



KSFE

THE KERALA STATE FINANCIAL ENTERPRISES LIMITED

(A Government of Kerala Undertaking)

Bhadra, Museum Road, P.B. No.510, Thrissur - 680 020, Kerala, India

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KSFE has decided to modify the existing methods and policies on valuation of property /assets offered as security for various schemes. In connection with these applications are invited from qualified valuers who are interested to work with KSFE. The applications shall be submitted to the Assistant General Managers of the respective Regional Offices only. The printout of the online application duly signed shall be submitted to the opted region/s along with the hard copy of the main application and supporting documents on or before 15-07-2025.

[Link for Online Registration of Valuers](#)

The age, educational qualifications and work experience required for applicants are given below.

Age - Minimum/ Maximum Age requirement

The minimum age for empanelment with us shall be 25 years and maximum age limit for a valuer to remain on the panel shall be 65 years.

Qualifications

I. Valuation of Land & Building / Real Estate

The educational qualifications for empanelment as valuers of Land & Building / Real Estate/Flats shall be as under:

Sl. No.	Graduate level		Experience in specific discipline
1	Graduate in Civil Engineering, Architecture or town planning of a recognized University established under State or Central Act, AMIE or equivalent whether in India or Abroad		3 years work experience in the field of valuation of land & building/ real estate after completion of the degree or equivalent. Or (i) Registered with IBBI. (ii) A member of any organization registered as RVO with IBBI.
2	Graduate from a recognized university established under State or Central Act or equivalent	He must be a person who has formerly employed in a post under the Government of Kerala, holding the position of Deputy Collector, Tahsildar, Deputy Tahsildar, Settlement Officer, or equivalent in any one	Three years of experience in the field of valuation of real estate. (Not applicable for existing KSFE Valuers).

		position or in combination of the above positions with a minimum eight years of experience.	
3	Graduate in Civil engineering Architecture or Town planning of a recognized University established under State or Central Act or AMIE or equivalent	He must be a person formerly employed in a post under the Government of Kerala as Executive Engineer, Assistant Engineer or equivalent not below the rank of Assistant Engineer.	2 years of experience in the filed of valuation of real estate / land and building.

II. Valuation of Agricultural Land

There are no courses available in our country to qualify as a valuer of agricultural land. Valuer of agricultural land ought to have knowledge of following principles of valuation

- . Cost, price, value and worth
- . Various types of value
- . Value elements - ingredients - characteristics
- . Annuities - capitalization - rate of capitalization - redemption of capital

Experience

Experience shall be calculated from the date of 1st empanelment with any bank/financial institutions in the format included in application form.

Eligibility criteria applicable for valuers mentioned in Sl. No.1.1

(a) A Person shall be eligible to be empanelled as a valuer if he

i	Is a member in good standing of any one of the valuer Associations viz. Institute of valuers (IOV), institution of Estate Managers & Appraisers (IESMA), Practicing valuers Association (India) (PVAI), The Indian Institute of valuers (IIV), Centre For Valuation Studies, Research and training Association (CVSRTA), Council of Engineers and valuers, Divya Jyoti Foundation. or Any other valuer association registered as RVO with IBBI.
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1.2 Remuneration

Valuation fee (Amount in Rs.)		Fee	
Value up to Rs. 2 crore		Rs.1,000.00	
Value above Rs. 2 crore		Rs.1,500.00	

