis" & "Without recourse Basis" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under section 13(4) of the SARFAESI Act propose to realize the Bank's dues by sale of the said property. The Sale will be done by the undersigned through e-auction platform provided at the website.

Name & Address of the Borrower: (1) **M/s Vettoms Developers Pvt.Ltd.**, Bldg No. III/409, Vettomth House, Pizhaku P.O, Kottayam District, Palai -686655 (2) **Mr. Sunny Thomas**, S/o Thomas Joseph, Managing Director, Vettoms Developers Pvt Ltd, Bldg No. III/409, Vettomth House, Pizhaku P.O, Kottayam District, Palai -686655 (3) **Mrs. Jolly Joseph**, W/o Sunny Thomas, Director, Vettoms Developers Pvt. Ltd, Bldg No. III/409, Vettomth House, Pizhaku P.O, Kottayam District, Palai-686655.

Name & Address of Guarantors: (1) **Mr. Sunny Thomas**, S/o Thomas Joseph, Bldg No. III/409, Vettomth House, Pizhaku P.O, Kottayam Dt, Palai - 686655 (2) **Mrs. Jolly Joseph**, W/o Sunny Thomas, Bldg No. III/409, Vettomth House, Pizhaku P.O, Kottayam District, Palai-686655.

Date of Demand Notice: 27-04-2016 Date of possession Notice: 13-07-2016

Amount due as per Demand Notice: **Rs. 4,07,37,687/- (Rupees Four Crore Seven lakhs Thirty Seven Thousand Six Hundred and Eighty Seven only)** plus unapplied interest and other charges from 01-04-2016 minus any amount paid thereafter Amount paid subsequent to the demand notice: The party has paid a sum of **Rs. 5,00,000/- (Rupees Five lacs only)** on 29-04-2016.

Description of the immovable property Charged/Mortgaged and their Location: All that piece & parcel of the land admeasuring 87.41 ares comprised of 6.07 ares in Sy No. 308/2A and 81.34 ares in Sy No. 308/2B of Thalayazham village in Vaikom Taluk of Kottayam District. **Boundaries:** **North:** Vechoor-Vaikom road, **East:** Property Vechoor-Vaikom road, **South:** Properties of Manoj & Sumesh, **West:** Properties of Rajmohan & Vadakkapurayidom.

Reserve Price: Rs.5,54,00,000/- (Rupees Five Crores Fifty Four Lakhs only)

Earnest Money Deposit: is Rs 55,40,000/- (Rupees Fifty Five Lakhs Forty Thousand only)

DATE & TIME OF e-AUCTION SALE: 28th February 2017 between 11.00 am to 12.00 noon
(with unlimited auto extensions of 5 minutes each, if required)
Last Date of Submission of Tender : 27-02- 2017 by 5.00 pm

Terms & Conditions:

- Property is being sold on "As is and where is" & "As is what is basis" & "Whatever there is basis" and " without recourse basis". Intending bidders are advised to conduct search in Revenue/SRO records to satisfy title, identity, extent, dimensions, survey number, door number, boundaries or encumbrances in regard to the property proposed to be sold.
 - Intending Interested bidders to access the portal/website of the e-auction Agency (viz., <https://www.bankeauctions.com>)
 - Bids should be submitted only ONLINE in the prescribed form. Online bids can be submitted by accessing the website <https://www.bankeauctions.com>. Bids should be submitted online on or before **5.00 pm IST on 27th February 2017**. Separate bid should be submitted for each item of property.
 - Bids should be submitted along with a copy of identity document as an attachment to the bid form. Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo identity card issued by Central/State Govt. shall be accepted as the identity document and should be submitted along with the bid form. Bidders staying abroad/PIOs holding dual citizenship/ NRIs shall submit photo copy of his/her valid Indian Passport. Original Identity document (copy of which is submitted along with the bid form) must be produced on demand.
 - 10% of the Upset Price/Reserve Price must be remitted towards EMD through RTGS/NEFT/Money transfer to the Bank **A/c No: 0242021000061, IFSC NO: UCBA0000242** and the remittance details must be clearly indicated in the bid form. EMD amount remitted by unsuccessful bidders shall be returned to them by the Bank without interest. In the event of cancellation of auction also, EMD amount shall be returned by the Bank without interest. Participating bidders are required to contact the Bank in this connection after the close of the auction.
 - A copy of the bid form along with its enclosure(s) submitted online and duly signed declaration shall be sent to **The Authorized Officer & Chief Manager, UCOBANK, Zonal Office, 39/3720 F, S.R.Complex, Ravipuram Road, Ernakulam, Cochin-682016** so as to reach the same on or before **27th February 2017**. The Bank shall not have any liability as regards delay in delivery/non-delivery of the bid form and/or enclosures at the Bank by the Postal Authority/Courier Agency/Carrier.
 - Incomplete bids, unsigned bids, as also bids not conforming to Sl.Nos.3,4,5 and 6 above will be summarily rejected. Bids which are not above the Upset Price shall also be summarily rejected. The Authorized Officer reserves absolute rights to accept or reject any one or more bids or to postpone/cancel the Auction without assigning any reason.
 - Auction / bidding will be only through online e-bidding. Online bidding will commence from the highest bid quoted among the bids and the minimum increase for each bid will be only for Rs. 5,00,000/- or multiples thereof for all items of properties..
 - In case of sole bidder, the bid amount quoted in his bid form must be improved by at least one bid incremental value, lest the sale shall be cancelled/deferred.
 - If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by another five minutes. This process continues till no bid comes for a period of five minutes and the e-auction gets closed.
 - Highest bid will be provisionally accepted on "subject-to-approval" basis and the highest bidder shall not have any right/ title over the property until the sale is confirmed in his favour.
 - Successful bidder shall remit 25% (Twenty five percentage) of the bid amount (less EMD) immediately on the sale being knocked down in his/her favour, through RTGS/NEFT/Money Transfer to the Bank A/c at Sl.No.5. The Authorized Officer shall issue Sale Confirmation Letter in favour of the successful bidder in due course. In case of pendency of any Petition/ Appeal, confirmation of sale shall be subject to the outcome of the Petition/Appeal
 - The successful bidder shall remit the balance bid amount within 15 (Fifteen) days of confirmation of sale in his favour. If the successful bidder fails to remit the balance bid amount within the said period, the property shall be resold, in which case he shall forfeit the amount already remitted by him. Also, he shall have no right or claim over the property or on the amount for which the property is subsequently sold.
 - Property can be inspected on **20th February 2017 between 10.00 am IST AND 05.00 pm IST** with prior appointment. Further property details, if any required, can be had from **Mr.Shabeer P.M., Senior Manager, UCOBANK, Willingdon Island branch, PIN-682005, PHONE: 0484 2233242.**
 - Two or more persons may join together in submitting the bid, in which the Sale certificate will be issued in their joint names only. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
 - In case of more than one item of property brought for sale, the sale of properties will be as per the convenience and it is not obligatory to go serially as mentioned in the sale notice.
 - All intimations to bidders/auction purchaser will be primarily through e-mail by the e-auction service provider. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from the e-auction service provider. Non receipt of intimation should not be an excuse for default/non payment
 - There shall be no fresh sale notice if the sale is postponed for a period less than 30 (Thirty) days.
 - Sale will not be confirmed if the borrower tenders to the Bank Contractual dues along with other expenses prior to the Authorized Officer issuing Sale Confirmation Letter to the successful bidder. In such case, the Bank shall refund without interest the entire amount remitted by the successful bidder.
 - Statutory dues/liabilities, etc., due to the Government/Local Body, if any, shall be borne by the successful bidder.
 - Successful bidder shall bear the charges/fee payable for registration of the property as per law.
 - Bidders are advised to go through the service provider's portal/website (viz., <https://www.bankeauctions.com>) before participating in the auction. All participating bidders shall be deemed to have read and understood the conditions of sale and be bound by the conditions
 - Details regarding e-auctioning can be obtained also from the E-auction service provider, Viz., M/s. C1 India Pvt Ltd.Gurgaon, Haryana-122015, Contact Number: 124-4302020/21/22/23, Mobile No. +91-7291981124/1125/1126, e-mail id. shrinnath.narasimhaan@c1india.com, support@bankeauctions.com.
- The auction sale is subject to confirmation of the secured creditor Bank.
Further inquiries, if any, in particular details of the property, verification of documents and/or terms and conditions of sale can be obtained from **The Authorized Officer & Chief Manager, UCO BANK, Zonal Office, 39/3720 F, S.R.Complex, Ravipuram Road, Ernakulam, Cochin-682016** and Contact No:0484 2356642 during office hours.
- Place : Ernakulam** (Sd/-) **Authorised Officer,**
Date : 10-01-2017 **UCO Bank**

