

# Case against loan app in student suicide; faculty denied anticipatory bail

## VACATION TURNS TRAGIC FOR TEACHERS

LP school loses five teachers, cook to Valparai accident. Remaining staff, including peon, had not joined the tour

EXPRESS NEWS SERVICE @Kasaragod

THE Chakkarakkall police on Friday registered a case against loan app Insta Pay for allegedly harassing first-year BDS student Nithin Raj, who died by suicide on the premises of Kannur Dental College on April 10. Meanwhile, the Thalassery Sessions Court rejected the anticipatory bail pleas of two faculty members — Dr M K Ram and Dr Sangeetha Nambiar — who have been booked for allegedly abetting the suicide. The court also declined to grant them interim protection from arrest. The pleas have been posted for further hearing on April 22.

According to the FIR, Nithin had availed a loan of ₹15,000 through the app at an interest rate exceeding 36%. Police said that a day before his death, persons associated with the app repeatedly contacted him, allegedly threatening and emotionally coercing him to repay the amount with interest.

The case has been registered under BNS Section 308 (extortion), Section 13 of the Kerala Money Lenders Act, 1958, and Sections 9(1)(a) and 9(2) of the Kerala Prohibition of Charging Exorbitant Interest Act, 2012.

Earlier, the Kannur Cyber Police had also registered a case against the app based on a complaint by Latha Sasidha-

ran, an assistant professor at the college, who was allegedly harassed over non-repayment of the loan. Kannur City Police Commissioner Nidhinraj said an analysis of Nithin's call data records revealed that he had taken the loan via an app between December and January. Its operators had also accessed his teacher's phone number and contacted her when he defaulted, he said.

The police have booked Dr Ram and Dr Sangeetha under BNS Section 108 (abetment of suicide) and Section 3(1)(r) of the SC & ST (Prevention of Atrocities) Act. Public Prosecutor Ajith Kumar opposed their plea for interim relief, arguing that the offences are non-bailable and warrant custodial interrogation. In their petitions, the duo denied any role in Nithin's death and contended that harassment from the loan app could have led to the suicide. Dr Ram claimed he was not present in the principal's room on the day of the incident.

Nithin, a native of Puthukulangara in Thiruvananthapuram, was found critically injured after falling from the college building and later succumbed to injuries. His family has alleged that he was subjected to caste-based and colour-based harassment by the two faculty members. The college management terminated Dr Ram on Thursday.



Nithin Raj

LAKSHMI ATHIRA @Malappuram

THE silence at GLPS Kuruva is no longer the quiet of a village night. It is the kind that follows an unthinkable loss.

What began as a joyful getaway on a Friday early morning ended in devastating tragedy at Valparai, wiping out nearly the entire teaching strength of the small government school in Malappuram. Five teachers and a cook had set out on the vacation trip. None of them returned. The accident also claimed the life of the school cook. For years, the school had been more than a workplace. It was a close-knit family. Teachers and non-teaching staff marked every vacation with trips together, a tradition born out of deep bonds rather than routine.

The remaining staff at the school are first grade teacher Hasnath, LKG teacher Razina, UKG teacher Yashoda, and peon Gopalan, who did not join the tour.

"We couldn't go on the trip due to family engagements. But they kept sharing photos throughout the journey. Even minutes before the accident, they sent us a video from inside the van," Razina said, showing the clip to reporters as she broke down in tears.

Gopalan recalls the day the group left for the trip with a trembling voice. "They proceeded on Friday morning, all excited."

The trip had been planned long before the vacation. This time, four of us could not go due to personal reasons. Now, it is just us who remain," he said.



The accident spot at Valparai-Pollachi Ghat Road in Coimbatore | EXPRESS



Some of the deceased school staff in an earlier group photo at Athirappilly waterfall

The loss is deeply personal. Maheed, who was visually impaired, depended on the support of his wife Ruqiya, a teacher at another school.

She would often visit to assist him and, over time, became a part of the school's extended family. Headmistress Ajitha, who joined three years ago, never allowed hierarchy to come in between.

Ramla, a long-time colleague and Gopalan's neighbour, had shared decades of service and friendship.

"I cannot hold back my emotions. That is how much this accident has broken us," Gopalan

said, his voice faltering. "There are about 150 students here. I do not know what I will tell them when they come back."