Address of Regional Offices

<p>1. R.O. ALAPPUZHA (990) 2nd floor, Alleppey Avenue Centre Near Kannan Varkey Bridge, Alappuzha– 688 001.</p> <p>Phone : (0477) 2230333 2230334 Mobile : 9495090809 9495090872 E Mail : roalp@ksfe.com</p>	<p>2. R.O. ERNAKULAM RURAL (983) 2nd FLOOR, DARSANAM ARCADE, MC ROAD, OUSHADI JUNCTION, PERUMBAVOOR, ERNAKULAM - 683542.</p> <p>Phone : (0484) 2928983 Mobile : 9400001515 E Mail : roekmrural@ksfe.com</p>
<p>3. R.O. ERNAKULAM URBAN (995) “KSFE Bhavan”, Mavelipuram, Kakkanad (PO), Ernakulam – 682 030.</p> <p>Phone : (0484) 2428785 2428732 Mobile : 9447794444 9447794567 E Mail : roekm@ksfe.com ksferoekm@gmail.com</p>	<p>4. R.O. KANNUR (992) Regional Office, Hassan Arcade, Opp. Collectorate. Kannur – 670002</p> <p>Phone : (0497)2767566 Mobile : 9446137777, 9447167000 0497-2765191 E Mail : roknr@ksfe.com</p>
<p>5. R.O. KATTAPPANA (989) 1st Floor, Padikara Building Idukkikavala, Kattappana Idukki– 685 508.</p> <p>Phone : (04868) 251097 Mobile : 9495090010 9495090096 E Mail : roktip@ksfe.com</p>	<p>6. R.O. KOLLAM RURAL (984) KRISHNA KRIPA ARCADE, OPP. HEAD POST OFFICE, KOTTARAKKARA, KOLLAM - 691506.</p> <p>Phone : (0474) 2919010 Mobile : 9447791414 E Mail : roklmrural@ksfe.com</p>
<p>7. R.O. KOLLAM URBAN (998) KSFE Building, IVth Floor, Chinnakkada, Kollam – 691 001.</p> <p>Phone : (0474) 2746061 2745660 Mobile : 9447793333 9447711802 E Mail : roklm@ksfe.com</p>	<p>8. R.O. KOTTAYAM (993) KSFE Ltd,II Floor, K.O. Varghese Memorial Building, Baker Junction, Kottayam - 686 001</p> <p>Phone : (0481) 2565240 Mobile : 9446138888 9447261000 0481-2565241 0481-2565242 E Mail : roktm@ksfe.com</p>

<p>9. R.O. KOZHIKODE RURAL (982) 3rd FLOOR, THAMARASSERI TOWER, KARADI, THAMARASSERI, KOZHIKODE - 673573.</p> <p>Phone : (0495) 2925520 Mobile : 9400061616 E Mail : rokkdirural@ksfe.com</p>	<p>10. R.O. KOZHIKODE URBAN (994) Aradhana Kamala Building, P.B. No.555, Kallai Road, Kozhikode – 673002.</p> <p>Phone : (0495) 2302109 2302609 Mobile : 9447796666 9447797550 E Mail : rokkd@ksfe.com ksferocalicut@yahoo.com</p>
<p>11. R.O. MALAPPURAM (988) 2nd Floor Pary Arcade, Kozhikkode Road Near Sub Registrar Office, Down Hill. P.O Malappuram– 676519.</p> <p>Phone : (0483) 2730015 2730016 Mobile : 9495090011 9495090059 0483-2960023 E Mail : rompm@ksfe.com</p>	<p>12. R.O. PALAKKAD (985) 2nd Floor, Parayil Square, Kandath Sudevan Road, Sulathanpet, Palakkad – 678001</p> <p>Mobile : 9447271313 9447797650 0491-2951313 E Mail : ropkd@ksfe.com</p>
<p>13. R.O. PATHANAMTHITTA (986) 1st Floor, Mambra Heights, Near KSRTC Bus stand, Pathanamthitta – 689645</p> <p>Mobile : 9447971212 9447797647 0468-2321213 E Mail : ropta@ksfe.com</p>	<p>14. R.O. THIRUVANANTHAPURAM RURAL (991) 2nd Floor, Regency Mall Mamom, Kizhuvilam.P.O, Attingal Thiruvananthapuram– 695 104.</p> <p>Phone : (0470) 2623575 2623576 Mobile : 9495090008 9495090035 E Mail : roatl@ksfe.com roattingal@gmail.com</p>
<p>15. R.O. THIRUVANANTHAPURAM URBAN (996) KSFE Silver Jubilee Buildings, Statue, Chirakulam Road, Thiruvananthapuram – 695 001.</p> <p>Phone : (0471)2472051 2472310 9447796543 Mobile : 9447792222 E Mail : rotvm@ksfe.com ksferotvm@gmail.com</p>	<p>16. R.O. THRISSUR (997) 1ST FLOOR, AR TOWER NEAR THIRUVAMBADY TEMPLE SHORNUR ROAD, THRISSUR – 680 022.</p> <p>Phone : (0487) 2332568 Mobile : 9447795555 9446174000 E Mail : rotsr@ksfe.com ksferotsr@gmail.com</p>

(To be issued on a letter Head)**TO THE COMPETENT AUTHORITY OF KSFE**

This reference letter is issued to certify that Mr./Ms. _____ is an individual is empanelled/ was empanelled with this office as a valuer for a period from to..... for conducting the valuation in the following Asset Class(es):

