KERALA BANK
Kerala State Co-operative Bank
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 03-12-2026

I. (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : M/s. C1 INDIA Pvt Ltd
(c) Date of Auction : **03-DEC-2026**
(d) Place of Auction :Online Auction, Through the website https: //www.bankeauctions.com

SL No.1

NAME AND ADDRESS OF BORROWER	RAJESH R, ETTIVILA KIZHAKKETHIL,VAKAYAR P.O.
BRANCH	**KONNI**
ACCOUNT NUMBER	**118660356002605**
NAME AND ADDRESS OF PROPERTY OWNER	RAJESH R, ETTIVILA KIZHAKKETHIL,VAKAYAR P.O.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	KONNI
VILLAGE	V KOTTAYAM
SY/Re.Sy. No.	141/1
Area/Extend of land	4.05 Ares
Boundaries of Property	
East	PRO OF REJANI
South	PRIVATE WAY
West	NADA VAZHI
North	MANNIL PURAYIDUM

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.750000/-	
EMD	Rs.75000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**KONNI**
	IFS Code	KSBK0001186
	General Suspense A/c No.	11862200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

SL No.2

NAME AND ADDRESS OF BORROWER	VILASINI RAVI, NIRAVEL HOUSE,ATTUMPUMKULAM,KONNI.
BRANCH	**KONNI**
ACCOUNT NUMBER	**118660356000699**
NAME AND ADDRESS OF PROPERTY OWNER	VILASINI RAVI, NIRAVEL HOUSE,ATTUMPUMKULAM,KONNI. RAVI N D, NIRAVEL HOUSE,ATTUMPUMKULAM,KONNI.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	KONNI
VILLAGE	THANNITHODU
Sy/Re.Sy. No.	309/853
Area/Extend of land	62.37 Ares

Boundaries of Property	
East	PRO OF RAJAN
South	RESERVE FOREST
West	PRO OF RAJAN
North	PRO OF LALAJI

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs. 900000/-	
EMD	Rs.90000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**KONNI**
	IFS Code	KSBK0001186
	General Suspense A/c No.	11862200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.3

NAME AND ADDRESS OF BORROWER (s)	GEETHA K R,KOLASSERIL,THAZHAM P O,MALAYALAPUZHA.
BRANCH	**PUTHUKULAM**
ACCOUNT NUMBER	**121260454000464**
NAME AND ADDRESS OF PROPERTY OWNER	GEETHA K R,KOLASSERIL,THAZHAM P O,MALAYALAPUZHA.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	KONNI
VILLAGE	MALAYALAPUZHA
SY/Re.Sy. No.	175/5-2
Area/Extend of land	04.05 Ares

Boundaries of Property -1	
East	PATHWAY
South	PANCHAYATH ROAD
West	PRO OF NANDANAM K R SYAMALA& DEVI SADANAM
North	PRO OF NANDANAM K R SYAMALA& DEVI SADANAM

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs 500000/-	
EMD	Rs 50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**PUTHUKULAM**
	IFS Code	KSBK0001212
	General Suspense A/c No.	12122200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.4

NAME AND ADDRESS OF BORROWER (s)	AJESH K N,KOCHUMANAYIL NISHA NIVAS,ERAM P.O,MALAYALAPUZHA.
BRANCH	**PUTHUKULAM**
ACCOUNT NUMBER	**121260471000433**
NAME AND ADDRESS OF PROPERTY OWNER	SOUDAMINI K K, KOCHUMANAYIL NISHA NIVAS,ERAM P.O,MALAYALAPUZHA.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	RANNI
VILLAGE	VADASSERIKKARA
SY/Re.Sy. No.	702/1/76
Area/Extend of land	38.40 Ares

Boundaries of Property	
East	Property of SADASIVAN
South	ROAD
West	PROPERTY OF THAMBI
North	Property of VIM ROCK

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.13,00,000/-	
EMD	Rs.1,30,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**PUTHUKULAM**
	IFS Code	KSBK0001212
	General Suspense A/c No.	1212200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.5

NAME AND ADDRESS OF BORROWER (s)	MOHANKUMAR, ELAKKULATHU PUTHEN VEEDU,MALAYALAPUZHA,THAZHAM.
BRANCH	**PUTHUKULAM**
ACCOUNT NUMBER	**121260356000096**
NAME AND ADDRESS OF PROPERTY OWNER	MOHANKUMAR, ELAKKULATHU PUTHEN VEEDU,MALAYALAPUZHA,THAZHAM.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	KONNI
VILLAGE	MALAYALAPUZHA
SY/Re.Sy. No.	208/14,208/4
Area/Extend of land	4+13.70= 17.70 Ares

Boundaries of Property	
East	THODU (NARROW PATHWAY)
South	PROP OF OMANAKUTTAN
West	ROAD
North	PRO OF KUNJIKRISHNAN NAIR

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs. 1250000/-	
EMD	Rs.1,25,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**PUTHUKULAM**
	IFS Code	KSBK0001212
	General Suspense A/c No.	1212200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.6