MCI slams govt for shifting students from Idukki MC

● MCI clearly states that the students from Idukki medical college were shifted to other colleges without its knowledge.

● Though it is mandatory, the State Government failed to inform the MCI about shifting of students

● The students should be brought back to the college says MCI

PRABHAT NAIR @ T'Puram

THE decision of the previous UDF Government to start medical colleges in all the districts without ensuring proper infrastructure has boomeranged with the Medical Council of India (MCI) slapping a notice on the state for shifting the students of Idukki Medical College without obtaining approval from the medical education regulator.

In a notice to the government, the MCI said the shifting of students was a violation of norms and they should be brought back to the college immediately. It is learnt the MCI has advised the government to close down the medical college. Though some officers are for winding up the college, the government is keen to develop it.

According to the MCI, it was mandatory to inform them before shifting the students. Moreover, the students of a college can be shifted only if the college was shutdown.

The students were shifted from Idukki Medical College as there was no facility to provide them clinical training. The medical college was struggling due to shortage of teaching staff, operation theatre, speciality wings, wards, labs and other facilities. Apart from this, the fac-

ulties were also transferred to other hospitals in the state.

After admitting the first two batches, the college failed to obtain continuous affiliation for the medical seats. However, no student has been admitted to the medical college in the last two years.

Health secretary Rajeev Sadanandan said it was not a major issue and the government had given a clarification to the MCI. "The only problem is regarding obtaining clearance from the MCI for the shifting of students. We have taken up the issue with the MCI. There is no need to worry," he said.

It is learnt the government has written to the MCI pointing out the conditions on which self-financing medical colleges are sanctioned should be made applicable to government medical colleges also. While applying for sanction from MCI, the self-financing medical colleges have to submit an undertaking from the government that the students will be permitted to use the facilities at government medical colleges till the new college develops infrastructure facilities. The government in its letter said the students of Idukki Medical College have been shifted to other medical colleges temporarily as works to provide facilities are in progress.

It was mandatory to inform them before shifting the students. Moreover, the students can be shifted only if the college was shutdown

The students were shifted from Idukki Medical College as there was no facility to provide them clinical training. The medical college was struggling due to shortage of teaching staff, operation theatre, speciality wings, wards, and labs

-MCI

Govt takes back power projects allotted to pvt firm



POWER PLAY

Government cited delay as the reason for taking back three hydel projects awarded to private consortium

Agreements for Mukuttathode and Alamparathode inked on December 15, 2004

Agreement for Palchuram project inked on January 7, 2005

TIKI RAJWI @ T'Puram

FED UP with delays, the power department has taken back three small hydro-electric projects (SHEP) awarded to a private consortium after the latter sat on the projects for more than ten years. All three fall under the independent power producer (IPP) scheme where the government has the right of first refusal on the power generated.

"Failure to implement the schemes within the timelines stipulated," was cited as the reason for 'recovering' the Mukuttathode (3 MW), Alamparathode (3 MW) and Palchuram (3.5 MW) projects in north Kerala. The decision was based on a recommendation made by the Energy Management Centre (EMC), Kerala, the government's nodal agency for renewable energy initiatives.

The power department had

awarded the Mukuttathode and Alamparathode projects to Sree Rayalseema Hi-Strength Hypo Ltd (SRHHL) on December 15, 2004, and the Palchuram project on January 7, 2005. The concession period was 30 years. In 2008, the consortium was reconstituted with Sree Sakthi Paper Mills Ltd as the new member. In tune with government requirements, the consortium established Adisakthi Muktattathode Hydro Power Ltd, Jalashaayi Alamparathode Hydro Power Ltd and Sree Kailas Palchuram Hydro Power Ltd as SPVs for implementing the projects. However, the hydel projects did not make any headway.

"Although the government had okayed the techno-economic feasibility report for all three projects, work did not take off," said EMC director Dhahreshan Unnithan. "Several show cause notices and a final notice were issued to the con-

sortium. But they sought an extension which was given up to October 1, 2015. Still, no progress was made," said EMC joint director G Anil.

"Even after a lapse of 130 months from the date of execution of the agreement, the company has not achieved financial closure nor started the construction of the project."

The status of the project is the same as it was two years ago, which again signifies the above-mentioned projects will not be re-allocated, if the allotment persists," Additional Chief Secretary (Power) Paul Antony noted in the order cancelling the allocation.

According to sources, the Thrissur Corporation, which supplies electricity in its jurisdiction, has evinced an interest in the three projects. If that does not work out, the SHEPs will be put up for a retender.

CPM men hacked; tension in Kulathupuzha

EXPRESS NEWS SERVICE @ Kollam

TENSION prevailed in Kulathupuzha panchayat on Tuesday after two CPM activists were hacked allegedly by RSS activists the previous night. A hartal called by the CPM in the panchayat was total.

Kulathupuzha police have arrested a man in connection with the incident and launched a search for four other suspects.

The police presence in the area

has been strengthened with the Punalur ASP directly monitoring the situation to prevent further untoward incidents.

"A man named Suresh of Kulathupuzha has been arrested. He has been charged under the SC/ST Act and IPC sections including 307. He was produced before the court and remanded.

We suspect there were four others who were directly involved in the case. We have launched a search for them," said R Baiju,

Circle Inspector, Kulathupuzha.

CPM local committee member Anil Kumar and DYFI area committee member Anaz were attacked after a march taken out by RSS turned violent.

According to the police, a dispute in the area between DYFI and RSS activists over the latter's decision to open a branch at Sam Nagar had led to the violence.

The injured have been admitted to the Punalur Taluk Hospital.



