

FRUGAL INNOVATION

MAKINGAI WORK FOR EVERYONE IN INDIA



SANTHOSH VISWANATHAN The author is Vice-President & Managing Director - India Region for Intel

N a world where innovation is often synonymous with expensive technology and vast resources, frugal innovation stands out as a beacon of simplicity, resourcefulness, and creativity. This mindset has the potential to address some of the most pressing challenges of our time. India's approach to innovation, particularly in artificial intelligence (AI), exemplifies this ethos, offering scalable, efficient solutions that are mindfully frugal with resources.

Al is Amazing India

Technology is at the heart of India, and every problem seemingly has a digital solution. The India Stack, a collection of open APIs and digital public infrastructure, has been a game changer, and no other country boasts digital infrastructure at the scale that we have. India generates 20% of the world's data, a crucial fuel for AI training. This vast amount of data, coupled with a frugal and practical mindset, positions India to develop AI tools that can be deployed at scale

locally as well as globally. Initiatives such as UPI (Unified Payments Interface), Aadhaar, DigiYatra, and DigiLocker, provide a robust foundation for AIdriven solutions. UPI, for instance, has revolutionised the payments ecosystem, facilitating over 13.3 billion transactions monthly and growing. Aad-

haar, a unique identification system, has streamlined numerous processes, eliminating the need for multiple documents for verification. Similarly, DigiYatra and DigiLocker simplify air travel and document storage, respectively, enhancing convenience and efficiency. What's common in all of these innovations is that they are unique to us and we have been able to apply these at scale in a country of 1.4 billion people.

Pioneering frugal AI solutions

With a large population and limited resources, Indian developers are at the forefront of creating AI solutions that are both affordable and effective. These innovations span various sectors, including agriculture, healthcare, and education, providing scalable solutions to real-world challenges.

Agriculture: Crop health monitoring is vital for Indian farmers, vet traditional methods are often costly and time-consuming. Frugal innovations, like AI-powered systems using smartphone cameras and low-power algorithms, enable early diagnosis of crop diseases, allowing for timely corrective actions without the need

> for expensive sensors. Startups are also leveraging predictive analytics, satellite imagery, and weather data to provide real-time insights, helping farmers optimise yields and reduce waste. These innovations are also helping address microbial and pest attacks, promoting preci

sion agriculture by detecting bacteria, fungi, and viruses in crops and providing micro-level solutions through IoT.

Healthcare: In healthcare too, AIbased solutions are making significant strides. Technologies that interpret medical images like X-rays and CT scans are being deployed using basic computing resources, enabling rural clinics to provide accurate diagnostics without expensive equipment or specialist doctors. Startups are also leveraging AI-based technologies to help diagnose ailments like tuberculosis, diabetes and even different types of cancers

Education: AI-driven frugal innovation has the potential to revolutionise education. Numerous startups are offering AI-powered personalised learning experiences at a fraction of the cost of traditional tutoring. These AI algorithms adapt to each student's learning pace and style, providing tailored content and assessments. We need our students to move beyond rote learning and to develop problemsolving skills that are essential in today's world. This also ensures that quality education is accessible to students from all socioeconomic backgrounds, demonstrating how AI can democratise learning and bridge educational gaps affordably. This is an area where technology access is key to ensuring our future is not left behind.

The convergence of frugal innovation and AI in India is creating transformative solutions across various sectors. By harnessing the power of AI while adhering to principles of cost-effectiveness and resourcefulness, Indian innovators are addressing some of the country's most pressing challenges. As AI continues to evolve, the scope for frugal innovation in India will only expand, promising a future where technology serves the many, not just a few.



EXPRESS NEWS SERVICE @ Bengaluru

F late, gift cards have become one of the attractive targets for scammers. Be it sending a message, mail or requesting you to check the balance on gift cards, scammers go after them all.

McAfee says some scammers go to greater lengths by setting up phony online stores that only accept payment with gift cards. It says there are many gift card balance-checking sites that are actually phishing sites. In its recent report, Microsoft warns against gift card frauds that are performed by Moroccan cybercriminals.

In the report titled 'Cyber Signals: Inside the growing risk of gift card fraud', Microsoft reveals significant findings on the activities of Storm-0539, a cybercriminal group exploiting cloud and identity services to compromise gift card issuers.

