



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 22-04-2026**

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- |     |                                     |   |
|-----|-------------------------------------|---|
| (a) | Mode of Auction                     | : E-Auction   |
| (b) | Details of Auction Service provider | : M/s. C1 INDIA Pvt Ltd   |
| (c) | Date of Auction                     | : <b>22-APR-2026</b>  |
| (d) | Place of Auction                    | :Online Auction, Through the website<br><a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a> |

SL No.1

NAME AND ADDRESS OF BORROWER	SIVA SALI, KOUSTHUBHAM, KOMANA, AMBALAPUZHA
BRANCH	<b>AMBALAPUZHA</b>
ACCOUNT NUMBER	<b>123060454200821</b>
NAME AND ADDRESS OF PROPERTY OWNER	SIVA SALI, KOUSTHUBHAM, KOMANA, AMBALAPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPUZHA
VILLAGE	AMBALAPUZHA
SY/Re.Sy. No.	71/18/2/2
Area/Extend of land	1.62 Ares
Boundaries of Property	
East	ROAD
South	PROPERTY OF SURESH
West	PROPERTY OF AJAYAKUMAR
North	PROPERTY OF SALIMKUMAR

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.900000/-	
EMD	Rs.90000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>AMBALAPUZHA</b>
	IFS Code	<b>KSBK0001230</b>
	General Suspense A/c No.	<b>12302200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours	
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M	

SL No.2

NAME AND ADDRESS OF BORROWER	MINIMOL, MADATHILPARAMBIL, KUNNUMMA.P.O, THAKAZHY, ALAPPUZHA
BRANCH	<b>AMBALAPUZHA</b>
ACCOUNT NUMBER	<b>123060354000223</b>
NAME AND ADDRESS OF PROPERTY OWNER	SURESH V & MINIMOL, MADATHILPARAMBIL, KUNNUMMA.P.O, THAKAZHY, ALAPPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	PALLIPPAD
SY/Re.Sy. No.	419/10/2
Area/Extend of land	2.2 Ares

Boundaries of Property	
East	PROPERTY OF KARUVELI KIZHAKKETHIL
South	PROPERTY OF KUNJUMON
West	PATHWAY
North	ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.450000/-	
EMD	Rs.45000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>AMBALAPUZHA</b>
	IFS Code	<b>KSBK0001230</b>
	General Suspense A/c No.	<b>12302200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours	
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M	

SL No.3

NAME AND ADDRESS OF BORROWER (s)	RADHIKA SANILKUMAR, SANTHAMMA VILASAM, AKKANATTUKARA, KALLUMALA.P.O, MAVELIKARA
BRANCH	<b>MAVELIKARA</b>
ACCOUNT NUMBER	<b>126160357000122</b>
NAME AND ADDRESS OF PROPERTY OWNER	SANILKUMAR, SANTHAMMA VILASAM, AKKANATTUKARA, KALLUMALA.P.O, MAVELIKARA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	MAVELIKARA
VILLAGE	THAZHAKKARA
SY/Re.Sy. No.	325/15-16
Area/Extend of land	04.05 Ares

Boundaries of Property	
East	ROAD
South	PROPERTY OF SIVARAMAN BIJI BHAVAN
West	PROPERTY OF HARIKUMAR
North	PROPERTY OF SUKUMARA KAIMAL

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.2035000/-
EMD	Rs.203500/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch <b>MAVELIKARA</b>
	IFS Code <b>KSBK0001261</b>
	General Suspense A/c No. <b>12612200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M

SL No.4

NAME AND ADDRESS OF BORROWER	SANTHOSH K, SANDHYA BHAVANAM, LAKSHAMVEEDU, KOMALLOOR.P.O, MAVELIKARA
BRANCH	<b>MANKAMKUZHY</b>
ACCOUNT NUMBER	<b>125860357001295</b>
NAME AND ADDRESS OF PROPERTY OWNER	SANTHOSH K, SANDHYA BHAVANAM, LAKSHAMVEEDU, KOMALLOOR.P.O, MAVELIKARA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	MAVELIKARA
VILLAGE	CHUNAKKARA
Re.Sy. No.	343/25-2
Area/Extend of land	02.02 Ares
Boundaries of Property	
East	PROPERTY OF ANIL
South	PROPERTY OF KRISHNAPILLAI
West	ROAD
North	PROPERTY OF BHASKARAN PILLAI