IN DEEP LOVE

A foreign couple posing for a photograph during the Valentines Day special scuba diving organised by Bond Safari in Kovalam on Tuesday |PRADEEP CHANDRAN

UCO BANK
ANGAMALY BRANCH
Aluva Road Angamaly - 683572 Phone: 0484 2452282,
Fax: (0484) 2452782 E-mail: karuku@ucobank.co.in
NOTICE OF SALE WITHOUT PREJUDICE
Auction sale of immovable property mortgaged to the Banks in terms of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI 2002)
Whereas, the Authorised Officer of UCO Bank, Angamaly Branch, had taken possession of the property described herein below pursuant to the notice issued under section 13(2) of SARFAESI Act in the following loan account with right to sell the same strictly on "As is Where is Basis" & "As is what is basis" & "Whatever there is basis" & "Without recourse Basis" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under section 13(4) of the SARFAESI Act proposes to realize the Bank's dues by sale of the said property. The properties will be sold by public auction on dates mentioned against each of them at 12.00 noon to 2.00 pm at Angamaly Branch as per brief particulars given hereunder:
Name and address of the Borrowers: Mr Samson C. I., Chungath House, Potta P O, Thrissur Dt. Pin-680722, & Mrs. Flowery P. P., Chungath House, Potta P O, Thrissur Dt. Pin-680722.
Date of Demand Notice: 18.02.2016
Date of Possession Notice: 27.09.2016
Amount Due as per Demand Notice: Rs.17,91,355/- (Rupees Seventeen lakhs ninety one thousand three hundred and fifty five only) plus interest and other charges from 19.02.2016 (less Rs.70,000/- repaid after 18.02.2016)
DESCRIPTION OF CHARGED/MORTGAGED PROPERTY AND THEIR LOCATION
All that part and parcel of 1.59 Ares of land with a building situated in Survey No.151/2, and 0 Ares and 3 sq m Potta/Village Mukundapuram Taluk, Thrissur District in the name of **Mr. Samson Chungath and Flowery P.P.,** covered under Sale Deed No.20231/2013 dated 29-04-2013 of Chalakudy SRO and bounded by (Schedule I) North : Property of Baskaran, South: Property of Kattuparambil Dinesh, East : Municipal Road as per Schedule II, West : Property of Thayil Sivadasan, And (Schedule II), East : Municipal Road, West: Property in Schedule I, South: Property of Kattuparambil Dinesh, North: Property of Baskaran.
(1) Reserve Price: Rs.22,00,000/- (Rupees Twenty two lakhs only)
(2) Earnest Money Deposit: Earnest Money Deposit for the auction is Rs.2,20,000/- (Rupees Two lakhs twenty thousand only).
Date of Auction sale: 24.03.2017
Terms & Conditions:
1) For participating in the Auction, intending bidders have to make a refundable deposit (EMD) only by way of Pay Order/ Demand Draft payable at **UCO Bank, Angamaly Branch.** The said Deposit shall be adjusted in case of successful bidders. The auction sale shall be conducted by appointed agent.
2) The Authorised Officer reserves the right to accept or reject any or all the Bid(s)/Offer(s) or adjourn/postpone/cancel the Auction Sale without assigning any reason therefor.
3) The aforesaid property shall not be sold below the Reserve Price mentioned.
4) If the Bid/Offer is accepted by the Authorised Officer, the Successful Bidder who has offered the highest sale price in the bid has to pay a Deposit of 25% of the bid amount (inclusive of EMD) of the Sale Price immediately on the same day to the Authorised Officer failing which the Earnest Money Deposit shall be forfeited and the property shall forthwith will be sold again.
5) The Successful Bidder shall pay the remaining 75% of the bid amount on or before the 15th day of confirmation of sale by means of **Pay Order/ DD favouring UCO Bank, Angamaly Branch payable at Angamaly.**
6) In default of payment of balance amount of 75% of the bid amount within the stipulated period, i.e. 15 days from the confirmation of sale, the deposit amount (25% of bid amount inclusive of EMD) shall be forfeited and the property shall be resold and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
7) On confirmation of sale by the Bank and if the terms of payment have been complied with, the Authorised Officer exercising the power of sale shall issue a Sale Certificate for Immoveable property/Certificate of Sale for Moveable property, as the case may be, in favour of the purchaser in the form given in Appendix III /Appendix V, as per the rules under Securitisation Act 2002.
8) **Property is being sold on "As is and Where is" & "As is what is basis" & "Whatever there is basis" and Without recourse basis.** Intending bidders are advised to conduct search in Revenue/ SRO records to satisfy title, identity, extent, dimensions, survey number, door number, boundaries or encumbrances in regard to the property proposed to be sold.
9) The interested parties/bidders may inspect the property put for Auction Sale during the working hours of the Bank on or before 20.03.2017 for which they may contact our Manager of the above said Branch with a written request. (Branch Telephone No. 0484-2452782)
10) The successful bidders shall bear exclusively all the charges payable for conveyance, registration fee, stamp duty, taxes, Statutory dues etc., as applicable.
11) The Sale/Auction is subject to confirmation by the Authorised Officer.
12) The Authorised Officer will not be held responsible for any change, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the property auctioned.
13) This is also a notice to the (Borrower/ Guarantor of the aforesaid loan about holding of auction sale on above mentioned date if their outstanding dues are not repaid in full.
Place : Ernakulam (Sd/-)
Date : 08.02.2017 Authorised Officer, UCO Bank.

Solar panel to complete evidence collection today

EXPRESS NEWS SERVICE @ Kochi

THE judicial commission probing the solar scam case will complete evidence collection on Wednesday, with cross examination of former Chief Minister Oommen Chandy.

More than 200 witnesses were examined as per part of the inquiry, in addition to those who appeared after being summoned under Section-8(b) of the Inquiry Commission Act. "The commission is looking to complete the inquiry and file report to the government within five months," said an officer at the commission. On completion of the evidence collection, the counsels of persons impleaded in the inquiry will be heard. The LDF Government had granted permission to extend the commission's term.

Oommen Chandy, and Biju Radhakrishnan, actor Shalu Menon, various former ministers, officers, and businessmen appeared before the commission.

STATE BANK OF TRAVANCORE
(Associate of the State Bank of India)
VARAVOOR BRANCH, THALI POST- 680585,
THRISSUR. E-mail: varavoor@sbt.co.in,
Ph: 04884-280700, Fax: 04884-277351
TENDER CUM AUCTION NOTICE
SEALED TENDERS are invited for purchase of the below-mentioned vehicle belonging to **Shri. Baburajan N.V, S/o Velayudhan, Nambiyath House, Arangottukara P.O., Ezumangal, Palakkad Dt- 679532,** which is under hypothecation to the Bank for the credit facilities availed by **Sri. Baburajan N.V** from our Varavoor Branch.
Details of Vehicle
Name of the Vehicle- Maruti Alto 800 Passenger Car, Class of Vehicle- Hatchback with seating capacity of 5 persons, Registration No-KL 52-F/1992, Registration Date - 02/06/13, Year of manufacturing- 2012, Model Name- MARUTI ALTO 800, Chassis No- MA3EUA61500142853LC, Engine No- F8DN4931404, Fuel- Petrol
Reserve Price: Rs. 1,66,500/- (Rupees One lakh sixty six thousand and five hundred only)
Encumbrances: Nil to the knowledge of the bank.
Amount due, for recovery of which the property is being sold: Rs. 22,27,886/- as on 06/01/2016.
TERMS AND CONDITIONS
1. The sale would be on "as is where is and whatever there is" condition and without recourse to the bank as to any statutory or other charges affecting the vehicles or any delay in completing the sale.
2. Offer for any amount below the Reserve Price mentioned above would not be considered.
3. Earnest money of 10% of the Reserve Price should be deposited along with the tender by way of a PO/Demand draft, favouring "**State Bank of Travancore, Varavoor Branch**", payable at **Thrissur**.
4. Tenders in sealed cover superscribed "**TENDER FOR PURCHASE OF VEHICLE**" should reach the undersigned not later than **2.50 PM on 20.3.2017**.
5. Valid tenders would be opened at **3 PM on 20.3.2017 at Varavoor branch** in the presence of available tenderers.
6. Bank reserves the right to allow inter-se bidding between the tenderers to obtain enhanced offer price.
7. Bank shall have the right to cancel the entire sale process at any time or reject all or any of the tenders without assigning any reason.
8. The DD for EMD except relating to the highest bidder would be returned to the respective parties, immediately. No interest shall be payable on EMD.
9. On acceptance, the highest bidder should pay 25% of the sale price (inclusive of the EMD) immediately and the entire balance sale price within 15 days. On default in payment, the acceptance of the bid/tender would be withdrawn and the EMD would be forfeited.
10. On payment of the entire amount, Sale Certificate would be issued in favour of the purchaser.
11. The successful tenderer should bear the charges/fee payable as per law for the conveyance of the vehicle such as Registration fee etc. and also to pay the arrears of tax or other dues if any, to the RTO for enabling the transfer of Registration.
12. Interested parties may contact the undersigned directly or over phone for further details, inspection of the documents/ vehicle. (Mob. 9447322819)
Place : Varavoor (Sd/-)
Date : 14.2.2017 Authorised Officer

Retailers threaten stir against bid to open new Jan Aushadi stores in state

TOBY ANTONY @ Kochi

THE threat by retailers under the banner All Kerala Jan Aushadhi Association (AKJA) has put the future of the much-touted Pradhan Mantri Bhartiya Jan Aushadhi Programme (PMB-JP) in the state at stake.

