



Indian True Wireless Stereo (TWS) consumers are evolving, prioritizing value and features over a strictly price-driven mindset. Users expect a rich experience, low-latency performance, and reliable battery life, as per an expert



TWS MARKET GROWS 4% IN 1ST QTR 2025 AMID PREMIUMISATION TREND

RAKESH KUMAR @ New Delhi

INDIA'S True Wireless Stereo (TWS) market, which includes Bluetooth audio devices like earbuds and speakers, saw a 4% year-on-year (YoY) growth in shipments in the first quarter of 2025, according to a report by Counterpoint Research. The report highlights a growing consumer shift toward premiumisation, indicating that Indian consumers are increasingly seeking high-end features and enhanced audio experiences.

The premium segment—devices priced above ₹5,000—grew more than 1.4 times in Q1 2025, reflecting evolving consumer preferences. Brands are responding by refreshing their strategies and introducing early-stage AI features to stay competitive.

“Indian TWS consumers are evolving, prioritising value and features over a strictly price-driven mindset. Even in the budget segment, users expect a well-rounded experience—good sound quality, a comfortable fit, active noise cancellation, low-latency performance, and reliable battery life. This reflects a broader shift from price-first to value-first thinking,” said Anshika Jain, senior research analyst at Counterpoint Research.

Brand Performance

In Q1 2025, Indian brands experienced a decline in market share as Chinese and global players gained ground. Chinese brands captured 15% of the market, a 31% YoY increase, led by strong performances from Realme, OnePlus, and Xiaomi. Meanwhile, global brands doubled their market share YoY, driven by JBL, Apple, CMF, and Samsung.

Top Brands

● **boAt:** Despite an 11% YoY decline in shipments amid heightened competition in the budget segment, boAt maintained its market leadership for the 14th consecutive

quarter.

● **Boult Audio:** Retained second place for the second year in a row, with a 46% YoY increase in market share to 17%. Its growth was driven by strong offline distribution, appealing branding, and a mix of feature-rich yet affordable products. Expansion into wearables also supported its brand recall.

● **Noise:** Ranked third with a 12% market share. Its growth stabilised at 5% YoY due to market saturation and intensified competition. The brand is now focusing on premium offerings, exemplified by its collaboration with Bose.

● **Realme:** Held a 6% market share and remained among the top five brands. Its value-for-money TWS products continue to attract aspirational buyers in a value-driven market.

● **OnePlus:** Posted 30% YoY growth and secured fifth place, dominating the ₹3,000–5,000 price band. The brand diversified its portfolio and strengthened its position with budget-friendly, feature-rich models like the Nord Buds 2r.

Sales Channels

Online sales accounted for 76% of total TWS shipments in Q1 2025.

Quick commerce platforms are also gaining traction, offering new avenues for rapid consumer adoption.

Nearly 60% of TWS devices sold in India were assembled locally. With rising demand for premium and AI-powered earbuds, manufacturers are expected to scale operations, enhance local component quality, and increase investment in R&D to sustain growth.

Make in India

The premium TWS market held a 4% share in Q1 2025, led by Apple, Noise, and Samsung. Urban consumers are increasingly drawn to advanced features like Hi-Res Audio and ANC. For the mass market, these features remain aspirational. The ₹5,000–10,000 price segment is emerging as a sweet spot, offering a balance of performance, brand trust, and aspirational value.

ADOPTION OF AI & CLOUD TO CONTINUE AT RAPID PACE

UMA KANNAN @ Bengaluru

WITH rapid digitalisation and increasing demand for artificial intelligence (AI) and cloud-based solutions, APAC's (Asia Pacific) software market will continue to see expansion this year and Forrester expects software spending

to surge by 10.4% with cloud-native development taking centre stage as businesses migrate operations to the cloud. The research & advisory firm estimates that spending on technology (software, services, communications equipment, tech outsourcing and hardware maintenance, and computer equipment) in Asia Pacific will

grow by 6.5% in US dollar terms in 2025.

It says the highest tech spending growth in the Asia Pacific region in 2025 will be in India (11%), followed by Vietnam (10%), and the Philippines (9.4%).

In India, the technology sector has entered 2025 on a wave of momentum, fuelled by strong enter-

prise investment, the government's push for digitalisation, and a surge in venture capital, it stated.