Between March and May 2024, ahead of the summer holiday season, Microsoft observed a 30% increase in intrusion activity by Storm-0539.

New technology could speed up design of UAVs

EXPRESS NEWS SERVICE @ Chennai

ESIGNING and developing a drone is a complex thing. The entire process could take nearly a year. But with Dassault Systemes' 3DEXPERIENCE platform, the development of next-generation autonomous and semi-autonomous drones could happen in months. Ramanathan Narayanan, CEO of

Chennai-based Dhaksha Unmanned Systems, a leading Indian innovator in unmanned aerial systems (UAS) technology, says the technology has been a game-changer as the platform has streamlined the design processes, enabling Dhaksha to develop innovative and efficient drones at an accelerated pace.

Dassault's Modsim modelling and simulation tools on the 3DEXPERI-ENCE platform is touted as a unified modeling and simulation solution that enhances design exploration, optimisation, and validation on the 3DEXPERIENCE cloud platform, he

Dhaksha is leveraging the 3DEX-PERIENCE platform, including its SIMULIA software applications, to design and develop a comprehensive range of UAS solutions for agriculture, defence, surveillance, and delivery applications. "The technology which came into the market recently, will save 30-40% overall design development time and helps in deciding the material to be used," said Ramanathan.

"The integration of modelling and simulation is a powerful tool that can significantly reduce the time and cost associated with physical prototyping. It allows engineers to experience every aspect of their designs virtually, enabling concurrent performance checks and refinements, which ultimately leads to better and



more efficient product develop-

ment," he added.

Highlighting the ongoing innovation in the industry, Tarik Chaib, chief technology officer, CATIA, Dassault Systemes, said air taxis could be a reality soon in Dubai. He said Dassault has the expertise to help manufacturers relying on vertical take-off and landing (VTOL) aircraft that can take off and land vertically without relying on a runway. Narayanan said that the Indian Institute of Technology, Madras has already developed an electric flying taxi and the government is working on regulations. He added that both large companies and start-ups need agility to quickly introduce and refine products. Innovation is crucial for faster market entry.

"We are equipping Dhaksha to develop next-generation drones faster and more efficiently. This will not only solidify their position in the Indian drone market but also propel the industry forward," said Deepak N G, MD, India, Dassault Syst€mes.

The India drone market is projected to grow from \$654 million in 2024 to \$1,437 million by 2029, at a compounded annual growth rate of 17% during the forecast period, says a report by MarketsandMarkets. The volume in the India drone market is projected to grow from 10,803 units in 2024 to 61,393 units by 2029.

KERALA BANK

KERALA STATE CO-OPERATIVE BANK

REGIONAL OFFICE, ALAPPUZHA Alappuzha-688001, PH: 0477-2251682, 683, 684, E-mail: alpro@keralabank.co.in,alprorecovery@keralabank.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