The programme launched to provide access to affordable medicines for all has drawn flak from retailers who allege fresh licences to new outlets will eat away their already waning profits. They said a majority of them were on the brink of shutting shop owing to dwindling revenue each month. To resolve the issues faced by retailers under the scheme, a team led by programme CEO Biplab Chatterjee held talks with the retailers in Kochi on Tuesday.

AKJA secretary Rajesh K said there are 153 retailers in Kerala, a majority of whom are in the red. "Currently, there are around 2,000 applicants for Jan Aushadhi stores. Some of them have already received licences. When a huge number of stores are opened at one go, it would be hard for the existing ones to stay afloat. If our demands are not met, we would be forced to go on the warpath," he said.

At the meeting, the retailers also demanded the authorities to hike the commission by 40 per cent and provide additional incentives.

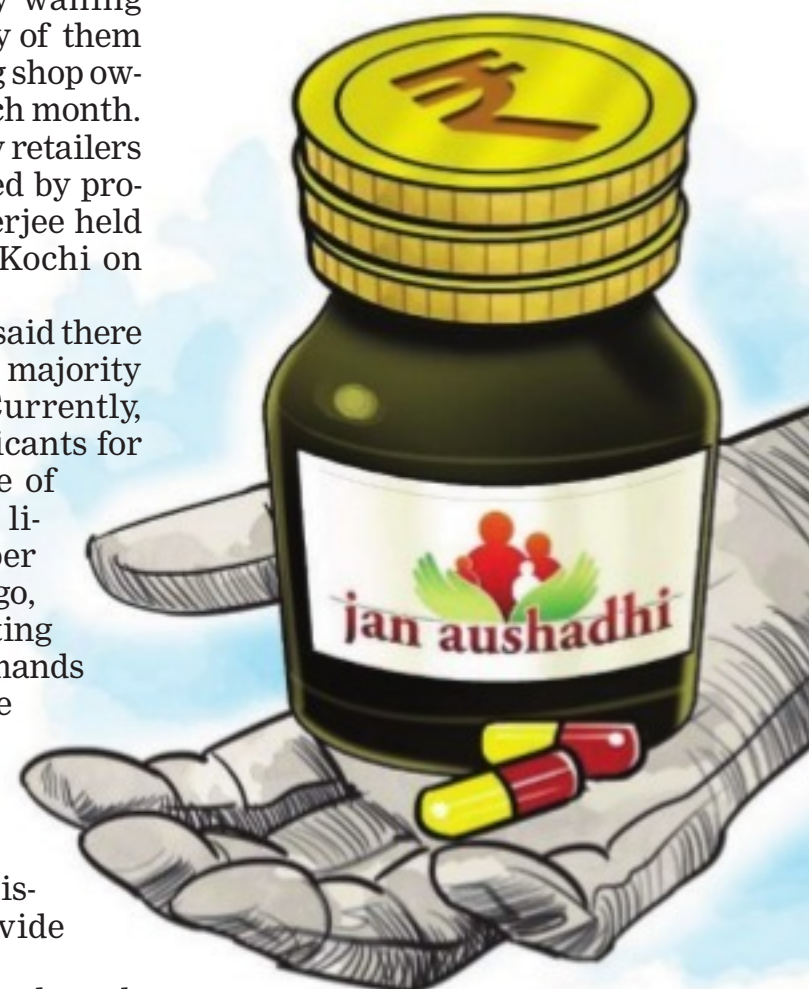
"Even after a year since the launch of the Jan Aushadhi outlets, not a single retailer was able to make profit," the AKJA secretary said.

"Around ₹10-20 lakh had to be invested to start a single outlet. On a daily basis, each outlet clocked an average sales of ₹3000. However, after factoring in the salary for two pharmacists, electricity bill and other expenses, we are left with nothing. Already four outlets have been closed, and others will be forced to follow suit soon. We understand the government is providing essential drugs at subsidised rates through this programme. But without any income, how are we supposed to run the stores in the first place?" he asked.

Several retailers also raised concerns regarding the delay in providing stocks to outlets. With little branding or marketing, people are not aware about these stores. Biplab Chatterjee told 'Express' the issues raised by the retailers will be addressed at the earliest. The programme targets to cover

the maximum number of people in the state, for which more outlets are required. "The programme, launched in 2008, was on the verge of closure till NDA Government came into power. Prime Minister Narendra Modi breathed life into the scheme."

What the retailers are experiencing is mere growing pains that every business faces. As the programme is expanded, the profit margins will



also rise, he said. Some of the charitable organisation, which had opened Jan Aushadhi outlets as a non-profit venture, alleged there was a severe crunch of medicines at their stores.

Investment to start an outlet ₹3000 Average daily earning from sales

Currently, there are around 2,000 applicants for Jan Aushadhi stores. Some of them have already received licences. When a huge number of stores are opened at one go, it would be hard for the existing ones to stay afloat. If our demands are not met, we would be forced to go on the warpath - Rajesh K, AKJA secretary

EXPRESS READ

Kudumbashree set for bigger role

T'Puram: Kudumbashree will be entrusted with bigger responsibilities in connection with the Nava Kerala Mission, which is a flagship programme of the state government, Minister for Local Self Government K T Jaleel has said. The Minister was speaking after inaugurating the Kudumbashree Nava Kerala action plan seminar on Tuesday. Jaleel said the Kudumbashree would be entrusted with the task of implementing four new programmes under the Nava Kerala Mission. The self-help group will also be in charge of conducting a survey to identify the homeless for the Life Mission.

UAE Exchange to donate 100 computers

Kochi: The UAE Exchange India will donate 100 computers to selected government schools in the state as part of its CSR initiatives. "The only criteria for a school to utilise the offer is to have classes from Standards I to X and a minimum 500 students. Giving back to the community has always been a part of our company's culture. It's our responsibility to give the younger generation a better education platform for bringing up the best brains of tomorrow," said V George Antony, MD, UAE Exchange India, at a press conference here on Monday.

Chargesheet: Accused to remain in custody

Kochi: The NIA has decided to keep in custody Arshad Qureshi, who was earlier granted bail in a case related to radicalisation of Malayali youths, after the Mumbai unit of the agency filed a chargesheet against him in another case. Arshad Qureshi, a Thane-native who was associated with televangelist Zakir Naik, and Abdul Rashid were arraigned as accused by NIA-Kerala, based on allegations by a Palarivattom-native that the duo attempted to radicalise him in Mumbai. As per the chargesheet filed in Mumbai, Qureshi engaged in unlawful activities such as spreading hatred against India and working for the IS.



