



A Scheduled Bank

REGIONAL OFFICE

P B No.:104

Opp: Municipal Town Hall

Alappuzha -688001

Phone:0477-2251682

Email:alpro@keralabank.co.in

alprorecovery@keralabank.co.in

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**E-AUCTION DATED ON 29-11-2025**

- I (a) Mode of Auction : E-Auction
 (b) Details of Auction Service provider : M/s. C1 INDIA Pvt Ltd
 (c) Date of Auction : 29-NOV-2025
 (d) Place of Auction :Online Auction, Through the website
<https://www.bankeauctions.com>

SL No.1

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | ANITHA , VALIYATHARAYIL, KALAITHARA KIZHAKKETHIL ,AREEKKARA , MULAKKUZHA |
| BRANCH | CHENGANNUR EVENING |
| ACCOUNT NUMBER | 123860471000304 |
| NAME AND ADDRESS OF PROPERTY OWNER | ANITHA , VALIYATHARAYIL, KALAITHARA KIZHAKKETHIL ,AREEKKARA , MULAKKUZHA |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | ALAPPUZHA |
| TALUK | CHENGANNUR |
| VILLAGE | MULAKUZHA |
| SY/Re.Sy. No. | 631/3-2 |
| Area/Extend of land | 4.05 Ares |
| Boundaries of Property | |
| East | Property OF SUDHARMMA |
| South | Property OF SREEDHARAN |
| West | Property OF YASODHARAN |
| North | ROAD |

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------|
| Reserve Price (Rs.in lakhs) | Rs.430000/ | |
| EMD | Rs.43000/ | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | CHENGANNUR EVENING |
| | IFS Code | KSBK0001238 |
| | General Suspense A/c No. | 12382200503601 |
| Date and Time of Inspection | 12.11.2025 to 27.11.2025 during working hours | |
| Date and Time of Auction | 29.11.2025, 11.00 AM to 3.00 P M | |

SL No.2

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | SASI D, ERAPPUZHA HOUSE PUTHENVEETIL PADI, MC ROAD, CHENGANNUR |
| BRANCH | CHENGANNUR EVENING |
| ACCOUNT NUMBER | 123860325000043 |
| NAME AND ADDRESS OF PROPERTY OWNER | SASI D, ERAPPUZHA HOUSE PUTHENVEETIL PADI, MC ROAD, CHENGANNUR |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | ALAPPUZHA |
| TALUK | CHENGANNUR |
| VILLAGE | CHENGANNUR |
| SY/Re.Sy. No. | 3/2/1 |
| Area/Extend of land | 2.03 Ares |

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|------------------------|--------------------------|
| Boundaries of Property | |
| East | M.C.ROAD |
| South | Property OF GEORGE |
| West | Property OF MATHAI |
| North | Property OF CHACKO PAPPY |

Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------|
| Reserve Price (Rs.in lakhs) | Rs.44,50,000/- | |
| EMD | Rs.44,50,00/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | CHENGANNUR EVENING |
| | IFS Code | KSBK0001238 |
| | General Suspense A/c No. | 12382200503601 |
| Date and Time of Inspection | 12.11.2025 to 27.11.2025 during working hours | |
| Date and Time of Auction | 29.11.2025, 11.00 AM to 3.00 P M | |

SL No.3

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER (s) | AMBIKA SAJEEV KUMAR ,KANNANKARAYIL, KALLUMALA.P.O, MAVELIKKARA |
| BRANCH | MAVELIKKARA |
| ACCOUNT NUMBER | 126160357001133 |
| NAME AND ADDRESS OF PROPERTY OWNER | ANILA BIJU, AMBIKA SADANAM,AKKANATTUKARA, KALLUMALA.P.O, MAVELIKKARA |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | ALAPPUZHA |
| TALUK | MAVELIKARA |
| VILLAGE | THAZHAKKARA |
| SY/Re.Sy. No. | 290/5-2 |
| Area/Extend of land | 3.44 Ares |

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|------------------------|---|
| Boundaries of Property | |
| East | Property OF JOHN.M.S |
| South | Property OF KOCHUVEETIL |
| West | Property OF AMBIKA SADANAM & ROAD |
| North | Property OF AMBIKA SADANAM & JAMES MATHEW |

Reserve Price and EMD

| | | |
|-----------------------------|---|----------------|
| Reserve Price (Rs.in lakhs) | Rs 10,80,000/ | |
| EMD | Rs 10,8000/ | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | MAVELIKKARA |
| | IFS Code | KSBK0001261 |
| | General Suspense A/c No. | 12612200503601 |
| Date and Time of Inspection | 12.11.2025 to 27.11.2025 during working hours | |
| Date and Time of Auction | 29.11.2025, 11.00 AM to 3.00 P M | |

