

PUBLIC NOTICE

ICICI Home Finance | Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai- 400051
 Corporate Office: ICICI HFC Tower, JB Nagar, Andheri Kurla Road, Andheri East, Mumbai- 400059
 Branch Address: W Mall Building, 2nd floor, Wexco Homes, Keelkuzhi, Kottayam- 686004
 The following borrower/s have defaulted in the repayment of principal and interest of the loans facility obtained by them from ICICI Home Finance Company Limited ("ICICI HFC") and the loans have been classified as Non-Performing Assets (NPA). A notice was issued to them under Section 13 (2) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act-2002 on their last known addresses, however it was not served and hence they are hereby notified by way of this public notice.

Sr. No.	Name of the Borrower/ Co-Borrower/ Guarantor/ (Loan Account Number) & Address	Property Address of Secured Asset/ Asset to be Enforced	Date of Notice Sent/ Outstanding as on Date of Notice	NPA Date
1.	Sarath Raj (Borrower), Kumari Rajan (Co-Borrower), P N Rajan (Co-Borrower), Parappurath Kadappoor Kerala Kottayam Kottayam Kerala- 686587, LHKOM0001350734.	Nil Kanakkari Village Meemachil Taluk Resy No 255/ 10 Kottayam Kerala 6866632 . Bounded By- North By- Echithozhathu Property, South By- Kochimada Property And Road, East By- Parappurathu Property, West By- Nellikkattu Property.	24-10-2025 Rs. 9,87,135.66/-	03-10-2025
2.	Sarath Raj (Borrower), Kumari Rajan (Co-Borrower), P N Rajan (Co-Borrower), Parappurath Kadappoor Kerala Kottayam Kottayam Kerala 686587, LHKOM0001350986.	Nil Kanakkari Village Meemachil Taluk Resy No 255/ 10 Kottayam Kerala 6866632 . Bounded By- North By- Echithozhathu Property, South By- Kochimada Property And Road, East By- Parappurathu Property, West By- Nellikkattu Property.	24-10-2025 Rs. 38,705/-	03-10-2025

The steps are being taken for substituted service of notice. The above borrower/s and/or their guarantors (as applicable) are advised to make the payments of outstanding within period of 60 days from the date of publication of this notice else further steps will be taken as per the provisions of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date: November 06, 2025.
 Place: Kottayam

Authorized Officer,
 ICICI Home Finance Company Limited

PUBLIC NOTICE

ICICI Home Finance | Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai- 400051
 Corporate Office: ICICI HFC Tower, JB Nagar, Andheri Kurla Road, Andheri East, Mumbai- 400059
 Branch Address: 1st floor, 3/128, Simax Tower, Vandi Petta Junction, West Nadakkavu, Calicut-673011 (Kerala)

The following borrower/s have defaulted in the repayment of principal and interest of the loans facility obtained by them from ICICI Home Finance Company Limited ("ICICI HFC") and the loans have been classified as Non-Performing Assets (NPA). A notice was issued to them under Section 13 (2) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act-2002 on their last known addresses, however it was not served and hence they are hereby notified by way of this public notice.

Sr. No.	Name of the Borrower/ Co-Borrower/ Guarantor/ (Loan Account Number) & Address	Property Address of Secured Asset/ Asset to be Enforced	Date of Notice Sent/ Outstanding as on Date of Notice	NPA Date
1.	Muhammad Rafi (Borrower), Saleekkath (Co-Borrower), Karukuma Kathu Beypore Kozhikode Kerala- 673017, LHLC0001604250.	O Bc Road, Kollingal, Beypore Beypore Village, Kozhikode Taluk Resy No 10/99, 10/3 Calicut Kerala 673015. Bounded By - North By - Others Property, South By- Foot Path, East By- Foot Path, West By- Others Property .	24-10-2025 Rs. 12,91,027.76/-	08-10-2025
2.	Muhammad Rafi (Borrower), Saleekkath (Co-Borrower), Karukuma Kathu Beypore Kozhikode Kerala- 673017, LHLC0001604251.	O Bc Road, Kollingal, Beypore Beypore Village, Kozhikode Taluk Resy No 10/99, 10/3 Calicut Kerala 673015. Bounded By - North By - Others Property, South By- Foot Path, East By- Foot Path, West By- Others Property .	24-10-2025 Rs. 46,304/-	08-10-2025

The steps are being taken for substituted service of notice. The above borrower/s and/or their guarantors (as applicable) are advised to make the payments of outstanding within period of 60 days from the date of publication of this notice else further steps will be taken as per the provisions of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date: November 06, 2025.
 Place: Calicut

Authorized Officer,
 ICICI Home Finance Company Limited



REGD. OFFICE: ESAF Bhavan,
 Mananthuy, Thrissur - 680 651, Kerala.