Abdurahiman, a former ward member and vice president of Kuruva panchayat, said the grief runs through the entire community.

"I knew each of them closely. I used to attend almost every event at the school. In this village, the GLP school was never just a building. With most staff members hailing from nearby areas, we were like family," Abdurahiman said.

"We are all shattered. Hope no more sad news reaches us."

## 3 shifted to Kovai MCH

CONTINUED FROM P1

EXPRESS NEWS SERVICE @Coimbatore/Malappuram

ACCORDING to a member of the school's Parent-Teacher Association, the 13-member group began its trip on Friday morning by visiting the Athirappilly waterfalls in Thrissur and then proceeded to Valparai. After sightseeing in Valparai, they were heading towards Pollachi to return to Kerala when the accident occurred between 5.15pm and 5.30pm.

Onlookers alerted the police and tried to rescue those trapped in the vehicle. Fire and rescue services personnel and police officers from Valparai and Pollachi reached the spot and rushed the injured persons to the Government District Headquarters Hospital in Pollachi in ambulances.

On Friday night, three of them, including Sahadeen, were shifted to Coimbatore Medical College Hospital and one to Pollachi Government Hospital. The bodies were shifted to Pollachi GH for a postmortem, according to officials.

The scenic stretch of the Valparai-Pollachi Ghat Road, known for its challenging terrain with 40 sharp hairpin bends has witnessed several accidents in the past, especially during summer, when many tourists visit the hill station. Police have appealed to motorists to exercise extreme caution when navigating the Ghat section, particularly while descending. Coimbatore Collector Pavankumar G Giriappanavar, along with officials from the district administration, visited Pollachi GH. "Police from Malappuram and Palakkad have collected details from officials in Coimbatore. A team will be sent to Coimbatore and Pollachi," Kerala State Police Chief Ravada A Chandrasekhar told reporters.

## CM promises help to accident victims

T'Puram: Chief Minister Pinarayi Vijayan has directed officials to ensure adequate support and treatment to those injured in the accident.

Education Minister V Sivankutty contacted the office of the Tamil Nadu chief minister. "The state government is taking all possible measures. We have contacted the Tamil Nadu CMO. They have promised to provide all support," he said.

Another member of the school's PTA said, "It was not a tour organised by the school. Teachers and staff went on the trip as it was the vacation period. Some of them had posted photos as WhatsApp status," the PTA member said. Kerala Electricity Minister K Krishnan Kutty visited Pollachi Government Hospital. Prime Minister Narendra Modi expressed his condolences to the families of the victims.

# K'taka MLA, 15 others get life term in murder case

EXPRESS NEWS SERVICE @Bengaluru

FORMER minister and Congress MLA from Dharwad constituency, Vinay Kulkarni, along with 15 others, was sentenced to life imprisonment in the 2016 murder of Zilla Panchayat member Yogesh Goudar. Another convict, police inspector Channakeshava B. Tingarikar, was sentenced to seven years imprisonment by the special court on Friday.

On Wednesday, the special court for sitting and former MPs/MLAs had convicted 17 accused on charges of murder, criminal conspiracy, destruction of evidence, and other offences. However, the court acquitted accused No. 20 Vasudev and accused No. 21 Somashekar Nyamagoud, giving them the benefit of the doubt. As many as 21 persons were named in the case, while accused No. 1 Basavaraj and

## Other convicts in the case

Vikram Bellary, Kirithi Kumar Basavaraj Kurahatti, Sandeep Saudatti, Vinayaka Katagi, Mahabaleshwar Hongal alias Muduka, Santhosh Saudatti, Dinesh M., Ashwath, Sunil, Nazeer Ahmed, Shahanawaz, Nuthan, Harshith, Chandrashekar Indi and Vikas Kalburgi.

accused No. 17 Shivanand Shrishaila Biradar had turned approvers. The court had reserved the quantum of punishment to Friday after hearing arguments and recording statements from the convicts on Thursday, who pleaded for leniency.

All 17 convicts were brought from Bengaluru Central Prison and produced before special court

judge Santosh Gajanan Bhat on Friday afternoon. The judge sentenced 16 convicts, including Vinay Kulkarni, to life imprisonment and imposed a fine of Rs 16 lakh, to be paid as compensation to the children of the deceased Yogesh Goudar.

