



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 27-03-2026**

- I (a) Mode of Auction : E-Auction
 (b) Details of Auction Service provider : M/s. C1 INDIA Pvt Ltd
 (c) Date of Auction : **27-MAR-2026**
 (d) Place of Auction :Online Auction, Through the website
<https://www.bankeauctions.com>

SL No.1

NAME AND ADDRESS OF BORROWER	Kiran K.S, Kaithathara Nikarth(H), Eramalloor P.O, Cherthala
BRANCH	Eramalloor
ACCOUNT NUMBER	124560454000099
NAME AND ADDRESS OF PROPERTY OWNER	Ponnappan (Expired), Kaithathara Nikarth(H), Eramalloor P. O, Cherthala Legal Heirs 1.Kiran K.S,Kaithathara Nikarth(H) , Eramalloor P. O,Cherthala 2.Manoharan s/o Ponnappan, Kaithathara Nikarth(H),Eramalloor P. O, Cherthala 3.Sobha w/o Santhosh, ,Kaithathara Nikarth(H),Eramalloor P. O, Cherthala 4.Krishna Santhosh d/o Santhosh, Kaithathara Nikarth(H),Eramalloor P. O, Cherthala
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	Cherthala
VILLAGE	Ezhupunna
SY/Re.Sy. No.	249/11A/1/3
Area/Extend of land	4.25 Ares
Boundaries of Property	
East	Property of Velappan and Sabu
South	Property of Purushan
West	Property of Vijayan
North	Property of Sadanandan and Devachan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1330000 /-
EMD	Rs.133000 /-

EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Eramalloor
	IFS Code	KSBK0001245
	General Suspense A/c No.	12452200503601
Date and Time of Inspection	17.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL No.2

NAME AND ADDRESS OF BORROWER	BINU VASUDEVAN, THAIPPARAMBIL, KOZHUVALLUR, MULAKKUZHA, CHENGANNUR
BRANCH	CHENGANNUR MAIN
ACCOUNT NUMBER	123764362000026
NAME AND ADDRESS OF PROPERTY OWNER	BINU VASUDEVAN & SUSHAMA RAGHAVAN, THAIPPARAMBIL, KOZHUVALLUR, MULAKKUZHA, CHENGANNUR
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHENGANNUR
VILLAGE	MULAKKUZHA
SY/Re.Sy. No.	648/11, 648/11-1
Area/Extend of land	12.80 (8.75+4.05) Ares

Boundaries of Property	
East	Property of SULOCHANA
South	PWD ROAD
West	Property of SOMAN
North	Property of VELANPLAVU NILKKUNNATHIL

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.3500000/-	
EMD	Rs.350000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	CHENGANNUR MAIN
	IFS Code	KSBK0001237
	General Suspense A/c No.	12372200503601
Date and Time of Inspection	17.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL No.3

NAME AND ADDRESS OF BORROWER (s)	SHAJIMON R, CHARIVUPURAYIDATHIL, KEEZHCHERIMEL P O, CHENGANNUR
BRANCH	CHENGANNUR MAIN
ACCOUNT NUMBER	123760357000388
NAME AND ADDRESS OF PROPERTY OWNER	KANAKAN K R, CHARIVUPURAYIDATHIL, KEEZHCHERIMEL P O, CHENGANNUR
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHENGANNUR
VILLAGE	MULAKUZHA
SY/Re.Sy. No.	375/6-2-1
Area/Extend of land	02.02 Ares

Boundaries of Property	
East	PATHWAY
South	WAY
West	Property of SAVITHA
North	Property of MUKALISSERIL KIZHAKKATHIL

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.300000/-	
EMD	Rs.30000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	CHAMPAKULAM
	IFS Code	KSBK0001235
	General Suspense A/c No.	12352200503601
Date and Time of Inspection	17.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL No.4

NAME AND ADDRESS OF BORROWER	JAYASUDHA ANOOP, CHEMMUKATHU HOUSE, THONDANKULANGARA, AVALOOKUNNU P O, ALAPPUZHA.
BRANCH	ALAPPUZHA ENENING
ACCOUNT NUMBER	122860471200364 & 122860495001289
NAME AND ADDRESS OF PROPERTY OWNER	JAYASUDHA ANOOP, CHEMMUKATHU HOUSE, THONDANKULANGARA, AVALOOKUNNU P O, ALAPPUZHA.
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPPUZHA
VILLAGE	KOMALAPURAM
Re.Sy. No.	370/3-8
Area/Extend of land	01.89 Ares
Boundaries of Property	
East	Property of SUMITH
South	Property of SINDHU
West	Property of SINDHU,FAISAL
North	Property of SAJU

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1900000/-	
EMD	Rs.190000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ALAPPUZHA ENENING
	IFS Code	KSBK0001228
	General Suspense A/c No.	12282200503601
Date and Time of Inspection	17.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL NO 5

NAME AND ADDRESS OF BORROWER	BIJU P.N,POOPPAN KAYALIL,ELAVMTHITTA P O, PATHANAMTHITTA
BRANCH	ALAPPUZHA
ACCOUNT NUMBER	101560356001054
NAME AND ADDRESS OF PROPERTY OWNER	KUNJUKUTTY, POOPPAN KAYALIL, ELAVMTHITTA P O, PATHANAMTHITTA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	MAVELIKARA
VILLAGE	PALAMEL
SY/Re.Sy. No.	503/4
Area/Extend of land	12.15 Ares