NAME AND ADDRESS OF BORROWER (s)	SARANYA V,SREEVILASAM,KOTTANGAL P.O.
BRANCH	**CHUKAPPARA**
ACCOUNT NUMBER	**117560356000272**
NAME AND ADDRESS OF PROPERTY OWNER	M.V.KRISHNAPANICKER, SREEVILASAM,KOTTANGAL P.O.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	MALLAPPALLY
VILLAGE	KOTTANGAL
SY/Re.Sy. No.	102/5
Area/Extend of land	8 Ares

Boundaries of Property -1	
East	PRO OF RAJENDRAN
South	PRO OF KRISHNANKUTTY
West	ROAD
North	PRO OF SHAJI

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs2200000/-	
EMD	Rs.2,20,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**CHUKAPPARA**
	IFS Code	KSBK0001175
	General Suspense A/c No.	1175200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.7

NAME AND ADDRESS OF BORROWER (s)	PRAMOD M K, SREEVILASAM, KOTTANGAL P O,MALLAPPALLY.
BRANCH	**VAIPUR**
ACCOUNT NUMBER	**122560356000166**
NAME AND ADDRESS OF PROPERTY OWNER	PRAMOD M K, SREEVILASAM, KOTTANGAL P O,MALLAPPALLY.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	MALLAPPALLY
VILLAGE	KOTTANGAL
SY/Re.Sy. No.	37/18,37/19,37/20
Area/Extend of land	10.20+6.30+6.50=23 Ares

Boundaries of Property	
East	ROAD
South	PRO OF RADHAKRISHNAN
West	PRO OF CHACKO MATHAI
North	PRO OF KIZHAKKE THANNIKKA POIKAYIL

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs. 3750000/-	
EMD	Rs.3,75,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**VAIPUR**
	IFS Code	KSBK0001225
	General Suspense A/c No.	1225200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.8

NAME AND ADDRESS OF BORROWER (s)	SARATH KRISHNAN, SYAM VILASAM,MALAYALAPUZHA, THAZHAM, PATHANAMTHITTA.
BRANCH	**PATHANAMTHITTA OLD KSCB**
ACCOUNT NUMBER	**101760356000523**
NAME AND ADDRESS OF PROPERTY OWNER	SARATH KRISHNAN, SYAM VILASAM,MALAYALAPUZHA, THAZHAM, PATHANAMTHITTA.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	KOZHENCHERY
VILLAGE	PATHANAMTHITTA
SY/Re.Sy. No.	150/1-302-1,150/1-1-304-1
Area/Extend of land	14.16 Ares

Boundaries of Property	
East	PROP OF SOMAN
South	PROP OF MURUPPEL
West	VAZHY
North	PRO OF PRESANNAKUMAR

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs. 1450000/-	
EMD	Rs.1,45,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**PATHANAMTHITTA OLD KSCB**
	IFS Code	KSBK0001017
	General Suspense A/c No.	1017200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.9

NAME AND ADDRESS OF BORROWER (s)	JAYAKUMAR(Late) SHYLAJA KUMARI, JYOTHISH BHAVAN,KOONAMKARA P.O,P PERUNAD
BRANCH	**PERUNAD**
ACCOUNT NUMBER	**121460356000153**
NAME AND ADDRESS OF PROPERTY OWNER	JAYA KUMAR (Late) SHYLAJA KUMARI, JYOTHISH BHAVAN,KOONAMKARA P.O,P PERUNAD
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	RANNI
VILLAGE	PERUNAD
SY/Re.Sy. No.	880/1-2
Area/Extend of land	27.93 Ares

Boundaries of Property	
East	PRO OF V S MOHANAN
South	PANCHAYATH CONCRETE ROAD
West	Property of PRADEEP
North	Property of SUMA

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs. 1600000/-	
EMD	Rs.1,60,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**PERUNAD**
	IFS Code	KSBK0001214
	General Suspense A/c No.	1214200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.10

NAME AND ADDRESS OF BORROWER (s)	VIJAYAKUMARI P R, RAJ BHAVAN,R PERUNAD P.O .
BRANCH	**PERUNAD**
ACCOUNT NUMBER	**121460356003268**
NAME AND ADDRESS OF PROPERTY OWNER	VIJAYAKUMARI P R, RAJ BHAVAN,R PERUNAD P.O . RAJANKUTTY D, RAJ BHAVAN,R PERUNAD P.O.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	RANNI
VILLAGE	PERUNAD
SY/Re.Sy. No.	825/1B5,824/1A1
Area/Extend of land	40.47+36.46=76.93 Ares

Boundaries of Property	
East	Road
South	Prop. of PADMAKSHY
West	Prop. of BALAKRISHNA PILLAI
North	Prop.of PADMAKSHY

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs. 1750000/-	
EMD	Rs.1,75,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**PERUNAD**
	IFS Code	KSBK0001214
	General Suspense A/c No.	1214200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.11