DEMAND NOTICE

(Notice U/s 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002)

The following Borrower/s have defaulted in repayment of principal and interest of the loan facilities availed from the Bank. Their accounts have been classified as Non-Performing Assets (NPA). Demand notice under Section 13(2) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 (the Ad) was issued to them in their last known addresses as provided to the Bank and the same were returned. Hence, we are constrained to cause this notice to be published.

Sl. No.	Loan Account No & Branch.	Description of Secured Assets
1	7121000000809 Kozhencery	(1) Jijo Poulose, S/o. Poulose, C/o. Jone Abraham, Ammanath House, Mulakara P.O, Kozhencery, Pathanamthitta-689641. ALSO, AT: Alfaco Restaurants, Near Masjid, Shoiabin Al Salama Jeddah, Saudi Arabia-21511. (2) Aswathi Samuel, D/o. Samuel Mathai, C/o. Jone Abraham, Ammanath House, Mulakara P.O, Kozhencery, Pathanamthitta-689641.
	Date of Notice & Outstanding Amount	Notice dated: 26.09.2025. Amount due: Rs. 14,53,666.19/- (Rupees Fourteen Lakhs Fifty-Three Thousand Six Hundred Sixty-Six and Nineteen Paisa only) as on 05/09/2025.
	Description of Secured Assets	All that piece and parcel of land and property measuring 1.21 Acres together with all improvements therein including building constructed and/or to be constructed comprised in, in Survey Block No.21, Re-survey No.421/6-2, Old Survey No.220/A in Koiparam Village, Thiruvalla Taluk, Pathanamthitta District, as per Sale Deed No.250/2021 issued by Vennikulam SRO in the name of Aswathi Samuel and Jijo Poulose. Boundaries as per Sale Deed No. 350/2021: NORTH: Property of Malankunnam, SOUTH: Property of Malankunnam Joy Varghese, EAST: Panchayat Road, WEST: Property of Malankunnam Joy Varghese and Kannoorayil.
2	71220000002356 Palakkad	(1) Mansoor PE, S/o. K.V. Yoosef, Keerikunnu House, Andiyorkunnu, Pulikkal, Selafi Masjid, Malappuram-673637. (2) Jaseena M. K, W/o. Mansoor P.E, Keerikunnu House, Andiyorkunnu, Pulikkal, Selafi Masjid, Malappuram-673637. ALSO AT: Nedumkalari House, Pulikkal, Kumminiparamba, Karippur P.O, Karippur, Malappuram, Kerala 673638. (3) Yousaf P.E, S/o Moideen, Keerikunnu House Andiyorkunnu, Pulikkal, Selafi Masjid, Malappuram-673637.
	Date of Notice & Outstanding Amount	Notice dated: 09.10.2025. Amount due: Rs. 3,38,113.23/- (Rupees Three Lakhs Thirty-Eight Thousand One Hundred Thirteen and Twenty-Three paisa only) as on 14/09/2025.
	Description of Secured Assets	All that piece and parcel of land and property measuring 3.10 Acres together with all improvements therein including building constructed and/or to be constructed comprised in, Block No 8, Old Survey No.35/1, Re-Survey No.288/4-5 (as per revenue Record Re-Survey No.288/4-15) Pulikkal Village, Kondotty Taluk, Malappuram District, as per Settlement Deed No. 2261/2021 issued by Kondotty S.R.O. in the name of Mansoor. Boundaries as per Settlement Deed No. 2261/2021: NORTH: Property of Subaide, SOUTH: Balance property, EAST: 9 feet wide Road access to this property, WEST: Property of Another person. Boundaries as per Location sketch: NORTH: Property of Subaide, SOUTH: Property of Usuf, EAST: Road, WEST: Property of Usuf.

The Borrowers and Guarantors mentioned above are hereby called upon under Sec. 13(2) of the Ad to discharge the above-mentioned respective liabilities within 60 (Sixty) days of this notice, failing which the Bank will be exercising all or any of the rights under Sec 13(4) of the above Ad. They are also liable to pay future interest at the contractual rate fixed on the aforesaid amount together with incidental expenses, costs, charges etc. They are hereby put to note that as per terms of Sec 13(3) of the above Ad, they shall not transfer by way of sale, lease or otherwise the aforesaid secured assets without the prior written consent of the Bank.

Date: 04.11.2025
 Place: Thrissur

Authorized Officer
 ESAF SMALL FINANCE BANK LTD.