AMID THE CITY RUSH

A raggicker transports her kids, who are in a playful mood, on her pushcart along the streets of Kaloor | K SHUJITH

SI transferred for harassing youths

The transfer follows a visit by State Police Complaints Authority SPCA chairman K Narayana Kurup, based on information that three youths were lodged in the lock-up half-naked

EXPRESS NEWS SERVICE @ Kochi

It is a clear violation of human rights and court orders. The officers have failed to produce evidence to prove their claim. The SPCA would investigate the matter, if we receive complaint. Nowadays, the police invoke Section-353 of the IPC to harass the public

K Narayana Kurup, chairman, State Police Complaints Authority

THE city police commissioner on Sunday transferred sub-inspector of the Ernakulam South police station to the police headquarters, following a complaint of harassment.

SI A C Vipin was transferred after State Police Complaints Authority (SPCA) chairman K Narayana Kurup conducted inspection at the station, based on information that three youths booked for public nuisance were lodged in the lock-up half-naked.

Upendra Jith, Vinod and Ayyappa Swaraj were taken into custody from Kochu Kadavanthra the other day for allegedly consuming alcohol in public.

The youths were allowed to wear clothes after the SPCA chairman took up the matter with the SI. Thrakakara assistant commissioner M Benoy has been directed to conduct an inquiry into the incident.

Meanwhile, Youth Congress activists led by Hibi Eden MLA staged a sit-in in front of the station on Sunday, demanding release of the three men. Later, they were released on bail.

According to the youths, who were booked for allegedly consuming alcohol



Hibi Eden MLA and Congress workers protesting in front of the South Police Station demanding the release of three youths taken into custody in Kochi on Sunday | MELTON ANTONY

in a car, the driver had not consumed alcohol. Though they produced the bill from the bar they had visited, the officers forcibly took them to police station for conducting 'medical test.'

"It is a clear violation of human rights and court orders. The officers have failed to produce evidence to prove their claim.

The SPCA would investigate the matter, if we receive complaint. Nowadays, the police invoke Section-353 of the IPC to harass the public," said Narayana Kurup.

Meanwhile, the police officers said the accused had attacked them and deterred them from performing their duty.

Chaakara merits more studies: Scientists

EXPRESS NEWS SERVICE @ Kochi

MUD banks (Chaakara in Malayalam) are a remarkable phenomenon that can make astonishing changes in the physical and bio-spheres of Kerala.

Multi-disciplinary study

In 2014, the CSIR had initiated a multi-disciplinary study in collaboration with the Central Marine Fisheries Research Institute, involving meteorology, physics, chemistry, biology, geology and fishery aspects. The study had ruled out several theories like the 'subterranean flow theory' of mud bank formation."The formation of Alappuzha mud banks is caused by the activation of resident fluid mud located at the adjacent offshore (10-20m) regions by energetic waves, reinforced by upwelling. Presence of fluid muddy layer at the bottom attenuates the waves resulting in the formation of calm mud banks," said the study. According to it, the chemical characteristics of mud banks were found to be unique. "It was found that absorption of cations by phosphorus-rich montmorillonite in mud bank sediments was responsible for the sustenance of mud banks," it said.

The observation was made by scientists attending the 'National workshop on mud banks of Kerala: Status, issues and societal concerns', organised here by the Council of Scientific and Industrial Research (CSIR)-National Institute of Oceanography, Regional Centre. The workshop, which concluded the other day, also recommended more scientific studies into the mud bank phenomenon.

"Observations that chemical reactions during Chaakara will help in preventing global warming are noteworthy and merits more studies. Scientists and common people should co-operate with each other. Researches and findings of scientific studies should be passed on to the public for the betterment of the society," said Earth Commission chairman M Rajeeran Nair. He said the National Geographic Department had launched a deep ocean mission and all oceanography scientists should extend their support to the project.

Mud banks are a specialised oceanographic phenomenon of calm, turbid waters with high biological production. It occurs along certain parts of the Kerala coast during summer-monsoon season, when adjoining coastal regions experience high wave activity. The mud banks of Kerala have socio-economic relevance as they support livelihoods of fishermen, besides protecting the beaches from erosion. They are usually formed during June-July and sometimes get extended till August.

The scientists further said an abrupt reduction in methane concentrations was noted during the mud bank period in comparison to the pre-mud bank period. Accordingly, shifts in the presence of methanogenic and methanotropic bacteria, before and after the development of mud banks, invoke further study to establish the role of bacteria in mud banks in trapping the greenhouse gases.

EXPRESS READ

Coast Guard holds Families Day at Sea



Kochi: A Families Day at Sea was organised on Sunday to commemorate the 40th anniversary of the Indian Coast Guard (ICG). ICG ships Samar, Sarathi, Varuna and Aryaman participated in the event, organised by the Coast Guard headquarters here (for Kerala and Mahe). In addition to around 900 Coast Guard personnel and their families, Coastal Security ADGP Tomin J Thachankary, Police Commissioner M P Dinesh and Deputy Inspector General M V Pathak participated in the event. "The programme was organised to familiarise participants with functioning of the Coast Guard and apprise them about the duties and responsibilities of the Coast Guard towards families of the officers," stated an official release.

791 booked for drunk driving

Kochi: A total of 791 persons were arrested for drunk driving, in a special drive conducted by the police in various parts of the district. The drive was conducted from 5 pm to 8 pm on Saturday and 12 am to 5 am on Sunday, based on a directive by Ernakulam Range IG P Vijayan. Cases were registered against 475 motorists for rash/negligent driving and causing public nuisance. Action was taken against 144 persons for drinking in public, and six persons were arrested for gambling.

Cash stolen from locked house

Kochi: Burglars struck the house of a retired KSEB officer at Kothamangalam on Sunday, and stole ₹4 lakh and ₹900 in cash. The incident occurred when the house owner, Joseph Maliakel, and his wife were away. The robbers broke open the door and entered the house. According to the police, the cash was kept in the drawer of a desk in the living room. "They could not lay hand on jewellery kept in a shelf. Chill powder was sprinkled on the crime scene to destroy evidence," said the police.

Gold worth ₹10 L seized

Kochi: Gold worth around ₹10 lakh was seized from a Mumbai-native who arrived at the Nedumbassery airport on Sunday. The seized gold was in the form of coins. Jai Mohanlal, who arrived from Bangkok, was subjected to medical examination after he showed signs of fatigue at the immigration counter.

OBITUARY

Winnie D'Souza

Kochi: Winnie D'Souza, spouse of the late Verena D'Souza, passed away at the age of 96 at his residence in Vypeen on Thursday (February 9). His children are Dagmar, the late Rose, Queenie (daughters) and Elvis (son). The funeral service will be held at Our Lady of Hope Church, Vypeen at 4 pm on Monday.

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At Biennale, immersed in the ocean of art

EXPRESS NEWS SERVICE @ Kochi

INDO-CANADIAN model and activist Lisa Ray said she had goosebumps watching the thought-provoking artworks displayed at the Kochi-Muziris Biennale (KMB).

"Here, each moment is totally immersive, and I feel like I am coming out after a wonderful bath. It is like emerging from an ocean, and all these artworks just wash over me. It will take some time for me to absorb it completely," said Lisa, who was the lead actor of Deepa Mehta's 'Water.'

Lauding the 'incredibly tactile, sensory and experiential experiences' at the KMB-2016, Lisa said she was particularly moved by Slovenian artist Ales Steger's 'The Pyramid of Exiled Poets.'

"Such a loud and sensual statement is a haunting experience. It is something all visitors should experience," said Ray who is a fixture in the 'most beautiful' lists in Canada. 'Defile,' the photographic series by Russian artist collective AES+F is another work that stayed with her. Lisa, a cancer survivor, said the series - which presents four dressed up dead bodies - was perhaps a statement on 'the futility of fashion in the grand scheme of things.' "To experience some of the works here, you have to strengthen yourself. Art takes up certain subjects that we do not discuss everyday. At first, Defile was really disturbing, but it brought important questions to mind," said Lisa.