“India's technology landscape is entering an unprecedented phase of growth and innovation,” said Ashutosh Sharma, vice-president and research director at Forrester. “The rapid adoption of emerging

technologies like generative AI will not only enhance productivity but also position India as a global leader in AI and tech talent,” Sharma said. However, navigating workforce upskilling, regulatory frameworks, and potential tariff implications will be critical to harnessing AI-driven opportunities, he added.

ANDHRA PRADESH POWER GENERATION CORPORATION LIMITED
(A Govt. of A.P. Undertaking)
VIDYUT SOUDHA - VIJAYAWADA

APGENCO e-PROCUREMENT NOTIFICATION NO. E-610001960 / HPC&HP / Hospital Services / AGENCO / 2025

APGENCO invites tender towards Providing Health care services along with multispecialty health services through advanced tele-medicine technology at Project Hospitals of AGENCO to the employees and their dependents working at Thermal Stations & Hydel Stations and conducting of Occupational Health Check-ups to the employees working in the areas of exposure at Thermal Stations i.e., Dr. NTPS & Dr. MVR RTPP through AGENCO e-Procurement platform. The Bid start date is **13.05.2025 @ 19:30 hrs** and last date for submission of bids through online is **upto 04.06.2025 @ 15:00 hrs**. For further details visit <https://etender.apgenco.gov.in> or by using the link through AGENCO website www.apgenco.gov.in
Contact No: 0866-2526802 / 306 / 320.

DIPR No.4114PP/CL/ADVT/1/1/2021-22, Dt: 15/05/2025

INDEL MONEY

Corporate office: **Indel Money Limited**
11/2 Floor Indel House, Changampuzha Nagar,
South Kalamassery, Ernakulam - 682033
PH: 0484-2933999 E: customercare@indelmoney.com

GOLD AUCTION NOTICE

The pledges in specific and the public in general are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted at the following branches on 31-05-2025 at 11:00 am We are auctioning the gold ornaments of the defaulted customers who have failed to make the payment of his/her loan amount despite being notified through various communication. Unauctioned items shall be auctioned on any other days without further notice of changes in venue or date and the same shall be displayed at concerned branches without any further notice.

VARKALA - 5003560014751, VENJARAMOODU - 15803560004859, 0356/0487, KUNDARA - 5103570005250.

In case we are unable to complete the auction at the branch on the notified date, the same will be conducted through Shiram Automail India Limited (SAMIL) on their online e- auction platform (https://gold.samil.in or e-Procurement Technologies Limited (AuctionTiger) on their online e- auction platform (https://egold.auctiontiger.net) on 03-06-2025 between 12.30 PM to 3.30 PM. Please note if the e- auction does not completed on 03-06-2025 the same will be re-auctioned on subsequent working days on the same terms and conditions.

By Authorized Officer Indel Money Limited

KERALA STATE CO-OPERATIVE BANK LTD.
REGIONAL OFFICE, THIRUVANANTHAPURAM
P.B. No. 5122, East Fort, Fort P.O., Thiruvananthapuram-695 023, Phone No. 0471-2451595, 2451596, 2451597.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES [See Proviso to rule 6(i)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (i) of the Security Interest (Enforcement) Rule, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged / charged to the Secured Creditor, the Constitutive/Prudential possession of which has been taken by the Authorized Officer of Kerala State Co-Operative Bank Ltd. (secured creditor), will be sold below date, "As is where is" and "As is what is" for recovery of dues as mentioned hereunder to Kerala State Co-Operative Bank Ltd. from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

1. Branch: Paravoor (Kollam) - Loan No. 11526035700023
Name and address of the Borrower/Guarantor: Smt. Sarala.A, Randampoka, Veedu, Ozhukupara, Polachira P.O, Nedungolam, Paravoor, Kollam
TotalLiabilities: Rs. 3,72,000/- as on 14/01/2025
Details of properties: 2 Ares of land in SY/Re-Sy. No.4261-1, Block No.32, Tandapper No.4885 of Paravoor Village, Kollam Taluk, Kollam District in the Srt.Bai, Randampoka, Veedu, Ozhukupara, Polachira P.O, Nedungolam, Paravoor, Kollam **Boundaries:** North: Road, South: Property of Prasanna; East: Property of Ravindran; West: Property of Aravindakshan
Reserve Price: Rs. 2,47,000/- EMD: Rs.24,700/- NEFT/RTGS A/c.No.1152 2200 503601 IFSC: KSBK0001152

