



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 25-03-2026**

- I (a) Mode of Auction : E-Auction
 (b) Details of Auction Service provider : M/s. C1 INDIA Pvt Ltd
 (c) Date of Auction : **25-MAR-2026**
 (d) Place of Auction :Online Auction, Through the website
<https://www.bankeauctions.com>

SL No.1

NAME AND ADDRESS OF BORROWER	UMESHKUMAR M U,MUTTINCHIRAMEL HOUSE,CHUNAKKARA NADUVIL, CHUNAKKARA P.O
BRANCH	CHARUMMOOD
ACCOUNT NUMBER	123660357001111
NAME AND ADDRESS OF PROPERTY OWNER	UMESHKUMAR M U,MUTTINCHIRAMEL HOUSE,CHUNAKKARA NADUVIL, CHUNAKKARA P.O
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	MAVELIKKARA
VILLAGE	CHUNAKKARA
SY/Re.Sy. No.	301/1/3
Area/Extend of land	07.69 Ares
Boundaries of Property	
East	Property of KUNJAMMA
South	Property of UDAYAKUMAR
West	Property of GANGADHARAN PILLAI
North	Property of UDAYAKUMAR

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.475000/-	
EMD	Rs.47500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	CHARUMMOOD
	IFS Code	KSBK0001236
	General Suspense A/c No.	12362200503601
Date and Time of Inspection	16.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	25.03.2026, 11.00 AM to 3.00 P M	

SL No.2

NAME AND ADDRESS OF BORROWER	SUMESH KUMAR,PALAVILAYIL,AJI BHAVANAM, KANNAKUZHY P.O
BRANCH	CHARUMMOOD
ACCOUNT NUMBER	123660357001672
NAME AND ADDRESS OF PROPERTY OWNER	SUMESH KUMAR,PALAVILAYIL,AJI BHAVANAM, KANNAKUZHY P.O
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	MAVELIKARA
VILLAGE	THAMARAKULAM
SY/Re.Sy. No.	171/16
Area/Extend of land	04.15 Ares

Boundaries of Property	
East	Property of OMANAKUTTAN UNNITHAN
South	Property of SUMESH
West	ROAD
North	Property of SOMASEKARAN UNNITHAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.769000/	
EMD	Rs.76900/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	CHARUMMOOD
	IFS Code	KSBK0001236
	General Suspense A/c No.	12362200503601
Date and Time of Inspection	16.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	25.03.2026, 11.00 AM to 3.00 P M	

SL No.3

NAME AND ADDRESS OF BORROWER (s)	AJISHKUMAR C, THURUTHUCHIRA, NADUBHAGOM,CHAMPAKULAM P.O, ALAPPUZHA.
BRANCH	CHAMPAKULAM
ACCOUNT NUMBER	123560357000384 & 123560357000675
NAME AND ADDRESS OF PROPERTY OWNER	CHELLAPPAN, THURUTHUCHIRA, NADUBHAGOM,CHAMPAKULAM P.O,ALAPPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KUTTANAD
VILLAGE	NEDUMUDY
SY/Re.Sy. No.	500/17
Area/Extend of land	02.02 Ares

Boundaries of Property	
East	ROAD
South	PATHWAY
West	ROAD
North	ANGANAVADI NO 33

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs 855000/	
EMD	Rs 85500/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	CHAMPAKULAM
	IFS Code	KSBK0001235
	General Suspense A/c No.	12352200503601
Date and Time of Inspection	16.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	25.03.2026, 11.00 AM to 3.00 P M	

SL No.4

NAME AND ADDRESS OF BORROWER	VEENA P,THOPPIL COLONY, AMAYIDA, AMBALAPPUZHA P.O.
BRANCH	AMBALAPUZHA
ACCOUNT NUMBER	123060357000263
NAME AND ADDRESS OF PROPERTY OWNER	HARIKUTTAN, THOPPIL COLONY,AMAYIDA,AMBALAPPUZHA P.O
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPPUZHA
VILLAGE	KARUMADY
Re.Sy. No.	252/11
Area/Extend of land	2.14 Ares
Boundaries of Property	
East	Property of VASUDEVAN
South	Property of PARAMESWARAN
West	Property of THANKAMMA
North	Property of APPUKUTTAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs750000/-	
EMD	Rs75000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	AMBALAPUZHA
	IFS Code	KSBK0001230
	General Suspense A/c No.	12302200503601
Date and Time of Inspection	16.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	25.03.2026, 11.00 AM to 3.00 P M	

SL NO 5

NAME AND ADDRESS OF BORROWER	HARIDAS, KARIPPURATHICHIRA, VALAMANGALAM SOUTH P.O.
BRANCH	PATTANAKKAD
ACCOUNT NUMBER	127060357000112
NAME AND ADDRESS OF PROPERTY OWNER	HARIDAS, KARIPPURATHICHIRA, VALAMANGALAM SOUTH P.O.
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	THURAVOOR SOUTH
SY/Re.Sy. No.	93/4
Area/Extend of land	04.05 Ares