(please choose applicable field by ticking it)

1. Land & Building
2. Agriculture Land
3. Flats

The above valuer entity had approximately conducted following number of valuations with us during the period of empanelment:

Period of valuation conducted	Approximate nos. of Valuation conducted		Approximate amount of valuation	
	Over all nos. Of valuations (A)	Nos. of Non-retail valuations Out of (A)	Overall amount of valuation	Amount of individual Non-retail valuation Nos. of valuation with Market Value Above Rs.20 crore
From the date of empanelment or since last 24 months whichever is earlier				
Since last 12 months				

The valuation entity is capable, honest and professional and has completed its assignments successfully and satisfactorily during the period of empanelment.

Authorized Signatory

Date:

Place:

**TERMS AND CONDITIONS TO BE ANNEXED TO THE APPOINTMENT
LETTER FOR VALUERS**

- i. KSFE in its sole discretion, may require the Valuer to determine the fair market value of one or more properties. KSFE shall have the sole discretion to allot any one or more number of property or properties to the Valuer for the purpose of valuation. The Valuer shall not insist on allotment of any specific property or increase in the number of properties to be allotted to such Valuer and shall not initiate or attempt any negotiations in this regard with KSFE.
- ii. The Valuer shall determine the fair market value of property allotted for valuation, as on the date of the valuation, and submit the valuation report in this regard to KSFE. The valuation report shall certify the documentary and physical existence of the property and shall include all matters germane to the valuation and must provide a full explanation of the Valuer's reasoning and his analysis of the value, so that KSFE will be able to follow the Valuer's analysis and understand how he reached his valuation.
- iii. Valuers shall comply with International Valuation Standards (IVS) and valuation report submitted to the KSFE for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- iv. Valuer shall ensure that the valuation report in variably includes:
 - (a) the manner in which the Valuer has arrived at and determined the Valuation
 - (b) all factors which the Valuer has taken into account as having the effect of increasing or decreasing the value of the property
 - (c) any factors which may prejudicially affect the market price or easy market ability of the property
 - (d) any factors which may in future prejudicially affect the market price or easy marketability of the property (if such factors can be reasonably perceived as of the date of the valuation)
 - (e) a rough sketch of the property with nearby landmarks useful for identifying the property, in case of immovable properties and the photographs identifying boundaries of the property and its surroundings.
 - (f) Such other matters concerning valuation as KSFE may require.
- iv. The Valuer shall personally visit the property and a certificate to that effect shall be included in the valuation report.
- v. Valuation must be based on prevailing market rates and any departure from the same should be mentioned with reasons in the valuation report.
- vi. The Valuer will carry out all such investigations, and gather all such information, as is necessary and / or appropriate for the purposes of the valuation report.
- vii. The Valuer shall modify or furnish supplements to any valuation report furnished without additional cost to the KSFE in event of any material omissions, inaccuracies or defects in the valuation report being discovered after delivery and acceptance of the valuation report by the KSFE or the Valuer receiving or becoming aware of relevant additional information that were in existence prior to the date of such report or any other change in circumstances including change in applicable principles of law requiring the modification or supplementing of such report.
- viii. The Valuer and Valuer's employees, agents, or representatives shall not use, directly or indirectly, any Confidential Information provided by the KSFE for the benefit of any person other than the KSFE, or disclose such Confidential Information, in whole or in part, to any person. The Valuer shall be responsible for the safe keeping of all such information, documents, records and items provided to Valuer which may come in to the