2. Branch: Chathannoor (Kollam) - Loan No. 030056025026178
Name and address of the Borrower/Guarantor: Smt. Sumanagala.C, Sreevalsam, Adichanalloor.P.O, Kollam - 691573
TotalLiabilities: Rs. 7,88,000/- as on 31/01/2025
Details of properties: 06.40 Ares of land in SY/Re-Sy. No.145/12, Block No.40, Tandapper no.14254 of Parippally Village, Kollam Taluk, Kollam District in the name of Smt. Sumanagala. C, Sreevalsam, Adichanalloor.P.O, Kollam - 691573. **Boundaries:** East: Property of Ambika; South: Property of Pathway; West: Property of Gopinathan & Santha; North: Property of Road
Reserve Price: Rs.11,28,000/- EMD:Rs.1,12,800/- NEFT/RTGS A/c.No.1117 2200 503601 IFSC: KSBK0001117

3. Branch: Chathannoor (Kollam) - Loan No. 030056036120271
Name and address of the Borrower/Guarantor: Shri. Vijayan, Guarantors: Sheeja Rani, Omana.R, Vijaya Vilasam, Edanad, P.O, Varjiam, Chathannoor
TotalLiabilities: Rs.7,28,000/- as on 31/01/2025
Details of properties: 2.02 Ares of land in SY/Re-Sy. No.369/21-2, Block No.30, Tandapper no.16940 of Meenad Village, Kollam Taluk, Kollam District in the name of Shri. Vijayan, Smt. Sheeja Rani & Smt. Omana. R, Vijaya Vilasam, Edanad, P.O, Varjiam, Chathannoor. **Boundaries:** East: Property of Ayyappan Pillai; South: Property of Vaman; West: Canal; North: Property of Omana
Reserve Price: Rs.4,00,000/- EMD: Rs.40,000/- NEFT/RTGS A/c.No.1117 2200 503601 IFSC: KSBK0001117

4. Branch: Chathannoor (Kollam) - Loan No. 030056036100169
Name and address of the Borrower/Guarantor: Smt. Archana, Guarantor: Padmakumari, Archana Bhavan, Eram, Chathannoor.P.O, Kollam
TotalLiabilities: Rs.42,52,000/- as on 31/01/2025
Details of properties: 08.30 Ares of land in SY/Re-Sy. No.280/10-1, 280/10-2, Block No.31, Tandapper no.18221 & 18365 of Chirakkara Village, Kollam Taluk, Kollam District in the name of Smt. Padmakumari, Archana Bhavan, Eram, Chathannoor.P.O, Kollam. **Boundaries:** East: Property of Jayan; South: Property of Gopi; West: Property of Padmakumari; North: Pathway
Reserve Price: Rs.8,20,000/- EMD:82,000/- NEFT/RTGS A/c.No.1117 2200 503601 IFSC: KSBK0001117

5. Branch: Chathannoor (Kollam) - Loan No. 030056002820011, 030056002820012 & 030056002320004
Name and address of the Borrower/Guarantor: Shri. Padmakumari, K.R & Smt. Anitha Kumari, Kavithara], Mangalikkomam, Chathannoor
TotalLiabilities: Rs.75,13,000/- as on 31/01/2025
Details of properties: 08.30 Ares of land in SY/Re-Sy. No.478/2, 478/1, 478/6 & 478/23, Block No.32, Tandapper no.5765 of Chirakkara Village, Kollam Taluk, Kollam District in the name of Smt. Padmakumari, K.R, Kavithara], Mangalikkomam, Chathannoor. **Boundaries:** East: Property of Shajahan & Kabeer; South: Road; West: Thode; North: Property of Ambly
Reserve Price: Rs.78,79,000/- EMD: Rs.7,87,900/- NEFT/RTGS A/c.No.1117 2200 503601 IFSC: KSBK0001117