SI.	Name & Address of the	ank CPC-Pathanamthitta Branch Name &	Reserve	EMD	Time: 10.30 AM to 4.00 PM
No.	Borrowers/Guarantors Smt.Shylaja,	Account No. Due Amount as on 17-05-2024	Price	Amount	Description of the property All that part and parcel of the property consisting of 20.25 Area of land and all of
1	Namitha Bhavan, Puthusserybhagam, Enathu & Smt.Rathi Surendran, Sreevilasam, Erathu	Enathu (117860356000709) Rs.95,90,401/-	Rs. 1,26,87,000/-	Rs. 12,68,700/-	All that part and parcel of the property consisting of 29,35 Ares of land and all of improvements thereon in Re Sy. No. 18/7, TP No.4921 of Kalayapuram Villa Kottarakkara Taluk, Kollam District in the name of Smt.Rathi Surendran, Sreevilasa Erathu. Boundaries: East: Property of Bhaskaran Pillai, South: Road, West: Property of Thottakkattu Ela, North: Property of Sadasivan.
2	Sri.Anilkumar.G, Ambilimuttathu, Thuvayoor Vadakku, Manakkala P.O & Smt.Deepthi, Chokkilethu House, Vathiparambil, Cheriyanadu, Chengannur.	Adoor (116860356000331) Rs.17,14,579/-	Rs. 24,01,000/-	Rs. 2,40,100/-	All that part and parcel of the property consisting of 12.15 Ares of land and all of improvements thereon in Re Sy. No. 804/5/1-2, TP No.11963 of Erathu Villa Adoor Taluk, Pathanamthitta District in the name of Smt. Deepthi, Chokkilethu Hou Vathiparambil, Cheriyanadu, Chengannur. Boundarles: East: Property Sudheeshan, South: Property of Valathukattil, West: Road, North: Property Pushkaran.
3	Sri.Sudhakaran.V Sreevalsam, Adoor, Pathanamthitta	Adoor (116860356000215) Rs.22,65,075/-	Rs. 23,23,000/-	Rs. 2,32,300/-	All that part and parcel of the property consisting of 12.54 Ares of land and all of improvements thereon in Re Sy. No. 513/2-1, TP No.9859 of Kadambanadu Villa Adoor Taluk, Pathanamthitta District in the name of Sri Sudhakaran V, Sreevalse Adoor, Pathanamthitta. Boundaries: East: Property of Madhu, South: Property Vasantha, West: Road, North: Property of Sudhakaran.
4	Smt.Ansiya Alavudeen & Sri.Sharafudeen Ponmana Puthenvilayil, Aadhikkattukulangara Mavelikkara	Adoor Morning & Evening (116960356000254) Rs.42,53,324/-	Rs. 49,30,000/-	Rs. 4,93,000/-	All that part and parcel of the property consisting of 30.80 Ares of land and all of improvements thereon in Re Sy. No. 307/3, 307/4, 307/5, TP No. 11315 of Perungana Village, Adoor Taluk, Pathanamthitta District in the name of Sri Sharafude Ponmana Puthenvilayil, Aadhikkattukulangara, Mavelikkara. Boundaries : Ex Karathodu & Vazhi, South: Property of Sharafudeen, West: Property of Sathyasheel
5	Sri.Sheen J.Tony Kainagiri Estate, Chelikkuzhi P.O, Kunnida.	Elamannoor (117660356000676) Rs.70,37,909/-	Rs. 1,00,00,000/-	Rs. 10,00,000/-	North: Property of Sharafudeen, All that part and parcel of the property consisting of 81.64 Ares of land and all of improvements thereon in Re Sy. No. 187/2, TP No.9646 of Enadhimangalam Villa Adoor Taluk, Pathanamthitta District in the name of Sri. Sheen J. Tony, Kaina Estate, Chelikkuzhi, Kunnida. Boundaries: East: Property of Shiraj K. Jose
6	Sri.Raghavan Pillai, Saritha Bhavan, Kurumbukara P.O. Elamannoor & Smt.Ajitha, Plavilayil, Maloor College P.O.	Elamannoor (117660356000512) Rs.22,65,498/-	Rs. 25,49,000/-	Rs. 2,54,900/-	South: Road, West: Road, North: Property of Shan J.Philip All that part and parcel of the property consisting of 17.20 Ares of land and all ot improvements thereon in Re Sy, No. 380/9-2, TP No.9155 of Enadhimangalam Villa Adoor Taluk, Pathanamthitta District in the name of Smt.Ajitha, Plavilayil, Mal College P.O. Boundaries: East: Property of Yohannan, South: Property
7	Sri.Anil Antony, Anil Park, Mallankuzha, Kalanjoor P.O & Smt.Bindu Anil, Anil Park, Mallankuzha, Kalanjoor P.O	Elamannoor (117660356000507) Rs.25,15,703/-	Rs. 25,19,000/-	Rs. 2,51,900/-	Chandrasekharan, Sura, West: Panchayath Road, North: Panchayath Road, All that part and parcel of the property consisting of 20.40 Ares of land and all of improvements thereon in Re Sy. No. 366/7, 366/7-1, TP No.5916 of Koodal Villa Konni Taluk, Pathanamthitta District in the name of Smt.Bindu Anil, Anil Pa Mallankuzha, Kalanjoor P.O. Boundaries (366/7): East: Property of Bindu, Sor Property of Soman, West: Property of Susheelan, North: Property of Sushama. (366/7-1): East: Property of Manoharan, South: Property of Sathyasheelan, We