To experience some of the works here, you have to strengthen yourself. Art takes up certain subjects that we do not discuss everyday. At first, Defile was really disturbing, but it brought important questions to mind

Lisa Ray, model and activist

यूको बैंक UCO BANK ERNAKULAM MAIN BRANCH (0431) Kaveri Building, Cloth Bazar Road, Ernakulam-682 031, Ph: 0484-2382955, 2353586 E-mail: ernaku@ucobank.co.in

SALE NOTICE (Sale through e-auction only Under SARFAESI Act 2002)

PUBLIC NOTICE FOR SALE OF ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 Sale of Immovable property mortgaged to Bank under Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

Whereas, the Authorised Officer of UCO BANK, Ernakulam Main Branch has taken possession of the following property pursuant to the notice issued under Section 13(2) of SARFAESI ACT in the following loan account with right to sell the same strictly on 'As is where is Basis' & 'as is what is basis' & 'whatever there is basis' & 'Without recourse Basis' for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under section 13(4) of the SARFAESI ACT propose to realize the Bank's dues by sale of the said property. The Sale will be done by the undersigned through e-auction platform provided at the website.

Name & Address of the Borrower: M/s Vismaya Home Appliances, (Prop: Mr. A.U. Akbar), 37/628A, S A Road, Kadavanthra, Cochin - 682020 Name & Address of the Guarantor: (i) Mr. A.U. Akbar, S/o Ummer Pallipatt, 8-B, Regal apartments, Behind Kaloor Stadium, Kaloor, Cochin (2) Mrs. Mehara, W/o A.U. Akbar, 8-B, Regal apartments, Behind Kaloor Stadium, Kaloor, Cochin (3) Shri. Mohammed Ashraf (deceased) represented by legal heirs - (i) Smt. Laila Ashraf (ii) Mr. Shameer, (iii) Mr. Shahid and (iv) Smt. Sajina, Kannamuri house, Subhash Chandra Bose Road, Edappally North, Kochi-682 024.

Date of demand Notice: 06-11-2012 Date of Possession: 17-01-2013 Amount due as per demand Notice: Rs. 84,18,71,140 (Rupees Eighty Four Lakhs Eighteen thousand seven hundred eleven and paise forty only) plus unapplied interest and other charges from 01.08.2012 minus any amount paid thereafter.

Description of the immovable property Charged/Mortgaged and their Location: ITEM NO.1: An extent of 5 cents of land and a residential building in Sy.No. 39/7A1 of Edappally North village (Vadakkumbhagam), Kanyannur Taluk, Ernakulam district standing in the name of Mr. Mohammed Ashraf, S/o Mr. Mammu Kochunni, Kannammuri house, Subhash Chandra Bose Road, Edappally North, Ernakulam-682024, vide sale deed No. 1498/69 dated 25-06-1969 of SRO, Edappally. Bound by: East: Juma Masjid, West: Mohammed Ali Property, North: Venkateswaran's property, South: Subhash Chandra Bose Road. ITEM NO.2: An extent of 4,270 cents of land in Sy.No. 29/1 situated at Elamakkara, Masjid lane, Deshabhimani Road, Kaloor, PO, Kochi-17, Kanyannur Taluk, Ernakulam district standing in the name of Mrs. Mehara, W/o A.U. Akbar, 8-B, Regal apartments, Behind Kaloor Stadium, Kaloor, Cochin, vide Sale deed No. 3151/2002 dated 05.08.2002 of SRO, Ernakulam. Bound by: East: Property of Jose; West: Property of Shereef and Akbar. North: Property of Abdul Azeez, South: Property of A.U. Akbar with 4 mtr. wide road. ITEM NO.3: An extent of 0.510 sq. links (0.21 sq. mtrs) of land in Sy.No. 29/1 situated at Elamakkara, Masjid lane, Deshabhimani Road, Kaloor, PO, Kochi-17, Kanyannur Taluk, Ernakulam district standing in the name of Mr. A.U. Akbar, S/o Ummer, A.R. 8-B, Regal apartments, Behind Kaloor Stadium, Kaloor, Cochin, vide Sale deed No. 3152/2002 dated 05.08.2002 of SRO, Ernakulam. Bound by: East: Property of Mehara, West: Property of Jabbar, North: Property of Mehara, South: Road-Masjid Lane. (Note: Item No. 2 & 3 will be sold together only.)

Reserve Price: ITEM NO. 1: Rs. 75.00 lakhs (Rupees Seventy Five lakhs only) ITEM No. 2 & 3 together: 28.00 lakhs (Rupees Twenty Eight lakhs only) Earnest Money Deposit: ITEM No. 1: Rs. 7.50 lakhs (Rupees Seven lakhs fifty thousand only) ITEM No. 2 & 3 together: Rs. 2.80 lakhs (Rupees Two lakhs eighty thousand only)

DATE & TIME OF e-AUCTION SALE: ITEM No. 1: 23rd March 2017 between 11 am to 12 noon ITEM No. 2 & 3 together : 23rd March 2017 between 3 pm to 4 pm (with unlimited auto extensions of 5 minutes each, if required)