6. Branch: Kannanallor (Kollam) - Loan No. 030246025020018
Name and address of the Borrower/Guarantor: Shri. Shajahan. A, S/o Aikunju, Puthen Veedu, Muttakkavu, Nedumpana. P.O, Kollam, Gurantor: Viswanathan.B, Aroma, Kadakkodu, P.O Ezhukone, Kottarakkara
TotalLiabilities: Rs.48,38,055/- as on 20/10/2024
Details of properties: 13.96 Ares of land in SY/Re-Sy. No.174/6-1-4-1, 174/6-1-4-2, Block No.34, Tandapper no.10282 of Poyappally Village, Kollam Taluk, Kollam District in the name of Shri. Viswanathan, Aroma, Kadakkodu, P.O Ezhukone, Kottarakkara. **Boundaries:** East: Wel Land; South: Property of Shajan Pillai; West: Property of Shyla Bevi; North: Property of Raghavan
Reserve Price: Rs.6,90,000/- EMD: Rs.69,000/- NEFT/RTGS A/c.No.1125 2200 503601 IFSC: KSBK0001125

7. Branch: Kannanallor (Kollam) - Loan No. 030246002820025
Name and address of the Borrower/Guarantor: Shri. Rajeev. S. Fernandez, Rajani Bhavan, Near St. Jude HS, Mukhathala. P.O, Kollam
TotalLiabilities: Rs.55,35,000/- as on 05/02/2025
Details of properties: 12.14 Ares of land in SY/Re-Sy. No.506/2-2-1, 506/3-2, Block No.22, Tandapper no.27928 of Thrikkovilattom Village, Kollam Taluk, Kollam District in the name of Shri. Rajeev. S. Fernandez & Smt. Rajani. M. John, Rajani Bhavan, Near St. Jude HS, Mukhathala. P.O, Kollam. **Boundaries:** East: Property of Jessy; South: Pathway; West: Property of John; North: Property of Chempayamoodan
Reserve Price: Rs.36,40,000/- EMD: Rs.3,64,000/- NEFT/RTGS A/c.No.1125 2200 503601 IFSC: KSBK0001125

8. Branch: Kannanallor (Kollam) - Loan No. 030246025020075
Name and address of the Borrower/Guarantor: Smt. Jasmine.S, Shijas Manzil, Muttakkavu, Nedumpana. P.O, Kollam-691576
TotalLiabilities: Rs.10,06,000/- as on 05/02/2025
Details of properties: 34.05 Ares of land in SY/Re-Sy. No.200/13/2-2, Block No.21, Tandapper no.10829 of Nedumpana Village, Kollam Taluk, Kollam District in the name of Smt. Jasmine. S, Shijas Manzil, Muttakkavu, Nedumpana. P.O, Kollam-691576. **Boundaries:** East: Property of Subair & Pathway; South: Property of Snered & Sobhinha; West: Property of Viswambharan; North: Property of Basheer
Reserve Price: Rs.12,00,000/- EMD: Rs.1,20,000/- NEFT/RTGS A/c.No.1125 2200 503601 IFSC: KSBK0001125

9. Branch: Kannanallor (Kollam) - Loan No. 030246025020040
Name and address of the Borrower/Guarantor: Shri. Sudarsana Babu, Mangalathu PuthenVeedu, Pallimom P.O, Kollam
TotalLiabilities: Rs.7,90,000/- as on 05/02/2025
Details of properties: 4.60 Ares of land in SY/Re-Sy. No.307/18, Block No.21, Tandapper no.14802 of Pallimom Village, Kollam Taluk, Kollam District in the name of Shri. Sudarsana Babu, MangalathuPuthenVeedu, Pallimom.P.O, Kollam. **Boundaries:** East: Property of Soorya; South: Property of Vilasathika; West: Property of Aravindakshan; North: Property of Shiji & Vasantha
Reserve Price: Rs.7,90,000/- EMD: Rs.79,000/- NEFT/RTGS A/c.No.1125 2200 503601 IFSC: KSBK0001125

10. Branch: Kannanallor (Kollam) - Loan No. 030246036120520
Name and address of the Borrower/Guarantor: Smt. Shajida Bevi, Shemeena Manzil, Pankonam, Mukhathala, Kollam
TotalLiabilities: Rs.5,25,000/- as on 05/02/2025
Details of properties: 2.42 Ares of land in SY/Re-Sy. No.351/19-3, 351/19-3, Block No.22, Tandapper no.18145, 26094 of Thrikkovilattom Village, Kollam Taluk, Kollam District in the name of Smt. Shajida Bevi, Shemeena Manzil, Pankonam, Mukhathala, Kollam. **Boundaries:** East: Property of Anandam; South: Property of Thode; West: Property of Syamala; North: Property of Geetha
Reserve Price: Rs.2,60,000/- EMD: Rs.26,000/- NEFT/RTGS A/c.No.1125 2200 503601 IFSC: KSBK0001125