8	Sri.Babumon Kanjikkal House, Kurumbukara P.O, Enadhimangalam, Adoor	Elamannoor (117660356000877) Rs.19,99,861/-	Rs. 37,80,000/-	Rs. 3,78,000/-	Property of Susheelan, North: Property of Rajani Santhosh All that part and parcel of the property consisting of 29.282. Ares of land and all of improvements thereon in Re Sy, No. 414/3, 413/8, TP No.3465 of Enadhimangal Village, Adoor Taluk, Pathanamthita District in the name of Sri Babumon, Kanjik House, Kurumbukara P.o., Enadhimangalam, Adoor. Boundaries: East: Property Raveendran Pillai & Sayad Ravuthar, South: Property of Madhavan Pil
9	Smt.Pushpa Sasi & Sri.Sasidharan Alapurathu Puthen Veedu, Maroor P.O, Elamannoor,	Elamannoor (117660356000025) Rs.3,99,168/-	Rs. 4,00,000/-	Rs. 40,000/-	Reghunadhan Pillai, West: Property of Madhavan Pillai, Kunjupillai, Road, No Property of Raveendran Pillai, Thanathu Property. All that part and parcel of the property consisting of 10.10 Ares of land and all of improvements thereon in Re Sy. No. 359/1, TP No.3969 of Enadhimangalam Villa Adoor Taluk, Pathanamthitta District in the name of Smt.Pushpa Sasi, Alapura Puthen Veedu, Maroor P.O., Elamannoor, Adoor, Boundaries: East: Nilam, Sou
10	Adoor. Sri.Vijayakumaran Nair K.G. Pulichimankal Chalappally P.O.	Chalappally (117360356000818) Rs.6,41,253/-	Rs. 7,50,000/-	Rs. 75,000/-	Property of Sasidharan, West: Nilam, North: Property of Sasidharan. All that part and parcel of the property consisting of 6.07. Area of land and all of improvements thereon in Re Sy. No. 47/7/1, TP No.5713 of Perumbatty. Villa Mallapally Taluk, Pathanamthitta District in the name of Sri. Vijayakumaran Nair K. Pulichimankal, Chalappally P.O. Boundaries: East: Property of Sarojiniyamma, Society.
11	Sri.Soman V.S, Valavanadu, Chalappally P.O, Mallappally.	Chalappally (117360356000647) Rs.20,18,825/-	Rs. 22,04,000/-	Rs. 2,20,400/-	Property of Eappan, West: Road, North: Property of Bhaskaran. All that part and percel of the property consisting of 11.90 Area of land and all of improvements thereon in Re Sy. No. 254/4/1, TP No.5992 of Ezhumattoor Villa Mallapally Taluk, Pathanamthitta District in the name of Sri.Soman V.S., Valavana Chalappally P.O., Mallappally. Boundaries: East: Panchayath Road & Property Moni, South: Property of Daniyel, Philippose, West: Panchayath Road, North: Property
12	Smt.Sonam Sarma Santhoshi Bhavan West Othara P.O.	Othara (120360356000725) Rs. 10,81,061/-	Rs. 15,00,000/-	Rs. 1,50,000/-	of Daniyel, John. All that part and parcel of the property consisting of 8.10 Ares of land and all of improvements thereon in Re Sy. No. 575/7-4, 575/7-5, TP No. 14689 of Kuttoor Villa Thiruvalla Taluk, Pathanamthitta District in the name of Smt Sonam Sarma, Santho Bhavan, West Othara P.O. Boundaries: East: Property of Ramani Bhasi, Son Property of Raju, West: Property of Syam Sundhar, North: Property of Thundizha
13	Smt.Lasika S.Nair Kochuplankal, Ezhumattoor P.O, Mallappally.	Mallappally (119360356000359) Rs.44,54,116/-	Rs. 62,00,000/-	Rs. 6,20,000/-	All that part and parcel of the property consisting of 26.37 Ares of land and all of improvements thereon in Re Sy. No. 182/6-1, TP No.5924 of Ezhumattoor Villa Mallappally Taluk, Pathanamthitta District in the name of Smt.Lasika S.N. Kochuplankal, Ezhumattoor P.O., Mallappally. Boundaries : East: Property Rajasekharan Pillai & Basheer, South: Road, West: Property of Yohannan & Chao