Boundaries of Property	
East	Property of CHANDRAN,REMANAN,JALAJA
South	Property of NANU&ROAD
West	Property of SOMARAJAN, KUNJIPENNU & MADHAVAN
North	Property of CHANDRASEKHARAN&ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1300000/-	
EMD	Rs.130000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ALAPPUZHA
	IFS Code	KSBK0001015
	General Suspense A/c No.	10152200503601
Date and Time of Inspection	17.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL NO 6

NAME AND ADDRESS OF BORROWER	1) HARI M R,MATTAPPALLIL,EZHUPUNNA P O, CHERTHALA 2) DEEPAMOL,MATTAPALLIL,EZHUPUNNA P.O, CHERTHALA
BRANCH	ALAPPUZHA
ACCOUNT NUMBER	101560356001072 & 101560356001085
NAME AND ADDRESS OF PROPERTY OWNER	DEEPAMOL, MATTAPALLIL, EZHUPUNNA P.O, CHERTHALA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	CHERTHALA SOUTH
SY/Re.Sy. No.	232/14
Area/Extend of land	9.80 Ares

Boundaries of Property	
East	Property of PONNAMMA&ROAD
South	Property of NSS KARAYOGOM
West	THIRUVIZHA TEMPLE
NORTH	Property of BHASKARAN MARAR

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.3800000/-	
EMD	Rs.3800000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ALAPPUZHA
	IFS Code	KSBK0001015
	General Suspense A/c No.	10152200503601
Date and Time of Inspection	17.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL NO 7

NAME AND ADDRESS OF BORROWER	SREEVIDYA R,KIZHAKKE VELAMPARAMBU, SANATHANAPURAM P.O, ALAPPUZHA.
BRANCH	PAZHAVEEDU
ACCOUNT NUMBER	127160357000702
NAME AND ADDRESS OF PROPERTY OWNER	SATHYAVAN,KIZHAKKE VLAMPARAMBU, SANATHANAPURAM P.O,ALAPPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPPUZHA
VILLAGE	KARUMADY
SY/Re.Sy. No.	131/5/2
Area/Extend of land	5.10 Ares
Boundaries of Property	
East	Property of SUBHASH
South	Property of GANGADHARAN NAIR
West	PANCHAYATH ROAD
North	Property of PANKAJAKSHAN NAIR

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs 1560000/-	
EMD	Rs 156000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	PAZHAVEEDU
	IFS Code	KSBK0001271
	General Suspense A/c No.	12712200503601
Date and Time of Inspection	17.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL NO 8

NAME AND ADDRESS OF BORROWER	VENUGOPAL S,D S NILAYAM,EZHUPUNNA SOUTH P.O, CHERTHALA
BRANCH	AROOKUTTY
ACCOUNT NUMBER	123160357000877
NAME AND ADDRESS OF PROPERTY OWNER	NANDU VENUGOPAL & NANDANA VENUGOPAL , D S NILAYAM,EZHUPUNNA SOUTH P.O,CHERTHALA.
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	KODAMTHURUTH
SY/Re.Sy. No.	251/15-1
Area/Extend of land	4.05 Ares
Boundaries of Property	
East	Property of RAJALEKSHMI
South	Property of KRISHNAKUMARI
West	Property of RAJESH
North	Property of KRISHNAKUMAR & ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs 1530000/-	
EMD	Rs 153000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	AROOKUTTY
	IFS Code	KSBK0001231
	General Suspense A/c No.	12312200503601
Date and Time of Inspection	17.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL NO 9

NAME AND ADDRESS OF BORROWER	VENU B K , MELOTTIL, PONAKAM, MAVELIKARA.
BRANCH	MAVELIKARA
ACCOUNT NUMBER	126160357000101 & 126160357000829
NAME AND ADDRESS OF PROPERTY OWNER	VENU B K , MELOTTIL, PONAKAM, MAVELIKARA.
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	MAVELIKARA
VILLAGE	THEKKEKARA
SY/Re.Sy. No.	38/1/, 38/1-2-3, 38/1-2
Area/Extend of land	19.56 Ares
Boundaries of Property	
East	Property of AMMANAN PILLAI, THODU
South	Property of SURYA LEKSHMI & ANANDAN
West	PRIVATE ROAD, Property of RAVEENDRAN, VINOD & REMANAN
North	ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs 3000000/-	
EMD	Rs 300000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	MAVELIKARA
	IFS Code	KSBK0001261
	General Suspense A/c No.	12612200503601
Date and Time of Inspection	17.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL NO 10

NAME AND ADDRESS OF BORROWER	AMBIKA T, MEENATHETHIL,CHUNAKKARA EAST, CHUNAKKARA P.O
BRANCH	MANKAMKUZHY
ACCOUNT NUMBER	125860357000305
NAME AND ADDRESS OF PROPERTY OWNER	BHASKARAN,MEENATHETHIL,CHUNAKKARA EAST, CHUNAKKARA P.O.
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	MAVELIKKARA
VILLAGE	CHUNAKKARA
SY/Re.Sy. No.	156/2-3
Area/Extend of land	13.60 Ares
Boundaries of Property	
East	Property of OLIPPUKUTTIYIL
South	ROAD
West	Property of MEENATHETHIL
North	Property of KOTTODI PLAVILAYIL

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1600000/-	
EMD	Rs.160000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	MANKAMKUZHY
	IFS Code	KSBK0001258
	General Suspense A/c No.	12582200503601
Date and Time of Inspection	17.03.2026 to 23.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

II. Last date of submission of EMD : 26.03.2026 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 17.03.2026 to 25.03.2026 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 26.03.2026 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 26.03.2026 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 : 12-03-2026

