

बैंक ऑफ़ इंडिया

Bank of India



KAPPIL KUTTIAPPURAM BRANCH

CK Sreedharan Memorial Building, Krishnapuram- Choonadu Road, Kappil- West, Krishnapuram P O
Alappuzha

Phone No. 0479-2438397/2438048 Email: KKpuram.Kerala@bankofindia.co.in

Ref: TZO: ARD: SS: 2026-2027:119

Date: 23.07.2026

E- Auction Notice for Sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the actual possession of which has been taken by the Authorized Officer of Bank of India (secured creditor), will be sold on "As is Where is", "As is What is", and "Whatever there is" on **09.09.2026**, for recovery of dues as mentioned hereunder to Bank of India from the below mentioned borrowers, guarantors & legal heirs.

The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

Name of the Borrowers / Directors / Guarantors	Mrs Valsala K CPCRI Quarters Type 1, Krishnapuram P.O, Kayamkulam, Alappuzha 690533		
	Mr Rajan A CPCRI Quarters Type 1, Krishnapuram P.O, Kayamkulam, Alappuzha 690533		
Date of Demand Notice	14.10.2025		
Symbolic Possession Date	16.01.2026	Physical Possession Date	-
Contractual Dues as on 23.07.2026	₹7,79,653.08 (Rupees Seven Lakh Seventy Nine Thousand Six Hundred Fifty Three and Eight paise) plus interest @ contracted rate from 22.07.2026 along with monthly rests & other charges		

Property Details:

Property	Equitable mortgage of all the part and parcel of the property consisting of 2.05 Ares in Re Sy No : 287/3 (Old Sy No: 7134) in Block No : 24 of Krishnapuram Village, Karthikappally Taluk, Alappuzha District owned by Mrs Valsala K Boundaries of the property are (as per location sketch) as mentioned below, North : Road East : Property of Mayadevi South : Property of Pushpalatha West : Road
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Classification: Public

Thiruvananthapuram Zonal Office, Sreyas, GPO Lane, Statue, Pulimoodu Jn Trivandrum – 695001
Ph: 0471-2703027/2703028 Email: Thiruvananthapuram.ARD@bankofindia.co.in

Reserve Price	Reserve Price: ₹ 6,10,000/- (Rupees Six Lakh Ten Thousand Only)
EMD	Earnest Money Deposit (EMD): ₹ 61,000/- (Rupees Sixty One Thousand Only)
Date & Time of E-Auction	09.09.2026 11.00 A.M to 5.00 P.M (with three extensions of 10 minutes duration each).

To the best 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 encumbrances, title of the property & to inspect & satisfy them. The auction will be online E-Auction sale/bidding and shall be done only through "online electronic bidding" process through the website <https://baanknet.com>

For detailed terms and conditions of the sale, please refer to the link provided in:
<https://baanknet.com>

For any queries / information regarding the property / inspection of the property,
Please contact
The Branch Manager,
Bank of India,
Kappil Kuttipuram Branch
Phone: 0479-2438397 (E-mail: KKpuram.Kerala@bankofindia.co.in)

Date: 23.07.2026
Place: Thiruvananthapuram


Chief Manager & Authorized Officer
Bank of India