BANK OF BARODA

Recovery Department, Regional Office, Bangalore (South), 4th Floor, Vijaya Towers, 412, M G Road, Bangalore, Karnataka-560001. Phone No: 080-25011710,

E-mail ID: recovery.blrsouth@bankofbaroda.com, Website: www.bankofbaroda.in

ABRIDGED VEHICLE E-AUCTION NOTICE

Notice is hereby given to the public in general and in particular to the Borrower(s), and Guarantor(s) that Bank has repossessed/seized the Hypothecated Motor Vehicle mentioned below in exercise of the powers conferred under Hypothecation/Loan Agreement executed by the parties and Vehicle will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Guarantor/s/Vehicle/Total Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

SL No	Name of the Branch, Borrower Name, Banknet Property Id, Total Dues. As on 31.10.2025	Details of Movable Vehicle Type of Vehicle Registration Number	1. Reserve Price 2. EMD 3. Minimum Increment value	1. Date of e-Auction Time of e-Auction - Start Time to End Time 2. Last date and time of submission of Bid. 3. Vehicle / Movable Asset Inspection date & Time
1	SOUTH END ROAD, GANESH KUMAR SHETTY BARBVJSOUTGANESH Rs.9,23,201.00	TATA NEXON XZA-LX KA51MU2237	1.Rs.8,10,000.00 2.Rs.81,000.00 3.Rs.10,000.00	(FOR SL NO 1,2 AND 3) 1. 24.11.2025 02.00 PM to 06.00 PM
2	MSME BRANCH, SIDDARAJU D S BARBVJMBIASIDARAJU Rs.34,41,560.00	FORTUNER 3.0 2WD MT BSVI KA51MH6966	1.Rs.9,80,000.00 2.Rs.98,000.00 3.Rs.10,000.00	2. BEFORE END TIME OF E AUCTION 3. ON 19.11.2025 FROM 11 AM TO 4 PM
3	SARBES, KATYAYANI EXPRESS PRIVATE LIMITED BARBSARBESKATYAYNIEXP Rs.35,66,577.00	ASHOK LEYLAND XUV GF352066 KA52B5817	1.Rs.19,68,300.00 2.Rs.19,63,800.00 3.Rs.10,000.00	(FOR SL NO 4,5 AND 7) 1. 08.12.2025 02.00 PM to 06.00 PM
4	BANNERGHATT, SREEJITH KUMAR P BARBBANNERSREEJITH Rs.67,74,542.00	BMW X4 VE 301 KA01MX8282	1.Rs.36,54,000.00 2.Rs.36,45,000.00 3.Rs.25,000.00	2. BEFORE END TIME OF E AUCTION 3. ON 03.12.2025 FROM 11 AM TO 4 PM
5	BANASHANKARI, BASVAEGOWDA BARBBANASHBASAVE Rs.22,59,784.00	MAHINDRA XUV 700 DSL MT KA05NH9173	1.Rs.12,06,000.00 2.Rs.12,06,000.00 3.Rs.10,000.00	(FOR SL NO 4,5 AND 7) 1. 08.12.2025 02.00 PM to 06.00 PM
6	BILEKAHALLI, Darshan K N BARBVJILEDARSHAN Rs.3,40,939.00	MARUTHI EECO KA51MR3992	1.Rs.2,34,000.00 2.Rs.23,40,000.00 3.Rs.10,000.00	2. BEFORE END TIME OF E AUCTION 3. ON 03.12.2025 FROM 11 AM TO 4 PM
7	BILEKAHALLI, PALANISWAMY PONNUSWAMY BARBVJILEPALANI Rs.22,35,014.00	MAHINDRA XUV 700 AX7 DSL MT UNREGISTERED	1.Rs.15,21,000.00 2.Rs.15,21,000.00 3.Rs.10,000.00	(FOR SL NO 4,5 AND 7) 1. 08.12.2025 02.00 PM to 06.00 PM

For detailed terms and conditions of sale, please refer/visit to the website link <https://baanknet.com> and <https://www.bankofbaroda.bank.in/eauction>. Prospective bidders may contact on Tel No. 080-25011710.

Note: Bidder shall have to pay applicable goods & Service Tax (GST) over and above sale amount to Bank.

Date : 05.11.2025
 Place : Bangalore

Sd/- Authorized Officer
 Bank of Baroda

PUBLIC NOTICE

ICICI Home Finance | Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai- 400051

Corporate Office: ICICI HFC Tower, JB Nagar, Andheri Kurla Road, Andheri East, Mumbai- 400059

Branch Address: Shop No. 34/514, 1st floor, Chollampatti Building, Edapally Toll Junction, Kochi- 682024

The following borrower/s have defaulted in the repayment of principal and interest of the loans facility obtained by them from ICICI Home Finance Company Limited ("ICICI HFC") and the loans have been classified as Non-Performing Assets (NPA). A notice was issued to them under Section 13 (2) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act-2002 on their last known addresses, however it was not served and hence they are hereby notified by way of this public notice.

Sr. No.

Name of the Borrower/ Co-Borrower/ Guarantor/ (Loan Account Number) & Address

Property Address of Secured Asset/ Asset to be Enforced

Date of Notice Sent/ Outstanding as on Date of Notice

NPA Date

Last date for Submission of bids :

Upto 15.00 hrs on 28.11.2025

For details log on www.reps.gov.in