11. Branch: Kannanallor (Kollam) - Loan No. 030246036100363
Name and address of the Borrower/Guarantor: Smt. Sheeba, Nirappuvilla Veedu, Santhipuram, Meeyannoor, Pallimom. P.O, Kollam
TotalLiabilities: Rs.43,89,000/- as on 05/02/2025
Details of properties: 9.70 Ares of land in SY/Re-Sy. No.488/36, Block No.21, Tandapper no.9316 of Pallimom Village, Kollam Taluk, Kollam District in the name of Smt. Sheeba, Nirappuvilla Veedu, Santhipuram, Meeyannoor, Pallimom. P.O, Kollam. **Boundaries:** East: Property of Sheela; South: Property of Lalitha; West: Property of Yohannan; North: Property of Yohannan
Reserve Price: Rs.9,50,000/- EMD: Rs.95,000/- NEFT/RTGS A/c.No.1125 2200 503601 IFSC: KSBK0001125

12. Branch: Parippally (Kollam) - Loan No.1153603560000474
Name and address of the Borrower/Guarantor:Shri. Ajayan. R.S, VajiyavillaVeedu, Vellarikkaipoika, Chirakkara, Kulathoorakonam, Puthenkulam, Parippally, Kollam - 691302
TotalLiabilities: Rs.12,38,116/- as on 20/03/2025
Details of properties: 08.91 Ares of land in SY/Re-Sy. No.258/18, Block No.38, Tandapper no.7135 of Parippally Village, Kollam Taluk, Kollam District in the name of Shri. Ajayan. R.S, VajiyavillaVeedu, Vellarikkaipoika, Chirakkara, Kulathoorakonam, Puthenkulam, Parippally, Kollam - 691302. **Boundaries:** East: Property of Prakash & Umni; South: Pathway; West: Property of Sasidharan Pillai; North: Property of Ramachandran Pillai
Reserve Price: Rs.11,00,000/- EMD: Rs.1,10,000/- NEFT/RTGS A/c.No.1153 2200 503601 IFSC: KSBK0001153

13. Branch: Parippally (Kollam) - Loan No.030346025020180
Name and address of the Borrower/Guarantor: Shri. Balakrishnan. K, Charuvilla PuthenVeedu, Mevanakonam, Kalluvathukkal. P.O, Kollam
TotalLiabilities: Rs.15,62,030/- as on 20/03/2025
Details of properties: 34.36 Ares of land in SY/Re-Sy. No.169/23-2-2, 169/22-3, Block No.38, Tandapper no.12242 of Kalluvathukkal Village, Kollam Taluk, Kollam District in the name of Shri. Balakrishnan. K, Charuvilla PuthenVeedu, Mevanakonam, Kalluvathukkal. P.O, Kollam **Boundaries:** East: Property of Rajendran; South: Property of Baburajan; West: Property of Savithri; North: Road
Reserve Price: Rs.4,00,000/- EMD: Rs.4,00,000/- NEFT/RTGS A/c.No. 1153 2200 503601 IFSC: KSBK0001153

14. Branch: Parippally (Kollam) - Loan No.030346036100100
Name and address of the Borrower/Guarantor: Shri. Raju. S, Vilasini Nilayam, Kottakkeram, Parippally, Kollam
TotalLiabilities: Rs.21,40,308/- as on 20/03/2025
Details of properties: 05.67 Ares of land in SY/Re-Sy. No.81/26, Block No.32, Tandapper no.11063 of Parippally Village, Kollam Taluk, Kollam District in the name of Smt. Sasikala L, Soniya Bhavan, Alenchery, Yeor, P.O, Kollam. **Boundaries:** East: Property of Ashokan; South: Property of Soman; West: Property of Thankamani; North: Property of Omanakuttan
Reserve Price: Rs.4,20,000/- EMD: Rs.42,000/- NEFT/RTGS A/c.No. 1153 2200 503601 IFSC: KSBK0001153