Last Date of Submission of Tender: 21-03-2017 before 5.00 pm

- Terms & Conditions:
- Property is being sold on 'As is and where is' & 'As is what is basis' & 'Whatever there is basis' and 'without recourse basis'. Intending bidders are advised to conduct search in Revenue/SRO records to satisfy title, identify, extent, dimensions, survey number, door number, boundaries or encumbrances in regard to the property proposed to be sold.
 - Intending Interested bidders to access the portal/website of the e-auction Agency (viz. https://www.bankeauctions.com)
 - Bids should be submitted only ONLINE in the prescribed form. Online bids can be submitted by accessing the website https://www.bankeauctions.com. Bids should be submitted online before 5.00 pm IST on 21st March 2017. Separate bid should be submitted for each item of property.
 - Bids should be submitted along with a copy of identity document as an attachment to the bid form. Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo identity card issued by Central/State Govt. shall be accepted as the identity document and should be submitted along with the bid form. Bidders staying abroad/PIOs holding dual citizenship/NRIs shall submit photo copy of his/her valid Indian Passport. Original identity document (copy of which is submitted along with the bid form) must be produced on demand.
 - 10% of the Upset Price/Reserve Price must be remitted towards EMD through RTGS/NEFT/Money transfer to the Bank A/c No: 04310210000571, IFSC NO: UCBA0000431 and the remittance details must be clearly indicated in the bid form. EMD amount remitted by unsuccessful bidders shall be returned to them by the Bank without interest. In the event of cancellation of auction also, EMD amount shall be returned by the Bank without interest. Participating bidders are required to contact the Bank in this connection after the close of the auction.
 - A copy of the bid form along with its enclosure(s) submitted online and duly signed declaration shall be sent to The Authorized Officer & Chief Manager, UCO Bank, Zonal Office, 39/720 F, S.R. Complex, Ravipuram Road, Ernakulam, Cochin - 682016 so as to reach the same on or before 21st March 2017. The Bank shall not have any liability as regards delay in delivery/non-delivery of the bid form and/or enclosures at the Bank by the Postal Authority/Courier Agency/Carrier.
 - Incomplete bids, unsigned bids, as also bids not conforming to Sl.Nos.3,4,5 and 6 above will be summarily rejected. Bids which are not above the Upset Price shall also be summarily rejected. The Authorized Officer reserves absolute rights to accept or reject any one or more bids or to postpone/cancel the Auction without assigning any reason.
 - Auction / bidding will be only through online e-bidding. Online bidding will commence from the highest bid quoted among the bids and the minimum increase for each bid will be only for Rs. 50,000/- or multiples thereof for all items of properties..
 - In case of sole bidder, the bid amount quoted in his bid form must be improved by at least one bid incremental value, lest the sale shall be cancelled/deferred.
 - If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by another five minutes. This process continues till no bid comes for a period of five minutes and the e-auction gets closed.
 - Highest bid will be provisionally accepted on 'subject-to-approval' basis and the highest bidder shall not have any right/title over the property until the sale is confirmed in his favour.
 - Successful bidder shall remit 25% (Twenty five percentage) of the bid amount (less EMD) immediately on the sale being knocked down in his/her favour, through RTGS/NEFT/Money Transfer to the Bank A/c at Sl.No. 5. The Authorized Officer shall issue Sale Confirmation Letter in favour of the successful bidder in due course. In case of pendency of any Petition/Appeal, confirmation of sale shall be subject to the outcome of the Petition/Appeal.
 - The successful bidder shall remit the balance bid amount within 15 (Fifteen) days of confirmation of sale in his favour. If the successful bidder fails to remit the balance bid amount within the said period, the property shall be resold, in which case he shall forfeit the amount already remitted by him. Also, he shall have no right or claim over the property or on the amount for which the property is subsequently sold.
 - Property can be inspected on 16th March 2017 between 10.00 am IST and 05.00 pm IST with prior appointment. Further property details, if any required, can be had from Mr.Sreedharan Thirumump.R.M., Senior Manager, UCO Bank, Ernakulam Main Branch, Cloth Bazar Road, Ernakulam - 682 031, Phone: 0484 2353586, 2382955.
 - Two or more persons may join together in submitting the bid, in which the Sale certificate will be issued in their joint names only. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
 - In case of more than one item of property brought for sale, the sale of properties will be as per the convenience and it is not obligatory to go serially as mentioned in the sale notice.
 - All intimations to bidders/auction purchaser will be primarily through e-mail by the e-auction service provider. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from the e-auction service provider. Non receipt of intimation should not be an excuse for default/non payment.
 - There shall be no fresh sale notice if the sale is postponed for a period less than 30 (Thirty) days.
 - Sale will not be confirmed if the borrower tenders to the Bank Contractual dues along with other expenses prior to the Authorized Officer issuing Sale Confirmation Letter to the successful bidder. In such case, the Bank shall refund without interest the entire amount remitted by the successful bidder.
 - Statutory dues/liabilities, etc., due to the Government/Local Body, if any, shall be borne by the successful bidder.
 - Successful bidder shall bear the charges/fee payable for registration of the property as per law.
 - Bidders are advised to go through the service provider's portal/website (viz. https://www.bankeauctions.com) before participating in the auction. All participating bidders shall be deemed to have read and understood the conditions of sale and be bound by the conditions.
 - Details regarding e-auctioning can be obtained also from the e-auction service provider, Viz. M/s. C1 India Pvt Ltd, Gurgaon, Haryana-122015, Contact Number: 124-430202/21/22 /23, Mobile No: +91-7291981124/1125/1126, e-mail id: shrinath.narasimhaan@c1india.com, support@bankeauctions.com
- The auction sale is subject to confirmation of the secured creditor Bank.
- Further inquiries, if any, in particular details of the property, verification of documents and/or terms and conditions of sale can be obtained from The Authorized Officer & Chief Manager, UCO BANK, Zonal Office, 39/720 F, S.R. Complex, Ravipuram Road, Ernakulam, Cochin - 682016 and Contact No:0484-2356641 during office hours.
- Place : Ernakulam Date : 13-02-2017 (Sd/-) Authorised Officer, UCO Bank



UCO BANK
(A Govt. of India Undertaking)
VYTTILA BRANCH

MIDLAND ARCADE, No 20/3438/F
CHILAVANNOOR ROAD, KADAVANTHRA P.O
COCHIN-682020, KERALA
PH :- 0484-2310651, FAX : 0484 -2310652
E-MAIL :- vytila@ucobank.co.in

SALE NOTICE (UNDER SARFASI ACT 2002)
PUBLIC NOTICE FOR SALE OF ASSETS UNDER THE SECURITIZATION AND RECONSTRUCTION
OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

Sale of immovable property mortgaged to Bank under Securitization & Reconstruction of
Financial assets and Enforcement of Security Interest Act,2002

Whereas, the Authorised Officer of UCObANK, VYTTILA BRANCH, had taken possession of the following property pursuant to the notice issued under Section 13(2) of SARFAESI ACT in the following loan account with right to sell the same strictly on "As is where is Basis" & "as is what is basis" & whatever there is basis" & "Without recourse Basis" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under section 13(4) of the SARFAESI ACT propose to realize the Bank's dues by sale of the said property. The Sale will be done by the undersigned through public auction.

A) Name & Address of the Borrowers : M/s Manjooran Housing Development Company(p) Ltd, Door NO.32/1222,J.R Complex, Near Muthoot Honda N.H Road Mamangalam,Palarivattom Cochin-682025 & B) 1)Joyjo Manjooran(Guarantor) Manjooran(H) Thuruthparambu Thirakkara P.O ,Vazhakkala Cochin 682021)2)Paul J Manjooran(Guarantor) Manjooran (H)Ernakulam North 682018 3)Jomy T Manjooran(Guarantor) Manjooran(H), H.No.39/1112 Kaloore Cross Road Cochin 682018. 4)John J Manjooran(Guarantor) Manjooran (H),TA Beerankunju Road Ernakulam North, Ernakulam 682018.

c) Date of Demand Notice: 23-7-2015

d) Date of Possession: 22-7-2016

E) Amount due as per demand notice: Rs.6, 34, 01,843.00(Rupees six crore thirty four lakh one thousand eight hundred forty three only) as on 30-06-2015 plus interest to be charged from 01-7-2015. Total dues as on 13/02/2017 is Rs 8, 24, 20,279.00(Rs Eight crore twenty four lakh twenty thousand two hundred and seventy nine only) & with future interest, incidental expenses, costs etc to be charged from 14/02/2017.

IMMOVABLE PROPERTIES

1) All that part and parcel of land admeasuring (10.45 ares) in sy no. 352-4B-2,4B-6 Re Sy No 78/2 of b7 situated at Kakkannad village kanayannur taluk Ernakulam district,standing in the name of Jomy Thomas Manjooran, and comprised in sale deed no. 4345/07 dt.06/10/2007 with sro thirkkakara. **Boundaries:** East:-Property own by Manjooran, South:-Property of Jomy Thomas Manjooran, West:- Thodu, North:-Balance property of Aliyas

2) All that part and parcel of land admeasuring (43.46 ares) in Sy No:352/5 Re Sy No.72/3, 6 B7 situated at Kakkannad village kanayannur taluk Ernakulam district, standing in the name of Paul j Manjooran s/o Joseph p Manjooran, and comprised in sale deed no.790/05 dt.17/02/2005 with SRO Thirkkakara. **Boundaries:** East:-Property of Peter, South:- Property in Re Sy.72/3, West:- Property in Re Sy.72/1 and 72/5, North:-Property in Re Sy.72/2

3) All that part and parcel of land admeasuring (40.47 ares) in Sy No.352/4A/2 & 4B/3 Re Sy No.72/5 B7 situated at Kakkannad village kanayannur taluk Ernakulam district,standing in the name of Joyjo Manjooran s/o Joseph Manjooran, and comprised in sale deed no. 2425/5 dt.13/05/2005 with SRO Thirkkakara. **Boundaries:** East:-Property in Re Sy.72/3, South:-Balance property owned by Abubekkar, West:- ThoduNorthProperty of Mathukutty