- Valuer's power or possession and shall ensure that they are not misplaced, stolen, misappropriated, modified, deleted, tampered with or destroyed.
- ix. The Valuer shall ensure that such information, documents, records, items and copies and abstracts thereof do not come into the possession of any person except KSFE and such of the Valuer's Personnel as may be necessary for the purpose of valuation. The Valuer shall be liable and responsible for any and all unauthorized use and/ or copying of the same after it is delivered to or while in the power or possession of the Valuer or Valuer's Personnel. Promptly upon the expiration or termination of period of empanelment, or upon the request of the KSFE, the Valuer shall return to the KSFE all such documents, records, tangible items, valuation reports and specific materials.
 - x. The Valuer shall indemnify and keep fully and effectively indemnified the KSFE against all costs, claims, damages, demands, expenses and liabilities of whatsoever nature which may be caused to or suffered by or made or taken against KSFE (including, without limitation, any claims or proceedings by any customers against KSFE) directly or indirectly arising out of any improper, incorrect or negligent performance, work, service, act or omission by the Valuer or any of Valuer's Personnel or fraud or other wrongful act by the Valuer or by any of Valuer's Personnel or for any act of the Valuer which results in KSFE obtaining incorrect or incomplete information from the Valuer or any of Valuer's Personnel. In this connection, a Letter of Indemnity as per Annexure-XII is to be executed by him.
 - xi. The Valuer agrees to indemnify and keep indemnified the KSFE against any loss or damage to any of KSFE's information, documents, property, records, or other items while in the Valuer's use or possession.
Format for the Valuation Report shall be as per KSFE's format for valuation prescribed in Annexure- XI
 - xii. The KSFE may, at its sole discretion, depanel/delist/ blacklist a valuer:-
 - (a) if the Valuer fails to deliver any or all the obligations within the time period specified for valuation, or any extension thereof granted by the KSFE or
 - (b) if the Valuer fails to perform any other material obligation(s) under the terms of empanelment and does not rectify, if capable of rectification, the same within 10 days of receipt of notice of default from the KSFE or
 - (c) if KSFE is of the opinion that the services rendered by the Valuer are not up-to the standard, quality and level as desired by KSFE or
 - (d) for any reasons which the KSFE, at its sole discretion consider a fit and proper ground for termination of the empanelment.
 - (e) if the Valuer becoming bankrupt, or insolvent or passing any resolution for winding up or becoming incompetent to contract, or any other such or similar reason whatsoever
 - (f) if any acts of commission or omission on the part of Valuer or Valuer's Personnel, in the reasonable opinion of the KSFE, tantamount to fraud.
 - xiii. KSFE shall have the right to adopt any or all of the following course/s of action unless the said happening, in the reasonable opinion of the KSFE, is not attributable to any act, omission or commission of the Valuer or Valuer's Personnel:
 - (a) Depanel and/or remove the name of the Valuer from the list of Valuers on the panel of the KSFE
 - (b) Blacklist the Valuer and display the name of the Valuer in the list of blacklisted Valuers
 - (c) Bring such depanelment or removal or blacklisting to the notice of Institute of Chartered Engineers or any other similar professional body or association in which such valuer is a member
 - xiv. In the event of the depanelment/delisting, Valuer shall:

- (a) Be liable and responsible to return to the KSFE all records, documents, data and information including Confidential Information pertaining to or relating to the KSFE or services in its possession and
- (b) Refrain from holding it self in any way as the Valuer of KSFE and
- (c) Provide a final account of fees and other payment, if any, due from KSFE to the Valuer

Signature of the valuer : Name of the Valuer :
Address of the valuer :

Dated:
Place

(To be executed and submitted at the time of empanelment only)

LETTER OF INDEMNITY BY VALUERS
(in 500 Rs. Stamp Paper)

To,
KSFE,

In consideration of Kerala state Financial Enterprises (herein after called the "KSFE" which expression shall include its successors and assignees) empanelling me/us on their panel of approved Valuers for the purpose of assessing the market value of the properties proposed to be taken as securities for the credit limits granted or to be granted by the KSFE to its various borrowers, I/ We jointly and severally, extend this letter if indemnity.

Whereas by the letter of empanelment dated _____, the KSFE has empanelled me / us on their panel of approved Valuers for the purpose of assessing the market value of the properties proposed to be taken as securities for the credit limits granted / to be granted by the KSFE, I/ We jointly and severally agree as follows:-

I / We shall duly and faithfully perform and discharge all the duties in the works entrusted by the KSFE and in relation to the purposes of empanelment, fairly without any favour and discrimination and I/we hereby undertake and agree to indemnify you, your successors and assigns at all times and from time to time from and against all loss, damage and all actions, suits, proceedings, expenses, costs, charges and demands arising out of any act, lapses, defaults, negligence, errors, mistakes committed by me/us in performance of my/our professional obligations with regard to valuation and I/we also hereby undertake and agree to pay to you on demand sums of money, costs, charges and expenses incurred in respect thereof and also to pay you interest on all such moneys at your ruling rate.

I / We further specifically agree that this indemnity shall continue to remain in force and I /We shall continue to be liable there under for all losses, damages, costs, charges and expenses arising out of any act, lapses, defaults, negligence, errors, mistakes committed by me/ us in performance of my / our professional obligations and shall be binding on me / us and our legal and personal representatives, successors and assigns.