Boundaries of Property	
East	Property of KUMAR
South	THODU
West	THODU & VAZHY
North	Property of RAJU & PAPPACHAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.394000/	
EMD	Rs.39400/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	PATTANAKKAD
	IFS Code	KSBK0001270
	General Suspense A/c No.	12702200503601
Date and Time of Inspection	16.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	25.03.2026, 11.00 AM to 3.00 P M	

SL NO 6

NAME AND ADDRESS OF BORROWER	GOPAKUMAR,KOCHUKATTIL,KAMALA BHAVANAM, GRAMAM,ENNAKKAD P.O
BRANCH	ENNAKKAD
ACCOUNT NUMBER	124460357000076
NAME AND ADDRESS OF PROPERTY OWNER	SANTHAKUMARY, KOCHUKATTIL,KAMALA BHAVANAM,GRAMAM,ENNAKKAD P.O
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHENGANNUR
VILLAGE	ENNAKKAD
SY/Re.Sy. No.	258/12-2-1
Area/Extend of land	05.27 Ares

Boundaries of Property	
East	Property of VELAYUDHAN
South	Property of VIJAYAKUMARI
West	ROAD
NORTH	Property of GOPAKUMAR

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1600000/-	
EMD	Rs.160000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ENNAKKAD
	IFS Code	KSBK0001244
	General Suspense A/c No.	12442200503601
Date and Time of Inspection	16.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	25.03.2026, 11.00 AM to 3.00 P M	

SL NO 7

NAME AND ADDRESS OF BORROWER	NOUFAL A,ALAVELIL, NEERKUNNAM,VANDANAM.P.O,ALAPPUZHA
BRANCH	PUNNAPRA
ACCOUNT NUMBER	127460471200877 & 127460495200174
NAME AND ADDRESS OF PROPERTY OWNER	NOUFAL A,ALAVELIL, NEERKUNNAM,VANDANAM.P.O,ALAPPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPPUZHA
VILLAGE	AMBALAPPUZHA NORTH
SY/Re.Sy. No.	157/2/5
Area/Extend of land	2.57 Ares
Boundaries of Property	
East	Property of ABDUL RAHMAN
South	Property of HALEEMA BEVI
West	Property of NAZAR
North	Property of ANFEEN & GRAVEL ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs 1145000/-	
EMD	Rs 114500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	PUNNAPRA
	IFS Code	KSBK0001274
	General Suspense A/c No.	12742200503601
Date and Time of Inspection	16.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	25.03.2026, 11.00 AM to 3.00 P M	

SL NO 8

NAME AND ADDRESS OF BORROWER	SANU K,CHETTIMUPPATHIL, THAYAMKARY P O, ALAPPUZHA
BRANCH	PAZHAVEEDU
ACCOUNT NUMBER	127160357000547
NAME AND ADDRESS OF PROPERTY OWNER	SANU K & SMITHA SANU, CHETTIMUPPATHIL, THAYAMKARY P O, ALAPPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPPUZHA
VILLAGE	PAZHAVEEDU
SY/Re.Sy. No.	682/1-C
Area/Extend of land	2.02 Ares(1.21+.81)
Boundaries of Property	
East	AMBALAPPUZHA THODU
South	Property of SUBHA
West	Property of GOPALAKRISHNA PANICKER
North	Property of ERUVAMPARAMBU DEVASWOM

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs 150000/-	
EMD	Rs 15000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	PAZHAVEEDU
	IFS Code	KSBK0001271
	General Suspense A/c No.	12712200503601
Date and Time of Inspection	16.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	25.03.2026, 11.00 AM to 3.00 P M	

SL NO 9

NAME AND ADDRESS OF BORROWER	SREERAJ S,CHAKKANAD,AVALOOKUNNU P.O, ALAPPUZHA
BRANCH	ALAPPUZHA EVENING
ACCOUNT NUMBER	122860495200379 & 122860471000311
NAME AND ADDRESS OF PROPERTY OWNER	SUBHADRAKUTY AMMA & SREELATHA, CHAKKANAD, AVALOOKUNNU P.O, ALAPPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPPUZHA
VILLAGE	KOMALAPURAM
SY/Re.Sy. No.	377/2/2
Area/Extend of land	4.05 Ares
Boundaries of Property	
East	ROAD
South	Property of SUBHADRAKUTTYAMMA
West	Property of SUBHADRAKUTTYAMMA
North	Property of JASMIN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs 2400000/-	
EMD	Rs 240000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ALAPPUZHA EVENING
	IFS Code	KSBK0001228
	General Suspense A/c No.	12282200503601
Date and Time of Inspection	16.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	25.03.2026, 11.00 AM to 3.00 P M	

II. Last date of submission of EMD : 24.03.2026 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 16.03.2026 to 23.03.2026 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 24.03.2026 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 24.03.2026 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 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 : 02-03-2026