The court sentenced Channakeshava Tingarikar, then inspector of Dharwad Sub-Urban Police Station, to seven years in prison and imposed a fine of ₹30,000. He was sentenced as charges of corruption against him were proven. Accused No 1 Basavaraj Muttagi was granted approver status by the court.

After the court pronounced the sentence, the 57-year-old MLA broke down in the courtroom. All the convicts were taken to Bengaluru Central Prison under tight security.

## THE CASE

BJP leader Yogesh Goudar was hacked to death by a group of assailants at a gym in Dharwad on June 15, 2016. The state police filed a chargesheet against six persons in September 2016. However, in 2019, the then BJP state government handed over the case to the CBI, which arrested Vinay Kulkarni and filed a chargesheet against 21 persons, including him, in 2020. The CBI chargesheet said Kulkarni was the conspirator, allegedly driven by political rivalry with Yogesh Goudar, and that he had hired contract killers to eliminate him.

# 9 charred to death as car collides with bus



The private bus and car on fire after they were involved in an accident near Shantpur Cross of Shorapur taluk on Friday | EXPRESS

RAMAKRISHNA BADSESHI @Kalaburagi/Yadgir

NINE persons of a family were charred to death, while a child survived with critical injuries when the car in which they were travelling crashed into a private bus near Shantpur Cross of Shorapur taluk (Surpur) of Yadgir district on Friday, Yadgir SP Pruthvik Shankar said.

The deceased have been identified as Krishna Nayak (52), who was a town panchayat member of Sirwar in Raichur district, his wife Ananthakala (45), Sharanappa (36), his wife Nisarga (30), their chil-

dren Siddhartha (3), Advik (5) and Srinidhi (1.5); Shashikala (30) and her son Chandan (8).

The condition of Shashikala's other son Viprat (10) is critical. The SP said that 10 people — five adults and five children, including a one-and-a-half-year-old kid — were travelling in a Kia Sonnet car.

The deceased were from Sirwar town of Raichur district and were returning home after visiting Venugopala Swamy temple at Shorapur. The car was trying to overtake when it hit the private bus and both vehicles caught fire, the police said.

**Chola CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**  
Corporate Office: Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032, T.N.

**DEMAND NOTICE**

UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorised Officer of Cholamandalam Investment and Finance Company Ltd. (the Secured Creditor) under the Act and in exercise of the powers conferred under Sec. 13(12) of the Act with Rule 3 issued Demand Notice(s) under Sec. 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/ are avoiding the service of the Demand Notice(s), therefore the service of notice is being affected by affixation and publication as per the Rules. The contents of Demand Notice(s) are extracted herein below:-