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.574000/-	
EMD	Rs.57400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>MANKAMKUZHY</b>
	IFS Code	<b>KSBK0001258</b>
	General Suspense A/c No.	<b>12582200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours	
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M	

SL NO 5

NAME AND ADDRESS OF BORROWER	PAVISHANKAR P, VALAYYATHU, KEERIKKAD SOUTH, KAYAMKULAM.P.O (SOUPARNIKA, HARIPAD)
BRANCH	<b>KAYAMKULAM</b>
ACCOUNT NUMBER	<b>125460357000154</b>
NAME AND ADDRESS OF PROPERTY OWNER	ASHIR, KOTTAKKATTUVADAKKATHIL, KEERIKKAD SOUTH , KAYAMKULAM
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	MAVELIKARA
VILLAGE	THEKKEKKARA
SY/Re.Sy. No.	171/6/4, 171/6/2
Area/Extend of land	06.07 Ares

Boundaries of Property	
East	PROPERTY OF ABDUL SALAM
South	ROAD
West	PROPERTY OF HAREESH
North	PROPERTY SANTHOSH & KRISHNANMMA

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1500000/-	
EMD	Rs.150000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>KAYAMKULAM</b>
	IFS Code	<b>KSBK0001254</b>
	General Suspense A/c No.	<b>12542200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours	
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M	

SL NO 6

NAME AND ADDRESS OF BORROWER	DHANYA G, SNKARA MANGALAM, KANDALLOOR SOUTH P O, KAYAMKULAM
BRANCH	<b>KAYAMKULAM</b>
ACCOUNT NUMBER	<b>125460357001423</b>
NAME AND ADDRESS OF PROPERTY OWNER	DHANYA G , SNKARA MANGALAM, KANDALLOOR SOUTH P O, KAYAMKULAM & JAYAKUMAR @ JAIMON, JAI NIVAS, MUTHUKULAM SOUTH P O
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	MUTHUKULAM
SY/Re.Sy. No.	730/6/2, 730/2/2/3
Area/Extend of land	04.05 Ares

Boundaries of Property	
East	ROAD
South	PROPERTY OF VISWAMBHARAN
West	PROPERTY OF SUDHAKARAN
NORTH	PROPERTY OF PRASAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1000000/-	
EMD	Rs.100000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>KAYAMKULAM</b>
	IFS Code	<b>KSBK0001254</b>
	General Suspense A/c No.	<b>12542200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours	
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M	

SL NO 7

NAME AND ADDRESS OF BORROWER	SASI D, ERAPPUZHA PUTHENVEETIL PADI, MC ROAD, CHENGANNUR
BRANCH	<b>CHENGANNUR EVENING</b>
ACCOUNT NUMBER	<b>123860325000043</b>
NAME AND ADDRESS OF PROPERTY OWNER	SASI D, ERAPPUZHA 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	02.03 Ares
Boundaries of Property	
East	M C ROAD
South	PROPERTY OF GEORGE
West	PROPERTY OF MATHAI
North	PROPERTY OF CHACKO PAPPI

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.4200000/-
EMD	Rs.420000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch <b>CHENGANNUR EVENING</b>
	IFS Code <b>KSBK0001238</b>
	General Suspense A/c No. <b>12382200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M

SL NO 8

NAME AND ADDRESS OF BORROWER	RENJITH LAL T PANICKER, LAL BHAVAN, PERINGALA P O, MULAKKUZHA, CHENGANNUR
BRANCH	<b>CHENGANNUR MAIN</b>
ACCOUNT NUMBER	<b>123760469000028</b>
NAME AND ADDRESS OF PROPERTY OWNER	RENJITH LAL T PANICKER, LAL BHAVAN, PERINGALA P O, MULAKKUZHA, CHENGANNUR
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHENGANNUR
VILLAGE	MULAKKUZHA
SY/Re.Sy. No.	354/9-2
Area/Extend of land	12.14 Ares
Boundaries of Property	
East	ROAD
South	PROPERTY OF RADHAMANI
West	PROPERTY OF SASIDHARAN
North	OWN PROPERTY

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.2200000/-
EMD	Rs.220000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch <b>CHENGANNUR MAIN</b>
	IFS Code <b>KSBK0001237</b>
	General Suspense A/c No. <b>12372200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M