SL No.4

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | CHERIYAN VARGHESE, SANKU PARAMBIL VILLA, KOCHICKAL, MAVELIKARA P O |
| BRANCH | MAVELIKKARA |
| ACCOUNT NUMBER | 126160357000812, 126160357000086 |
| NAME AND ADDRESS OF PROPERTY OWNER | CHERIYAN VARGHESE, SANKU PARAMBIL VILLA, KOCHICKAL, MAVELIKARA P O |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | ALAPPUZHA |
| TALUK | MAVELIKARA |
| VILLAGE | MAVELIKKARA |
| Re.Sy. No. | 8/12/2 |
| Area/Extend of land | 4.86 Ares |
| Boundaries of Property | |
| East | Property of CHERIYAN GEORGE & VAZHY |
| South | Property OF PURUSHOTHAMAN |
| West | Property OF SREENIVASAN |
| North | Property OF AMBILY |

Reserve Price and EMD

| | | |
|-----------------------------|---|----------------|
| Reserve Price (Rs.in lakhs) | Rs.22,50,000/- | |
| EMD | Rs.22,50,00/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | MAVELIKKARA |
| | IFS Code | KSBK0001261 |
| | General Suspense A/c No. | 12612200503601 |
| Date and Time of Inspection | 12.11.2025 to 27.11.2025 during working hours | |
| Date and Time of Auction | 29.11.2025, 11.00 AM to 3.00 P M | |

SL NO 5

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | VENU B K , MELOTTIL, PONAKAM, MAVELIKKARA |
| BRANCH | MAVELIKKARA |
| ACCOUNT NUMBER | 126160357000101, 126160357000829 |
| NAME AND ADDRESS OF PROPERTY OWNER | VENU B K , MELOTTIL, PONAKAM, MAVELIKKARA |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | ALAPPUZHA |
| TALUK | MAVELIKKARA |
| VILLAGE | THEKKEKARA |
| SY/Re.Sy. No. | 38/1/1, 38/1/2/3, 38/1/2 |
| Area/Extend of land | 19.56 Ares |

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|------------------------|---|
| Boundaries of Property | |
| East | Property of Ammanam Pillai |
| South | Property of Suryalakshmi Anandan |
| West | Private Road, Property of Raveendran, Vinod & Remanan |
| North | Road |

Reserve Price and EMD

| | | |
|-----------------------------|---|----------------|
| Reserve Price (Rs.in lakhs) | Rs.31,00,000/- | |
| EMD | Rs.31,00,00/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | MAVELIKKARA |
| | IFS Code | KSBK0001261 |
| | General Suspense A/c No. | 12612200503601 |
| Date and Time of Inspection | 12.11.2025 to 27.11.2025 during working hours | |
| Date and Time of Auction | 29.11.2025, 11.00 AM to 3.00 P M | |

SL NO 6

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | RENJINI . L , KUNNIL HOUSE, CHUNAKKARA SOUTH, CHARUMMOOD. PO |
| BRANCH | CHARUMMOODU |
| ACCOUNT NUMBER | 123660357001729 |
| NAME AND ADDRESS OF PROPERTY OWNER | MURALEEDHARAN NAIR, PARANKAM VILAYIL, VEDARAPLAVU, THAMARAKULAM, MAVELIKARA |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | ALAPPUZHA |
| TALUK | MAVELIKKARA |
| VILLAGE | CHUNAKKARA |
| SY/Re.Sy. No. | 482/10, 482/9/2 |
| Area/Extend of land | 8.09 Ares |

| Boundaries of Property | |
|------------------------|---|
| East | Property OF YASODHARAN & WAY |
| South | Property OF SIVANANDAN |
| West | Property OF KUNNIL PADEETATHIL MANORAMA |
| NORTH | Property OF OMANA |

Reserve Price and EMD

| | | |
|-----------------------------|---|----------------|
| Reserve Price (Rs.in lakhs) | Rs. 850,000/- | |
| EMD | Rs. 850,00/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | CHARUMMOODU |
| | IFS Code | KSBK0001236 |
| | General Suspense A/c No. | 12362200503601 |
| Date and Time of Inspection | 12.11.2025 to 27.11.2025 during working hours | |
| Date and Time of Auction | 29.11.2025, 11.00 AM to 3.00 P M | |

SL NO 7

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | SHEEBA FRANCIS, VELIYAKATHU, PUNNAPRA P. O, ALAPPUZHA |
| BRANCH | PUNNAPRA |
| ACCOUNT NUMBER | 127460335000016 & 127460357003721 |
| NAME AND ADDRESS OF PROPERTY OWNER | ANASWARA BABU, MANANGASSERIL, CHETHY.P.O, CHERTHALA |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | ALAPPUZHA |
| TALUK | AMBALAPPUZHA |
| VILLAGE | PUNNAPRA |
| SY/Re.Sy. No. | 50/4/3 |
| Area/Extend of land | 03.64 Ares |
| Boundaries of Property | |
| East | Property of DAYANI |
| South | PANCHAYATH ROAD |
| West | PATHWAY |
| North | Property of THOPPIL SHARAVATHI |