NAME AND ADDRESS OF BORROWER (s)	SCARIA C V, CHIRAYIL HOUSE,CHATHANTHARA P.O,KURUMBANMOOZHI.
BRANCH	**VECHOOCHIRA**
ACCOUNT NUMBER	**122760496200207, 122760495200149 & 122760496200191**
NAME AND ADDRESS OF PROPERTY OWNER	SCARIA C V, CHIRAYIL HOUSE,CHATHANTHARA P.O,KURUMBANMOOZHI
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	RANNI
VILLAGE	KOLLAMULA
SY/Re.Sy. No.	780/1-1-194
Area/Extend of land	80.94 Ares

Boundaries of Property	
East	ROAD
South	PRO OF KUNJUMON
West	Prop.of OMANAKUTTAN
North	Prop.of MADHU

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs. 3000000/-	
EMD	Rs.3,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**VECHOOCHIRA**
	IFS Code	KSBK0001227
	General Suspense A/c No.	1227200503601
Date and Time of Inspection	16.11.2026 to 03.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.12

NAME AND ADDRESS OF BORROWER (s)	RAJEENA,PUTHENPEEDIKAYIL,LAHAI P O,POTTUMMOOZHY.
BRANCH	**R PERUNAD**
ACCOUNT NUMBER	**121460356002983**
NAME AND ADDRESS OF PROPERTY OWNER	NOUSHAD P M, PUTHENPEEDIKAYIL,LAHAI P O,POTTUMMOOZHY.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	RANNI
VILLAGE	PERUNAD
SY/Re.Sy. No.	846/1B-4
Area/Extend of land	8.09 Ares

Boundaries of Property	
East	PRO OF SALMATH
South	ROAD
West	Property of ASHRT
North	ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs. 2375000/-	
EMD	Rs.237500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**R PERUNAD**
	IFS Code	KSBK0001214
	General Suspense A/c No.	1214200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.13

NAME AND ADDRESS OF BORROWER (s)	RAJAN M S,MANAKKATTU HOUSE,VALIYAKAVU P.O,RANNI.
BRANCH	**RANNI**
ACCOUNT NUMBER	**. 121360356000487**
NAME AND ADDRESS OF PROPERTY OWNER	RAJAN M S,MANAKKATTU HOUSE,VALIYAKAVU P.O,RANNI.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	RANNI
VILLAGE	PAZHAVANGADI
SY/Re.Sy. No.	22/6-1
Area/Extend of land	01.21 Ares

Boundaries of Property	
East	PRO OF JOHN
South	PRO OF LALITHA
West	PANCHAYATH ROAD
North	10 FEET WAY

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs. 635000	
EMD	Rs.63,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	RANNI
	IFS Code	KSBK0001213
	General Suspense A/c No.	1213200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.14

NAME AND ADDRESS OF BORROWER (s)	RAJAN M S,MANAKKATTU HOUSE,VALIYAKAVU P.O,RANNI.
BRANCH	**RANNI**
ACCOUNT NUMBER	**121360356000487**
NAME AND ADDRESS OF PROPERTY OWNER	RAJAN M S,MANAKKATTU HOUSE,VALIYAKAVU P.O,RANNI. OMANA RAJAN, MANAKKATTU HOUSE,VALIYAKAVU P.O,RANNI
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	RANNI
VILLAGE	PAZHAVANGADI
SY/Re.Sy. No.	22/1-2,22/3-2
Area/Extend of land	4.05 Ares

Boundaries of Property	
East	PRO OF SCARIA
South	PRO.OF OOMMEN
West	PRO OF RAMACHANDRAN
North	PRO OF MATHAI

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs. 1400000/-	
EMD	Rs.1,40,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	RANNI
	IFS Code	KSBK0001213
	General Suspense A/c No.	1213200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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SL No.15

NAME AND ADDRESS OF BORROWER (s)	VINODKUMAR K.R, KOLESSERIL HOUSE,MALAYALAPUZHA,THAZHAM P.O.
BRANCH	**PUTHUKULAM**
ACCOUNT NUMBER	**121260356001507**
NAME AND ADDRESS OF PROPERTY OWNER	GEETHAMMA K R, KOLESSERIL HOUSE,MALAYALAPUZHA,THAZHAM P.O.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	KONNI
VILLAGE	MALAYALPUZHA
SY/Re.Sy. No.	149/5
Area/Extend of land	20.05 Ares

Boundaries of Property	
East	PRO OF NARAYANAN & BHASKARAN
South	PRO OF PADMAVATHY
West	PRO OF JANAKI
North	PRO OF BHARATHI

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs. 1350000/-	
EMD	Rs.1,35,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**PUTHUKULAM**
	IFS Code	KSBK0001212
	General Suspense A/c No.	1212200503601
Date and Time of Inspection	16.11.2026 to 01.12.2026 during working hours	
Date and Time of Auction	03.12.2026, 11.00 AM to 3.00 P M	

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II. Last date of submission of EMD : 02.12.2026 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 16.11.2026 to 01.12.2026 between 10 AM to 5 PM prior appointment with Area Manager/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 02.12.2026 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 02.12.2026 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 threreof 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 injuction / 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 : 16-11-2026