15. Branch: Paravoor (Kollam) - Loan No.030046025020037
Name and address of the Borrower/Guarantor: Shri. Madhusoodhanan, S/o Dhamodharan, Silver Star, Nedungolam P.O, Paravoor, Kollam
TotalLiabilities: Rs.69,22,457/- as on 27/02/2025
Details of properties: 17.01 Ares of land in SY/Re-Sy. No.490/11, 490/13-2, Block No.31, Tandapper no.18815 of Chirikkara Village, Kollam Taluk, Kollam District in the name of Shri. Madhusoodhanan, S/o Dhamodharan, Silver Star, Nedungolam P.O, Paravoor, Kollam. **Boundaries:** East: Property of Varnadevan Pillai; South: Property of Ashokan; West: Road; North: Property of Ashokan
Reserve Price: Rs.33,60,000/- EMD: Rs.3,36,000/- NEFT/RTGS A/c.No. 1152 2200 503601 IFSC: KSBK0001152

Encumbrance of the above said properties: Nil in the Knowledge of Bank. The bidders are verified and satisfied with them before submission of Bids.

Date & Time of E-Auction: on 17-06-2025 between 11.00 A.M. and 5.00 P.M.
Website of E-Auction: <http://www.bankauctions.com>

Date and Time of Inspection: 10-05-2025 to 16-06-2025, 10 AM TO 5 PM in all working days

Last date of Submission of EMD : 16-06-2025, 4.00 pm

For detailed terms and conditions of the sale please refer the link provided in Bank's website (www.keralabank.co.in) or E-Auction website of Service Provider C1 India Pvt. Ltd. <https://bankauctions.com> or e-mail: support@bankauctions.com or contact Area Manager, Kerala State Co-Operative Bank, Chathannoor, e-mail: amchathannoor@gmail.com Phone: 9447390014

Place: Kollam, Date: 10-05-2025

(Sd/-) Authorised Officer, KSCB Ltd.

WANTED

Applications are invited from Differently Abled (Visually Impaired) qualified candidates for appointment as HSST in Syriac in St. Gregorios Higher Secondary School, Kottarakara.

Name : H.S.S.T (Syriac)
Number of Post : One
Qualification : As per rules
Scale of Pay : 55200-115300
Age : As per existing rules relating to appointment of Differently abled candidates

Apply with full bio-data along with self-attested copies of certificates within 15 days to The Manager, St. Gregorios HSS Kottarakara, Pulamon P. O.

WANTED

Applications are invited from Differently Abled (Visually Impaired) qualified candi-dates for appointment as Non Vocational Teacher (Junior) in Physics in St.George Vocational Higher Secondary School, Chowallloor.

Name of Post : Non Vocation Teacher in Physics (Junior)
Number of Post : One
Qualification : 1. M Sc Physics with not less than 50% marks awarded by any Universities in Kerala or equivalent.
2. B. Ed. (Physical Science) acquired after a regular course of study from any universities in Kerala or equivalent.
3. State Eligibility test conducted by Govt. of Kerala/M.Ed/NET/M.Phil/Ph.D

Scale of pay : 45600-95600
Age : As per existing rules relating to appointment of Differently Abled candidates.

Apply with full bio data along with self-attested copies of certificates within 15 days. **The Manager, St. George's VHSS, Chowallloor, Edakkidom P.O, Kollam - 691505**

kairali
Lalaji, Jn, Pada south, Karunagapally, Kollam-690518, Ph: 0476 2620241
CINU65993KL1980PTC003274
A Kuttikkal venture

Gold Auction Notice

The Pledges, in specific and the public, in general, are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted at the following branch on 30.05.2025 from 11 AM onwards. We are auctioning gold ornaments defaulted customers who have failed to make payment of his/her loan amount despite being notified by registered letters. Unauctioned items shall be auctioned on any other days without further notice change in venue or date (if any) will be displayed in auction center.

Auction venue: Karunagapally Branch, Lalaji JN, Pada South, Opposite IOC pump, Karunagapally, Kollam 690518

Gold Loan Number: (1010050000174- Old number 274) (1010050000285- Old Number 384) 1010050004737, 1010090005408, 1010050005925, 1010050007613, 1010050007734, 1010050007924, 1010050007946, 1010050008376, 1010050008461, 1010050008465, 1010070008740, 1010050008809, 010050008894, 1010050008895, 1010050008963, 1010050008972, 1010050008992, 1010050009049, 1010050009126, 1010050009128, 1010090009125, 1010050009176, 1010050009182, 1010050009186, 1010090009195

Authorised
Kairali finance and investments Pvt.Ltd

Officer Date:15.05.25

FEDERAL BANK
YOUR PERFECT BANKING PARTNER
LCRD/Mavelikkara Division, First Floor, Padijarethalackal Cherian Chambers, Puthiakavu, Mavelikkara, 690101, Alappuzha Dist. Kerala, E-Mail: mvklcld@federalbank.co.in, PH: 0479 2303005, Website: www.federalbank.co.in, CIN: L65191KL1931PLC000368

POSSESSION NOTICE Issued under Rule 31(i) of Security Interest (Enforcement) Rules 2002) And issued in Appendix IV of the said Rules.