Yours Faithfully,

Signature

(Name and address of the Valuer

(with Official Seal of the Valuer)

Place:

Date:

Regionwise Branch List

Sl.no.	Branch	Region
1	ALAPPUZHA I	Alappuzha
2	MAVELIKKARA	Alappuzha
3	KAYAMKULAM	Alappuzha
4	CHERTHALA I	Alappuzha
5	HARIPAD	Alappuzha
6	ALAPPUZHA II	Alappuzha
7	AMBALAPUZHA	Alappuzha
8	CHENGANNUIR	Alappuzha
9	ALAPPUZHA III	Alappuzha
10	LOAN UNIT, ALAPPUZHA	Alappuzha
11	KATTANAM	Alappuzha
12	KUTHIATHODE	Alappuzha
13	MANNAR	Alappuzha
14	EDATHUVA	Alappuzha
15	CHERTHALA II	Alappuzha
16	ALAPPUZHA EVENING	Alappuzha
17	THEKKEKKARA	Alappuzha
18	CHARUMOODU	Alappuzha
19	MUHAMMA	Alappuzha
20	POOCHAKKAL	Alappuzha
21	VENMONY	Alappuzha
22	KAMBISSERY	Alappuzha
23	KALAVOOR	Alappuzha
24	THRIKUNNAPUZHA	Alappuzha
25	AROOR	Alappuzha
26	PUNNAPRA	Alappuzha
27	CHERTHALA EVENING	Alappuzha
28	KAYAMKULAM II	Alappuzha
29	THURAVOOR	Alappuzha
30	ALAPPUZHA IV	Alappuzha
31	MANNANCHERRY	Alappuzha
32	SL PURAM	Alappuzha
33	MAVELIKKARA II	Alappuzha
34	NOORANAD	Alappuzha
35	KALARCODE	Alappuzha
36	HARIPPAD-II	Alappuzha
37	MUTHUKULAM	Alappuzha
38	KARUVATTA	Alappuzha
39	MUTTOM HARIPPAD	Alappuzha
40	ERAMALLUR	Alappuzha
41	PALLIPPAD	Alappuzha
42	ARTHUNKAL	Alappuzha
43	PUTHANANGADI	Alappuzha
44	CHETTIKULANGARA	Alappuzha

45	PATTANAKKAD	Alappuzha
46	AREEPARAMBU	Alappuzha
47	KALLISSERY	Alappuzha
48	CHENNITHALA	Alappuzha
49	VEEYAPURAM	Alappuzha
50	PANDANAD	Alappuzha
51	NORTH PARAVOOR	Ernakulam Rural
52	ALUVA	Ernakulam Rural
53	ANGAMALY	Ernakulam Rural
54	PERUMBAVOOR	Ernakulam Rural
55	KOLENCHERY	Ernakulam Rural
56	MOOTHAKUNNAM	Ernakulam Rural
57	KALADY	Ernakulam Rural
58	ATHANI	Ernakulam Rural
59	KURUPPAMPADI	Ernakulam Rural
60	ALANGAD	Ernakulam Rural
61	ALUVA II	Ernakulam Rural
62	ANAGAMALY II	Ernakulam Rural
63	MOOKKANNUR	Ernakulam Rural
64	KIZHAKKAMBALAM	Ernakulam Rural
65	VARAPUZHA	Ernakulam Rural
66	PUTHENVELIKKARA	Ernakulam Rural
67	PERUMBAVOOR II	Ernakulam Rural
68	NORTH PARAVOOR EVENING	Ernakulam Rural
69	KARUKUTTY	Ernakulam Rural
70	MANJAPRA	Ernakulam Rural
71	KURUMASSERY	Ernakulam Rural
72	MUPPATHADAM	Ernakulam Rural
73	PATTIMATTOM	Ernakulam Rural
74	PUTHENCROUZ	Ernakulam Rural
75	KOOVAPPADY	Ernakulam Rural
76	KANJUR	Ernakulam Rural
77	ARACKAPADY	Ernakulam Rural
78	CHERIYAPPILLY	Ernakulam Rural
79	VALAYANCHIRANGARA	Ernakulam Rural
80	NEELEESWARAM	Ernakulam Rural
81	PARAVOOR KAVALA – ALUVA	Ernakulam Rural
82	MARAMPALLY	Ernakulam Rural
83	CHOONDI	Ernakulam Rural
84	VALLAM	Ernakulam Rural
85	ERNAKULAM MAIN	Ernakulam Urban
86	THRIPPUNITHURA	Ernakulam Urban
87	PALARIVATTOM	Ernakulam Urban
88	THOPPUMPADY	Ernakulam Urban
89	ERNAKULAM KACHERIPADY	Ernakulam Urban