14	Sri.Anilkumar.C Rani Bhavanam Mathoor P.O. Kozhandherry	Omalloor (120260356000475) Rs.25,16,972/-	Rs. 46,25,000/-	Rs. 4,62,500/-	North: Property of Chacko Joseph. All that part and parcel of the property consisting of 7.55 Ares of land and all of improvements thereon in Re Sy. No.497/1, TP No.9685 of Chenneerkkara Villa Kozhancherry Taluk, Pathanamthitta District in the name of Sri.Anilkumar.C. R Bhavanam, Mathoor P.O. Kozhancherry. Boundaries: East: Property of Baby, Soi Road, West: Property of Jayamohan Nair, North: Nilam.
15	Smt.Bindu Vinod & Sri,Vinod Njaramcottil House, Mezhuveli P.O	Elavumthitta (117760356000025) Rs.12,63,568/-	Rs. 27,00,000/-	Rs. 2,70,000/-	All that part and parcel of the property consisting of 24.29 Ares of land and all of improvements thereon in Re Sy. No.1/9, 10/10-1, TP No.5756 of Kulanada Villa Kozhancherry Taluk, Pathanamthitta District in the name of Smt.Bindu Vinod & Sri.Vin Njaramoottil House, Mezhuveli P.O. Boundaries: East: Property of Sreedharan, Sor Property of Usha, West. Property of Sura, North: Property of Kocheri Kunnel.
16	Sri.Sajikumar Chuttippara Melethil Mezhuveli P.O.	Elavumthitta (117760356000042) Rs.26,58,989/-	Rs. 27,54,000/-	Rs. 2,75,400/-	All that part and parcel of the property consisting of 22.30 Ares of land and all of improvements thereon in Re Sy. No.340/4, TP No.7045 of Mezhuveli Villa Kozhancherry Taluk, Pathanamthitta District in the name of Sri.Sajikumar, Chuttipp Melethil, Mezhuveli P.O. Boundaries: East: Property of Bose, South: Private Ro West: Property of Vasukutty, North: Property of Soman.
17	Sri.Arun Sivankutty Sri.Sivankutty & Smt.Lathika, Kollampadikkal, Thekkakkethii (A-Bhavan), Edayaranmula P.O. Pathanamthitta.	Kotta (118860356000463) Rs.21,48,435/-	Rs. 21,50,000/-	Rs. 2,15,000/-	All that part and parcel of the property consisting of 9.40. Area of land and all of improvements thereon in Re Sy. No.200/10, TP No.5816 of Malayalappuzha Villa Konni Taluk, Pathanamthitta District in the name of Sri.Arun Sivankutty, Sri.Sivank & Smt.Lathika, Kollampadikkal, Thekkakkethil (A-Bhavan), Edayaranmula Pathanamthitta. Boundaries: East: J.M.P. High School, South: Property of Savil West: Panchayath Road, North: Property of Omanayamma.
18	Sri.Jose P.M Palathumthalakkal House, Thannithodu P.O Smt.Priya Jose & Sri.Jose P.M. Palathumthalakkal	Pathanamthitta K.S.C.B (101760356000378) Rs.20,41,613/- Pathanamthitta K.S.C.B (101760356000369)	Rs. 50,40,000/-	Rs. 5,04,000/-	All that part and parcel of the property consisting of 17.16 Ares of land and all of improvements thereon in Re Sy. No.102/2-2. TP No.13824 of Thannithodu Villa Konni Taluk, Pathanamthitta District in the name of Sri Jose P.M. Palathumthalak House, Thannithodu. Boundaries : East: Road, South: Property of Samuvel, Williams of Thankamma Mathayi, North: Property of John James.
19	Smt.Jayasree K.G Sreepadmam, Sai Garden, Chandanappally P.O & Sri.Pradeepkumar, Kochukarimbanakuzhiyil,	Rs.14,26,568/- Pathanamthitta K.S.C.B (101760356000691) Rs.32,60,680/-	Rs. 50,00,000/-	Rs. 5,00,000/-	All that part and parcel of the property consisting of 8.20 Ares of land and all of improvements thereon in Re Sy. No.57/8, TP No.6186 of Angadikkal Village, Ad Taluk, Pathanamthitta District in the name of Smt.Jayasree K.G., Sreepadmam, Garden, Chandanappally P.O. & Sri.Pradeepkumar, Kochukarimbanakuzhi
20	Chandanappally P.O Sri.Sudhakaran V.S Sreevalsam Kadambanadu P.O. Adoor	Pathanamthitta K.S.C.B (101760356000224) Rs.20,32,307/-	Rs. 32,20,000/-	Rs. 3,22,000/-	Chandanappally P.O. Boundaries : East: Property of Rajeshkumar, Rajan, Soc Road, West: Property of Ramarajan Chettiyar, North: Property of Prasad, Meer All that part and parcel of the property consisting of 18.62 Ares of land and all of improvements thereon in Re Sy. No.513/2-1-1, TP No.9644 of Kadambanadu Villa Adoor Taluk, Pathanamthitta District in the name of Sri. Sudhakaran V.S., Sreevals: Kadambanadu P.O., Adoor. Boundaries : East: Property of Madhu, South: Property