Reserve Price and EMD

| | | |
|-----------------------------|---|----------------|
| Reserve Price (Rs.in lakhs) | Rs.23,00,000/- | |
| EMD | Rs.23,00,00/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | PUNNAPRA |
| | IFS Code | KSBK0001274 |
| | General Suspense A/c No. | 12742200503601 |
| Date and Time of Inspection | 12.11.2025 to 27.11.2025 during working hours | |
| Date and Time of Auction | 29.11.2025, 11.00 AM to 3.00 P M | |

SL NO 8

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | SUNIL @ DOMINIC , ARATTUKULAM, POLLETHAI. P O, CHERTHALA |
| BRANCH | KALAVOOR |
| ACCOUNT NUMBER | 124860357001429 |
| NAME AND ADDRESS OF PROPERTY OWNER | SUNIL @ DOMINIC , ARATTUKULAM, POLLETHAI. P O, CHERTHALA |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | ALAPPUZHA |
| TALUK | AMBALAPPUZHA |
| VILLAGE | KALAVOOR |
| SY/Re.Sy. No. | 107/7-2-2 |
| Area/Extend of land | 2.02 Ares |
| Boundaries of Property | |
| East | Property OF JAYASREE LESLIE |
| South | Property OF JAYASREE LESLIE |
| West | Property OF JAMES JOSEPH |
| North | Property OF VASTIAN KUTTY |

Reserve Price and EMD

| | | |
|-----------------------------|---|----------------|
| Reserve Price (Rs.in lakhs) | Rs.340,000/- | |
| EMD | Rs.340,00/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | KALAVOOR |
| | IFS Code | KSBK0001248 |
| | General Suspense A/c No. | 12482200503601 |
| Date and Time of Inspection | 12.11.2025 to 27.11.2025 during working hours | |
| Date and Time of Auction | 29.11.2025, 11.00 AM to 3.00 P M | |

SL NO 9

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | SUNIL.K, VAISYAM PARAMBIL, PATHIRAPPALLY.P.O, ALAPPUZHA |
| BRANCH | KALAVOOR |
| ACCOUNT NUMBER | 124860357000356 |
| NAME AND ADDRESS OF PROPERTY OWNER | SUNIL.K, VAISYAM PARAMBIL, PATHIRAPPALLY.P.O, ALAPPUZHA |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | ALAPPUZHA |
| TALUK | AMBALAPPUZHA |
| VILLAGE | PATHIRAPPALLY |
| SY/Re.Sy. No. | 603/7-2 |
| Area/Extend of land | 4.04 Ares |
| Boundaries of Property | |
| East | Property of KARUNAKARAN |
| South | Prop. of KARUNAKARAN |
| West | ROAD |
| North | WAY |

Reserve Price and EMD

| | | |
|-----------------------------|---|----------------|
| Reserve Price (Rs.in lakhs) | Rs.20,00,000/- | |
| EMD | Rs.20,00,00/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | KALAVOOR |
| | IFS Code | KSBK0001248 |
| | General Suspense A/c No. | 12482200503601 |
| Date and Time of Inspection | 12.11.2025 to 27.11.2025 during working hours | |
| Date and Time of Auction | 29.11.2025, 11.00 AM to 3.00 P M | |

II. Last date of submission of EMD : 28.11.2025 4.00 PM

III. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 12.11.2025 to 27.11.2025 between 10 AM to 5 PM prior appointment with Area Managers/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 28.11.2025 at 4 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 21.10.2025 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Alappuzha , byhand or by email-alpro@keralabank.co.in, alprorecovery@keralabank.co.in, ptacpc@keralabank.co.
 - i. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii. Bidder's Name, Contact No., Address, Email Id
 - iv. Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.

- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs.50 (Rupees fifty) lakh and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Alappuzha (0477-2251682,1683,1684 e-mail-alpro@keralabank.co.in) or The Kerala State Co-operative Bank, Credit Processing Centre, Pathanamthitta (0468 2222271, 5342, 1705, 1675 e-mail-ptacpc@keralabank.co.in) or the service provider M/s. C 1 India Pvt Ltd, <https://www.bankeauctions.com>, Support No.91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Kerala State Co-operative Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Sd/-
Authorized Officer(s)
Kerala State Co-operative Bank Ltd
Regional Office, Alappuzha

Place : Alappuzha
Date : 01-11-2025