SL NO 9

NAME AND ADDRESS OF BORROWER	ANIL RAVI, MADATHIL PARAMBIL, MUNDANCKAVU, CHENGANNUR
BRANCH	<b>CHENGANNUR MAIN</b>
ACCOUNT NUMBER	<b>123760357000933</b>
NAME AND ADDRESS OF PROPERTY OWNER	ANIL RAVI, MADATHIL PARAMBIL, MUNDANCKAVU, CHENGANNUR
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	PALLIPPAD
SY/Re.Sy. No.	136/10
Area/Extend of land	03.80 Ares
Boundaries of Property	
East	PROPERTY OF BHAVANI
South	PROPERTY OF DILEEP KUMAR
West	PROPERTY OF KARUNAKARAN
North	PROPERTY OF SADANANDAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.600000/-	
EMD	Rs.60000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>CHENGANNUR MAIN</b>
	IFS Code	<b>KSBK0001237</b>
	General Suspense A/c No.	<b>12372200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours	
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M	

SL NO 10

NAME AND ADDRESS OF BORROWER	SHYLESHMON P D, PUTHUVANA, PULIYOOR, CHENGANNUR
BRANCH	<b>CHENGANNUR MAIN</b>
ACCOUNT NUMBER	<b>123760471200071</b>
NAME AND ADDRESS OF PROPERTY OWNER	RENJINI RAJU, PUTHUVANA, PULIYOOR, CHENGANNUR
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	KADAMPANADU
SY/Re.Sy. No.	487/10
Area/Extend of land	11.60 Ares
Boundaries of Property	
East	PLAKKATHETHU KIZHAKKATHIL
South	ROAD
West	PLAKKATHETHU TEMPLE
North	PROPERTY OF SIVADASAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.2320000/-
EMD	Rs.232000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch <b>CHENGANNUR MAIN</b>
	IFS Code <b>KSBK0001237</b>
	General Suspense A/c No. <b>12372200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M

SL NO 11

NAME AND ADDRESS OF BORROWER	AJITHKUMAR, MANNADICKAL,CHERIYANAD, MAMPRA, CHENGANNUR
BRANCH	<b>KOLLAKADAVU</b>
ACCOUNT NUMBER	<b>125560357000074</b>
NAME AND ADDRESS OF PROPERTY OWNER	AJITHKUMAR, MANNADICKAL,CHERIYANAD, MAMPRA, CHENGANNUR
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHENGANNUR
VILLAGE	CHERIYANAD
SY/Re.Sy. No.	372/7-2, 372/8-2, 372/9-2
Area/Extend of land	03.60 Ares
Boundaries of Property	
East	PIP CANAL
South	PROPERTY OF AMBIKA
West	PROPERTY OF PARAMESWARAN PILLAI
North	PROPERTY OF PANKAJAKSHY AMMA

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1350000/-	
EMD	Rs.135000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>KOLLAKADAVU</b>
	IFS Code	<b>KSBK0001255</b>
	General Suspense A/c No.	<b>12552200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours	
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M	

SL NO 12

NAME AND ADDRESS OF BORROWER	JAYANTHI D, AKHILA BHAVAN, PANAVALLY.P.O, CHERTHALA
BRANCH	<b>POOCHACKAL</b>
ACCOUNT NUMBER	<b>127260357000068</b>
NAME AND ADDRESS OF PROPERTY OWNER	JAYANTHI D & THILAKAN, AKHILA BHAVAN, PANAVALLY.P.O, CHERTHALA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	PANAVALLY
SY/Re.Sy. No.	129/17A6
Area/Extend of land	04.85 Ares
Boundaries of Property	
East	PROPERTY OF RAGHAVAN
South	PROPERTY OF ASHOKAN AND DEVASWAM PROPERTY
West	PROPERTY OF THILAKAN
North	PROPERTY SHIBU AND SHEEBA

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.612000/-	
EMD	Rs.61200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>POOCHACKAL</b>
	IFS Code	<b>KSBK0001272</b>
	General Suspense A/c No.	<b>12722200503601</b>
Date and Time of Inspection	07.04.2026 to 20.04.2026 during working hours	
Date and Time of Auction	22.04.2026, 11.00 AM to 3.00 P M	

II. Last date of submission of EMD : 21.04.2026 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 07.04.2026 to 20.04.2026 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 infavour 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 21.04.2026 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 21.04.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Alappuzha , byhand or by [email-alpro@keralabank.co.in](mailto:email-alpro@keralabank.co.in), [alprorecovery@keralabank.co.in](mailto: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](mailto: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](mailto: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 : 01-04-2026