90	CHERANALLUR	Ernakulam Urban
91	DH ROAD, ERNAKULAM	Ernakulam Urban
92	ERNAKULAM SOUTH	Ernakulam Urban
93	VYTTILA	Ernakulam Urban
94	KALAMASSERY	Ernakulam Urban
95	NJARAKKAL	Ernakulam Urban
96	KALOOR	Ernakulam Urban
97	KAKKANAD	Ernakulam Urban
98	ERNAKULAM EVENING	Ernakulam Urban
99	MULAMTHURUTHY	Ernakulam Urban
100	KUMBALANGI	Ernakulam Urban
101	PALLURUTHY	Ernakulam Urban
102	RAVIPURAM	Ernakulam Urban
103	PRESSCLUB ROAD	Ernakulam Urban
104	CHELLANAM	Ernakulam Urban
105	THEVARA	Ernakulam Urban
106	CHERAI	Ernakulam Urban
107	UDAYMPEROOR	Ernakulam Urban
108	ARAKKUNNAM	Ernakulam Urban
109	THRIPPUNITHURA EVG.	Ernakulam Urban
110	ARAYANKAVU	Ernakulam Urban
111	THIRUVAMKULAM	Ernakulam Urban
112	EDAPPALLY	Ernakulam Urban
113	FORT KOCHI	Ernakulam Urban
114	KADAVANTHARA	Ernakulam Urban
115	MARAUDU	Ernakulam Urban
116	PACHALAM	Ernakulam Urban
117	VADUTHALA	Ernakulam Urban
118	ELAMAKKARA	Ernakulam Urban
119	KANGARAPPADY	Ernakulam Urban
120	VYTTILA EVG	Ernakulam Urban
121	VENNALA	Ernakulam Urban
122	KAKKANAD EVG	Ernakulam Urban
123	PUTHUVYPE	Ernakulam Urban
124	KATHRIKKADAVU	Ernakulam Urban
125	THOPPUMPADI EVG	Ernakulam Urban
126	KALPETTA	Kozhikode Rural
127	THIRUVAMBADY	Kozhikode Rural
128	VADAKARA	Kozhikode Rural
129	THAMARASSERY	Kozhikode Rural
130	SULTHANBATTERY	Kozhikode Rural
131	KUTTIYADI	Kozhikode Rural
132	MANANTHAVADI	Kozhikode Rural
133	KALLACHI	Kozhikode Rural
134	MEPPADI	Kozhikode Rural

135	NARIKUNNI	Kozhikode Rural
136	PULPALLY	Kozhikode Rural
137	AYANCHERY	Kozhikode Rural
138	ORKATTERY	Kozhikode Rural
139	MEENANGADI	Kozhikode Rural
140	VATAKARA II	Kozhikode Rural
141	KODUVALLY	Kozhikode Rural
142	PADINJARETHARA	Kozhikode Rural
143	MULLANKUNNU	Kozhikode Rural
144	KODENCHERI	Kozhikode Rural
145	AMBALAVAYAL	Kozhikode Rural
146	EANGAPUZHA	Kozhikode Rural
147	VILLIAPALLY	Kozhikode Rural
148	PANAMARAM	Kozhikode Rural
149	ELETTIL	Kozhikode Rural
150	SULTHAN BATHERI-II	Kozhikode Rural
151	VYTHIRI	Kozhikode Rural
152	OMASSERY	Kozhikode Rural
153	KENICHIRA	Kozhikode Rural
154	NADAPURAM ROAD	Kozhikode Rural
155	VELLAMUNDA	Kozhikode Rural
156	KAMBALAKKAD	Kozhikode Rural
157	KOZHICODE MAIN	Kozhikode Urban
158	PERAMBRA	Kozhikode Urban
159	NADAKKAVU	Kozhikode Urban
160	MAVOOR ROAD, KOZHICODE	Kozhikode Urban
161	BALUSSERY	Kozhikode Urban
162	KALLAI ROAD	Kozhikode Urban
163	LOAN UNIT, KOZHICODE	Kozhikode Urban
164	KOYILANDY	Kozhikode Urban
165	RAMANATTUKARA	Kozhikode Urban
166	KUNNAMANGALAM	Kozhikode Urban
167	KOZHICODE MEDICAL COLLEGE	Kozhikode Urban
168	CHERUVANNUR	Kozhikode Urban
169	WEST HILL, KOZHICODE	Kozhikode Urban
170	KOZHICODE EVG.	Kozhikode Urban
171	MUKKAM	Kozhikode Urban
172	PAYYOLI	Kozhikode Urban
173	NADUVANNUR	Kozhikode Urban
174	KOZHICODE CIVIL STATION	Kozhikode Urban
175	KAKKODI	Kozhikode Urban
176	MANKAVE	Kozhikode Urban
177	MEPPAYUR	Kozhikode Urban
178	ATHOLI	Kozhikode Urban
179	KOYILANDI II	Kozhikode Urban