21	Sri.John K.George, Thundiyil House, Vazhamutlam P.O, Pathanamthilta	Pathanamthitta (120660356000293) Rs.26,22,718/-	Rs. 31,25,000/-	Rs. 3,12,500/-	Geethakumari, Kunjamma, West: Panchayath Road, North: Property of Venu, Nazarudi All that part and parcel of the property consisting of 10.12 Ares of land and all of improvements thereon in Re Sy. No.71/1-5, 70/2-7-9, TP No.30609 of Pathanamth Village, Kozhancherry Taluk, Pathanamthilta District in the name of Sri. John K. Geor Thundiyil House, Vazhamuttam P.O, Pathanamthilta, Boundaries: East: Property Raju, South: Property of Muhammed Koyappadi, West: Property of Rauthar, No.
22	Smt.Reshmi.S, Thejass, Edamaly, Parakkara P.O, Pathanamthitta Aneesh.R, Thejass, Edamaly, Parakkara P.O, Pathanamthitta	Tholuzham (122060356000307) Rs.21,47,581/-	Rs, 24,00,000/-	Rs. 2,40,000/-	Property of Gopalakrishnan. All that part and parcel of the property consisting of 9.72 Ares of land and all of improvements thereon in Re Sy. No.65/10-2, 65/10-3, TP No.10929&10928 of Parthal Thekkekkara Village, Adoor Taluk, Pathanamthitta District in the name of Smt. Reshrif & Aneesh R, Thejass, Edamaly, Parakkara P.O. Pathanamthitta. Boundaries (65/2): East. Road, South: Property of Krishnakumar, West. Property of Subhakum North: Property of Hareeshkumar. (65/10-3): East. Road, South: Property
23	Sri.Varghese Thomas Kallooreth Puthen Peedika, Omalicor & Sri.Jose P.M Palathumthalakkal House, Thannithodu P.O.	Pathanamthitta K.S.C.B (101760356000669) Rs 21,15,990/-	Rs. 21,00,000/-	Rs. 2,10,000/-	Subhakumari, West: Elangalloor Padinjattethil, North: Vazhi. All that part and parcel of the property consisting of 11.22 Ares of land and all of improvements thereon in Re Sy. No.102/2-1, TP No.13824 of Thannithodu Villa Konni Taluk, Pathanamthitta District in the name of Sri. Jose P.M., Palathumthalai House, Thannithodu. Boundaries: East: Property of Jose, South: Property of Sami West: Property of Rajan, North: Property of John James.
24	Sri.Joys Thomas & Sri.Thomas Mathew Manthrayil House, Kallungal P.O.	Kuttoor (119260356000198) Rs.21,59,597/-	Rs. 22,50,000/-	Rs. 2,25,000/-	All that part and parcel of the property consisting of 6.07. Area of land and all of improvements thereon in Re Sy. No.115/9/1, TP No.4719 of Kuttoor Village, Thiruvi Taluk, Pathanamthitta District in the name of Sri Thomas Mathew, Manthrayil Hou Kallungal P.O. Boundaries : East: Property of Thoams K.Thomas, South: Property of Saramma, West: Property of Rajasekharan, North: Vazhi.
25	Sri.Biju Mathew Abraham Nanaveettii Puthenparambii, Kozhancherry East P.O Sri.Mathew Abraham Nanaveettii Puthenparambii,	Kozhancherry (118960356000049) Rs.60,84,656/- Kozhancherry (118960356000053)	Rs. 1,33,00,000/-	Rs. 13,30,000/-	All that part and parcel of the property consisting of 4.16 Ares of land and all of improvements thereon in Re Sy. No.217/7-1-1, TP No.11045 of Thiruvalla Villa Thiruvalla Taluk, Pathanamthitta District in the name of Sri.Biju Mathew Abraha Nanaveettil Puthenparambil, Kozhancherry East P.O. Boundaries: East: Tho South: Thiruvalla Municipal Bus Stand, West: Property of Sunny Abraham, No.
26	Kozhancherry East P.O Sri.Byju Mathew, Nanaveettii Puthenparambil, Kozhancherry East P.O Smt Annamma Mathew	Rs.62,18,888/- Total: Rs.1,23,03,544/- Kozhancherry (118960356000025) Rs.45,41,128/-	Rs. 95,00,000/-	Rs. 9,50,000/-	All that part and parcel of the property consisting of 2.80 Ares of land and all of improvements thereon in Re Sy. No.217/35, TP No.11045 of Thiruvalla Villa Thiruvalla Taluk, Pathanamthitta District in the name of Sri.Biju Mathew Abrahan Smt.Annamma Mathew, Nanaveettil Puthenparambil, Kozhancherry East P
200123142314	Smt.Annamma Mathew Nanaveettii Puthenparambii, Kozhancherry East P.O	Kozhancherry (118960356000037) Rs.62,88,255/- Total: Rs.1,08,29,383/-	- in election.	1	Smt.Annamma Mathew, Nanaveettil Puthenparambil, Kozhancherry East F Boundaries: East: Property of Thiruvalla Municipality, South: Private Way, W Property of Thomas Abraham, North: Property of Polachirayil.