Whereas the undersigned being the authorised officer of The Federal Bank Ltd., under the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as Act) and in exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 (i) of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as Rules), issued, demand notices on dated calling upon the borrowers, as stated below whose details are given under to repay the amount mentioned in the notice within the interest plus costs thereon from under mentioned dates within 60 days from the date of receipt of the said notices. The borrowers/obligants having failed to repay the due amount, notice is hereby given to the borrowers/obligants and the public in general that the undersigned has taken possession of the properties of the below mentioned dates, in exercise of the powers conferred on him under Section 13 (14) of the said Act read with Rule 8 of the said Rules. The borrowers' attention is invited to the provisions of Section 13 (8) of the Act, in respect of time available to redeem the secured assets (security properties). The borrowers/obligants in particular and the public in general are hereby cautioned not to deal with the properties, and any dealings with the properties, will be subject to the charge of the The Federal Bank Ltd., for the amounts due and interest thereon from the dates mentioned below:

Br. KOLLAM Name & Address of the Borrowers/ Guarantors: (1) Sri. Dinesh Kumar. S, S/o. Sivadasan, residing at Deepa Bhavan, Sneha Nagar-92, Uliyakkal P.O., Kollam-690118, (2) Smt. Sheela. I, W/o. Sri. Dinesh Kumar. S, residing at Thuroli Veedu, Snehadharan Nagar-164, Valathungal P.O., Eravipuram, Kollam-691011 and (3) Smt. Indira. L, D/o. Janardhanan, residing at Thuroli Veedu, Snehadharan Nagar-164, Valathungal P.O., Eravipuram, Kollam-691011 and all having address at Violet Home, Pandarakulam, Near TKM College, Kankode, Kollam-691005

Demand Notice Date : 04.03.2025, Amount Due as per Demand Notice : (1) Rs.21,03,680/- as on 28.02.2025 under your OD- General limit (Ac.No. 10195601006621) and (2) Rs.21,79,639.22 as on 14.02.2025 under your Federal Housing Loan (Ac.No. 10197300111584) from you jointly and severally + further interest and costs

Amount Due : (1) Rs.21,03,104/- as on 30.04.2025 under your OD- General limit (Ac.No. 10195601006621) and (2) Rs.22,35,042.22 as on 07.05.2025 under your Federal Housing Loan (Ac.No. 10197300111584) + future interests and costs thereon.

DESCRIPTION OF THE IMMOVABLE PROPERTIES: 1. All the piece and parcel of the land totally measuring 6.07 Ares (4.05 Ares + 2.02 Ares) together with building and all other improvements thereon comprised in Re-Sy No. 410/38-2 and 410/39-1 respectively (Old Sy No. 4347), Block No.25, of Eravipuram Village, Kollam Taluk, Kollam District, Kerala State, COMMONLY BOUNDED as per title deed on East by: Property of Ambika, West by: Eravipuram, Kollam-691011, North by Edaroad, South by: Attumpurathu Parayadom and COMMONLY BOUNDED as per location sketch on East by: Properties of Ambika and Sharafath, West by: Properties of Saraswathy and Biju, North by: Road and South by: Property of Attumpurathu Omana. (Mortgaged by 1st, 2nd and 3rd of you charged to OD- General Limit)

2. All the piece and parcel of the land totally measuring 3.4663 Ares together with building and all other improvements thereon comprised in Re-Sy No. 410/38/2/2 (Old Sy No. 4347), Block No.25, of Eravipuram Village, Kollam Taluk, Kollam District, Kerala State, COMMONLY BOUNDED as per title deed on East by: Property of Dinesh and Pathway, West by: Property of Biju, North by: Property of Saraswathy and Pathway, South by: Property of Attumpurathu Vijayan and BOUNDED as per location sketch on East by: Property of Dinesh Kumar and S. Sheela, West by: Property of Biju, North by: Property of Saraswathy and South by: Property of Vijayan (Mortgaged by 1st and