4) All that part and parcel of land admeasuring (26.70 ares) in Sy No. 352/5,4B/3,4A/2 Re Sy No. 72/2 & 1 B7 situated at Kakkannad village kanayannur taluk Ernakulam district,standing in the name of jomy thomas manjooran, and comprised in sale deed no. 4738/05 dt.12/11/2005 with SRO Thirkkakara. **Boundaries (extent-12.20 ares):** East:- Property in Re Sy.77, South:-Property in Re Sy.72/3, West:- Property in re-sy no78, North:- Property in in Re Sy.78 **Boundaries (Extent-14.50 ares):** East:- Property in Re Sy.72/3, South:-Property in Re Sy.72/3,West:- ThoduNorth:-Property in in Re Sy.78

5) All that part and parcel of land admeasuring (16.19 ares) in Sy No. 352/4A/2,4B/1,4B/3 Re Sy No.72/5 B7 situated at Kakkannad village kanayannur taluk Ernakulam district,standing in the name of Joyjo manjooran s/o Joseph p manjooran, and comprised in sale deed no.3583/05 dt.16/08/2005 with SRO Thirkkakara. **Boundaries:** East:-Property in Re Sy.72/3, South:-Property in name Jomy Thomas Manjooran in Re Sy. No. 72/4, West:- Thodu, North:- Property earlier sold to Joyjo Manjooran

6) All that part and parcel of land admeasuring (20.24 ares) in Sy No. 352/4a/4,4b/1,4a/5 Re Sy No.72/4,67/1 B7 situated at Kakkannad village kanayannur taluk Ernakulam district,standing in the name of Jomy Thomas Manjooran s/o Joseph Manjooran, and comprised in sale deed no. 3584/05 dt.16/08/2005 with SRO Thirkkakara. **Boundaries:** East:-Property in Re Sy.72/3 and 67/2, South:-Balance property of E A Abu Backer under Re Sy No.67/1, West:- Thodu, North:-Property of Joyjo Manjooran Under Re Sy.72/5

7) All that part and parcel of land admeasuring (66.84 ares) in Sy No. 352/4b/1,4a/5,4a/2,4a/3,4a/1 Re Sy No.67/1,3,4,5 B7 situated at Kakkannad village kanayannur taluk Ernakulam district,standing in the name of Jomy Thomas Manjooran s/o Joseph Manjooran, and comprised in sale deed no. 724/06 dt.27/02/2006 with SRO Thirkkakara. **Boundaries:** East:-Property of E A Abu Backer under Re Sy No.66,67/2, South:-Property of Joyjo Manjooran and Paul J Manjooran Under Re Sy.68/1,West:- ThoduNorthProperty in Re Sy. 67/3 and 67/1

8) All that part and parcel of land admeasuring (52.99 ares) in Sy No. 353/1a/1,1a/2,1b/4a/3 Re Sy No.68/1 B7 situated at Kakkannad village kanayannur taluk Ernakulam district,standing in the name of Joyjo Manjooran & Paul J manjooran Jointly, and comprised in sale deed no. 723/06 dt.27/02/2006 with SRO Thirkkakara. **Boundaries:** East:-Property in Re Sy. 68/1 in nans of E A Abu Backer, South:- Property of 68/2 in name of E A Abu Backer, West:- Thodu North:-Property of John J Manjooran Re Sy.67/4 and 67/5

9) All that part and parcel of land admeasuring (19.36 ares) in Sy No. Re Sy No.81/1,2,82/1 & 2,82/4,5,83/1,2,3,5,7,84/2 situated at Kakkannad village kanyannur taluk Ernakulam district,standing in the name of John j Manjooran s/o Joseph P Manjooran Jointly, and comprised in sale deed no. 1793/10 dt.17/08/2010 with SRO Thirkkakara. **Boundaries:** East: Property of John j Manjooran, South:Remaining properties of Jomy, Paul and Joy jo Manjooran West: Property of John j Manjooran, North:- P w D road and remaining properties.

Reserve Price Rs. 12,58,97,000/- (Rupees Twelve crore fifty eight lakhs ninety seven thousand only)
Earnest Money Deposit: Earnest Money Deposit for the auction is Rs. 1,25,89,970 /-
(Rupees one crore twenty five lakh eighty nine thousand nine hundred seventy Only)

DATE AND TIME OF AUCTION SALE

24th March 2017 between 12.00 Noon to 2.00 P.M

Last Date of Submission of Tender: 21st March 2017 by 5 p.m.

DATE AND TIME OF AUCTION SALE
24th March 2017 between 12.00 Noon to 2.00 P.M
Last Date of Submission of Tender: 21st March 2017 by 5 p.m.

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- 1) Property is being sold on "As is and where is" & "As is what is basis" & "Whatever there is basis" and "without recourse basis". Intending bidders are advised to conduct search in Revenue/SRO records to satisfy title, identity, extent, dimensions, survey number, door number, boundaries or encumbrances in regard to the property proposed to be sold. The auction sale shall be conducted by appointed agent.
- 2) 10% of the Upset Price/Reserve Price must be remitted towards EMD by way of Pay order /demand draft payable at UCO bank Vyttila branch. The said deposit shall be adjusted in case of successful bidders
- 3) EMD amount remitted by unsuccessful bidders shall be returned to them by the Bank without interest. In the event of cancellation of auction also, EMD amount shall be returned by the Bank without interest. Participating bidders are required to contact the Bank in this connection after the close of the auction.
- 4) Bids which are not above the Upset Price shall also be summarily rejected. The Authorized Officer reserves absolute rights to accept or reject any one or more bids or to postpone/cancel the Auction without assigning any reason.
- 5) Highest bid will be provisionally accepted on "subject-to-approval" basis and the highest bidder shall not have any right/title over the property until the sale is confirmed in his favour.
- 6) Successful bidder shall remit 25% (Twenty five percentage) of the bid amount (less EMD) immediately on the sale being knocked down in his/her favour,
- 7) The successful bidder shall remit the balance bid amount within 15 (Fifteen) days of confirmation of sale in his favour. If the successful bidder fails to remit the balance bid amount within the said period, the property shall be resold, in which case he shall forfeit the amount already remitted by him. Also, he shall have no right or claim over the property or on the amount for which the property is subsequently sold.
- 8) Property can be inspected on 20th March 2017 between 10.00 am IST AND 05.00 pm IST with prior appointment. Further property details, if any required, can be had from Manager, UCOBANK, Vyttila Branch, Chilavanoor road, Kadavanthra P.O, PHONE: 0484-2310651/2310652
- 9) Two or more persons may join together in submitting the bid, in which the Sale certificate will be issued in their joint names only. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
- 10) On confirmation of sale by the Bank and if the terms of payment have been complied with the authorized officer excising the power of sale shall issue a sale certificate for immovable property in favour of the purchaser in the form given in Appendix III/Appendix V as per the rule under Securitization Act 2002
- 11) There shall be no fresh sale notice if the sale is postponed for a period less than 30 (Thirty) days.
- 12) Sale will not be confirmed if the borrower tenders to the Bank Contractual dues along with other expenses prior to the Authorized Officer issuing Sale Confirmation Letter to the successful bidder. In such case, the Bank shall refund without interest the entire amount remitted by the successful bidder.
- 13) Statutory dues/liabilities, etc., due to the Government/Local Body, if any, shall be borne by the successful bidder.
- 14) Successful bidder shall bear the charges/fee payable for registration of the property as per law.
- 15) The authorized officer will not be held responsible for any charge, lien, encumbrance, property tax or any other dues to the government or anybody in respect of the property auctioned

Further inquiries, if any, in particular details of the property, verification of documents and/or terms and conditions of sale can be obtained from the Authorized Officer, UCO Bank, Zonal Office, 39/3720F, S R Complex, Ravipuram Road, Ernakulam, PIN 682 016, Contact No: 0484 -2356641 during office hours.

Place : Ernakulam
Date : 14.02.17

Sd/
Authorized Officer