Sr. No.	Name & Address of the Borrower/s & Co-Borrower/s	Loan Amt.	Dt. of Demand Notice & O/s. Amt.	Description of the Property / Secured Asset
1.	Loan A/C. No.(s): HL25MAN000172239 1. Mr/Mrs. Nithin Babu 2. Mr/Mrs. Shanija K Add For Sr. No. 1 & 2 :- C/O babu, K C, Kanjirathal house, Vadanankurussil p.o. angalur, G. H. S S Vadanankurussil, Palakkad, KERALA - 679121	Rs. 20,00,000/-	13.04.2026 Rs. 20,72,105/- (Rupees Twenty Two Thousand Five Hundred Eight Only) as on 13.04.2026	The subject residential property comprises of 2.84 acres of land and everything in Re Survey No. 311/4 (311/4-2 as per revenue records), survey no. 29/11D and 217/10B, Re survey block no. 33, in Ongalur II Village, Vadanankurussil Amson, Ongalur panchayath, Pattambi Taluk, Shorur Sub District, Palakkad District as per sale deed Number 1194/2017 in the name of Nithin Babu and Shanija K.B. BOUNDARIES OF THE PROPERTY AS PER TITLE DEED North : Property Of Shushama, South : Balance Property, East: 3.05 Meter Private Pathway, West: Share Property Boundaries Of The Property As Per Deed North : Property Of Avvaamma & Others, South : Property Of Brindha, East: Pathway, West: Property Of Muhammed
2.	Loan A/C. No.(s): HL05PAL00004778 1. Mr/Mrs. Abdul Hakkeem 2. Mr/Mrs. Shafiera A Add For Sr. No. 1 & 2 :- Puthiyapura house, Adiperandathara, Near mes school, Alatur, KERALA - 678510 Add For Sr. No. 1 & 2 :- 131/20, Old Sv No.482, Near Mes School, Alatur, Kerala - 678510	Rs. 26,97,999/-	13.04.2026 Rs. 31,80,548/- (Rupees Thirty One Lakhs Eighty Thousand Five Hundred Forty Eight Only) as on 13.04.2026	Part I : The subject residential property comprises of an extent of 5.06 Acres of land and everything in Old Survey No 443/10, Re Survey No 131/13, Re Survey Block No 52 Kayaradi Village, Chittur Taluk, Nemmara Sub District, Palakkad District and described in the schedule to Relinquishment deed No 1543/2018 in favour of Abdul Hakkeem BOUNDARIES OF THE PROPERTY AS PER DEED North : 3 Meter Way, South : Property Of Avvaamma & Others, East : Panchayath Road & Property Of Avvaamma & Others, West : Property Of Abdulhakkeem Part II : The Subject Residential Property Comprises Of An Extent Of 6.08 Acres Of Land And Everything In Old Survey No 541/2, 544, 546/1,2, 547/3, 548/1,2, Re Survey No 290/5, Re Survey Block No 52 Kayaradi Village, Chittur Taluk, Nemmara Sub District, Palakkad District And Described In The Schedule To Relinquishment Deed No 1543/2018 In Favour Of Abdul Hakkeem Boundaries Of The Property As Per Deed North : Property Of Avvaamma & Others, South : Property Of Avvaamma & Others, East : Property Of Avvaamma & Others, West: Property Of Avvaamma & Others, Way

THIS NOTICE IS SENT IN SUPERSESSION OF OUR EARLIER NOTICE DATED 18-12-2024. Please be informed that earlier Notice dated: 18-12-2024 issued under 13(2) of the SARFAESI ACT, stands withdrawn with immediate effect

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and hereinafter within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that Cholamandalam Investment and Finance Company Ltd. is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, The Secured Creditor shall be entitled to exercise all the rights U/s, 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. The Secured Creditor is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), The Secured Creditor also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Secured Creditor. This remedy is in addition and independent of all the remedies available to the Secured Creditor under any other law.

The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of the Secured Creditor and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Sd/-  
Authorized Officer  
For Cholamandalam Investment and Finance Company Limited  
Date: 13.04.2026

**ICI Bank** Branch Office: ICICI Bank Limited, Pushpamangalam Estate, NH Bypass Road, Edappally, Cochin - 682024

**PUBLIC NOTICE-TENDER CUM E-AUCTION FOR SALE OF SECURED ASSET**  
(See proviso to rule 8(6))  
Notice for sale of immovable assets

E-Auction Sale Notice for the sale of immovable asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

This 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 physical possession of which has been taken by the Authorised Officer of ICICI Bank Limited will be sold on 'As is where is', 'As is what is' and 'Whatever there is' as per the brief particulars given hereunder:

Sr. No.	Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s) Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price/ Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of E-Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	M/s. Fathima Rubberu-0053 - Represented by Proprietor Giyash Karim (Borrower) Mr. Giyash Karim and Mr. Shibina Giyash (Guarantor and Mortgagee) Loan Account No. 266305500064 and 266360000009	Vacant Land With Land Area of 14375 In 13.36 Ares (33 Cents) In Resy No: 91/7/5 Parathode Panchayath, Kanjirappilly Village, Kanjirappilly Taluk, Kottayam District - 686518. Bounded On The North By: Property of Sajitha Rosheed, South By: Property of Thasleem, East By: Road West By: Property of Mishra Khan	Rs. 3,74,34,521/- As on March 19, 2026.	Rs. 31,00,000/- Rs. 3,10,000/-	May 06, 2026 From 10:00 AM To 12:00 PM	May 13, 2026 From 10:30 AM To 11:30 AM