Tenders submitted below the reserve price will be rejected and properties will not be auctioned below the reserve price. The sale of the property shall be in the same condition as it is now (As is where is and whatever there is condition) and the Bank shall not be liable for any delay in sale or any legal liabilities that may arise on the property. To the knowledge of the bank, the liability on this now is only the money due to the bank.

After opening the tender envelopes, the authorized officer may, if he thinks fit, conduct separate auctions among those who have submitted tenders to increase the bid amount. If the bid is confirmed, the successful bidder shall deposit 25% of the bid amount less EMD amount immediately and pay the remaining amount within 15 days. Failure to do so will result in non-refundable EMD and amount paid and the authorized officer will be empowered to sell the said property to the second highest bidder or re-auction if necessary. EMD will be refunded

The successful bidder will have to bear the statutory registration charges, stamp duty etc. of the property. The sale of the property shall be subject to the final decision of the secured creditor. The authorized officer shall have the power to reject the tenders, suspend or postpone the auction

Conveyances may be inspected between 10 am to 5 pm on all working days after prior notice. For further information and tender forum, the authorized officer or Alapauzha Regional Office (0477-2251682,83,84)/Credit processing centre Pathanamthilta (0468 -2222271,5342,1705,1675) may be contacted.

The property may be sold in part or in whole if necessary at the discretion of the Bank For detailed terms and conditions of sale please visit bank website www.keralabank.co.in or contact Bank's Alappuzha Regional Office, Opposite Municipal Town Hall, Alappuzha-688001 / Credit Processing Centre Pathanamthitta// Respective Branches, Email id: alpro@keralabank.co.in, alprorecovery@keralabank.co.in ptacpc@keralabank.co.in Ph; 0477- 2251682,1683,1684 (RO), 0468 -2222271,5342,1705,1675 (CPC-Pathanamthitta)

Sd/- Authorised Officer, Kerala State Co-operative Bank

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Place: Alappuzha, Date: 30-05-2024