The online auction will be conducted on the website (assets.matexauctions.com) of our auction agency M/s Matex Solutions Private Limited The Mortgagee/ Notices are given a last chance to pay the total dues with further interest by May 12, 2026, before 05.00 P.M., else the secured asset(s) will be sold as per schedule. The prospective bidder(s) must submit the Earnest Money Deposit (EMD) Demand Draft (DD) (Refer Column E) at ICICI Bank Limited, Pushpamangalam Estate, NH Bypass Road, Edappally, Cochin - 682024 Branch on or before May 12, 2026, by 05.00 P.M. Thereafter, they have to submit their offer through the website mentioned above on or before May 12, 2026, by 05.00 P.M. along with the scanned image of the Bank acknowledged DD towards proof of payment of EMD. In case the prospective bidder(s) is/ are unable to submit his/ her/ their offer through the website, then the signed copy of tender documents may be submitted at ICICI Bank Limited, Pushpamangalam Estate, NH Bypass Road, Edappally, Cochin - 682024 Branch on or before May 12, 2026 by 05.00 P.M. Earnest Money Deposit DD/PO should be from a Nationalised/ Scheduled Bank in favour of "ICICI Bank Limited" payable at Cochin.

For any further clarifications in terms of inspection, Terms and Conditions of the E-Auction or submission of tenders, contact ICICI Bank Employee Phone No. 9655225532/8129501439.

The Authorised Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed Terms and Conditions of the sale, please visit www.icicibank.com/h4p4s

Date: March 18, 2026  
Place: Kottayam

Authorized Officer  
ICICI Bank Limited

**Chola CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**  
Corporate office address:- Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600 032

**POSSESSION NOTICE [ (APPENDIX IV) [Under Rule 8(1)]**

WHEREAS the undersigned being the Authorised Officer of M/s. Cholamandalam Investment And Finance Company Limited, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on the under-sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of M/s Cholamandalam Investment And Finance Company Limited for an amount as mentioned herein under and interest thereon. The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sl. No.	Name and Address of the Borrower/s & Loan A/c no.	Date of Demand Notice	O/S AMT	Description Of The Property Possessed	Date Of Possession
1.	Loan Account Nos. LAP3TRV00012972 Mr/Mrs. VIMALKUMAR V Mr/Mrs. VIJAYAMA KUTTY Mr/Mrs. SARANYA K Mr/Mrs. VISHWANATHAN R Both Are R/O. At: Vimal Bhavanam, Pathiyoor East, Pathiyoor, Pathiyoor Part, Pathiyoor, Alappuzha, Pathiyoor, Alappuzha, Kerala - 690508 Also At: 9342, Vimal Bhavanam, Pathiyoor, Karthikappally, Alappuzha, Kerala, 690508	22-01-2026	Rs. 20,20,000/- (Rupees Twenty lakhs Twenty Thousand Only) as on 22-01-2026 And interest Thereon.	Description Of The Property-Schedule-1 All And Every Parcel Of Property Comprises Of 1.62 Ares Of Land With Building Bearing No 9342 Of Pathiyoor Grama Panchayath In Re Survey No. 821/14/821/14-2 As Per Revenue Record/ Old Survey 821/14/821/14-2 As Per Revenue Record/ Resurvey Block Number 21 And Everything In Pathiyoor Village, Karthikappally Taluk, Kareelakulangara Sub District, Alappuzha District As Per The First Schedule Of The Gift Deed No. 1380/1994 Respectively In The Name Of Vivananath. Description Of The Property-Schedule-2. All And Every Parcel Of Property Comprises Of 6.07 Ares Of Land In Re Survey No. 821/14/821/14-3 As Per Revenue Record/ Old Survey 821/14/821/14-3 As Per Revenue Record/ Resurvey Block Number 21 And Everything In Pathiyoor Village, Karthikappally Taluk, Kareelakulangara Sub District, Alappuzha District As Per The Second Schedule Of The Gift Deed No. 1380/1994 Respectively In The Name Of Vijayamma. Boundaries Of The Property As Per Deed: North: Wetland Of Chakkalakyil South: Wet Land Of Kunnal And Property Of Krishnakutty, East: Sub Canal; West: Annie Bhavanam, Property Of Babu And Our Wet Land Property Boundaries Of The Property As Location Sketch: North: Property Of Subhakumari, South: Property Of Kunnal And Property Of Radhakrishnan, East: Pathway, West: Property Of Krishnakutty Padmalayam, Rajendran.	Possession Date: 14-04-2026

Authorized Officer  
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED  
Date: 14-04-2026  
Place: Alappuzha