180	KOORACHUND	Kozhikode Urban
181	ULLIYERI	Kozhikode Urban
182	POOVATTUPARAMBA	Kozhikode Urban
183	CHAKKITTAPARA	Kozhikode Urban
184	POOKKAD	Kozhikode Urban
185	KAYANNA	Kozhikode Urban
186	PARAMBIL BAZAR	Kozhikode Urban
187	PANTHEERANKAVU	Kozhikode Urban
188	MANNUR	Kozhikode Urban
189	MEENCHANDA	Kozhikode Urban
190	NANDI	Kozhikode Urban
191	VELLIMADUKUNNU	Kozhikode Urban
192	PUNALUR	Kollam Rural
193	KOTTARAKKARA	Kollam Rural
194	ANCHAL	Kollam Rural
195	KADAKKAL	Kollam Rural
196	PATHANAPURAM	Kollam Rural
197	SASTHAMKOTTA	Kollam Rural
198	PUTHUR	Kollam Rural
199	CHADAYAMANGALAM	Kollam Rural
200	KULATHUPPUZHA	Kollam Rural
201	ANCHAL II	Kollam Rural
202	EZHUKONE	Kollam Rural
203	KUNNIKODE	Kollam Rural
204	ODANAVATTOM	Kollam Rural
205	CHAKKUVALLY	Kollam Rural
206	OYOOR	Kollam Rural
207	KOTTARAKKARA II	Kollam Rural
208	VALAKOM	Kollam Rural
209	AYUR	Kollam Rural
210	NILAMEL	Kollam Rural
211	BHARANIKKAVU	Kollam Rural
212	PATTAZHI	Kollam Rural
213	PUNALUR II	Kollam Rural
214	MYNAGAPPALLY	Kollam Rural
215	KARAVALLUR	Kollam Rural
216	POOYAPPILLY	Kollam Rural
217	CHENGAMANADU	Kollam Rural
218	NEDUMANKAVU	Kollam Rural
219	ANCHAL EVG.	Kollam Rural
220	YEROOR	Kollam Rural
221	KALAYAPURAM	Kollam Rural
222	KOTTARAKARA EVG.	Kollam Rural
223	NEDIYAVILA	Kollam Rural
224	KARALIMUKKU	Kollam Rural

225	PATHARAM	Kollam Rural
226	CHITHARA	Kollam Rural
227	MYLOM	Kollam Rural
228	AMBALAMKUNNU	Kollam Rural
229	KOLLAM MAIN	Kollam Urban
230	ANANDAVALLESWARAM	Kollam Urban
231	KUNDARA	Kollam Urban
232	KARUNAGAPPALLY MAIN	Kollam Urban
233	VADAYATTUKOTTA	Kollam Urban
234	PARAVOOR	Kollam Urban
235	KADAPPAKADA	Kollam Urban
236	CHINNAKKADA, KOLLAM	Kollam Urban
237	SHAKTIKULANGARA	Kollam Urban
238	KOTTIYAM	Kollam Urban
239	ANCHALAMOODU	Kollam Urban
240	KILIKKOLLUR	Kollam Urban
241	CHATHANOR	Kollam Urban
242	PALLIMUCK	Kollam Urban
243	KOLLAM BEACH ROAD	Kollam Urban
244	PARIPPALLY	Kollam Urban
245	CHAVARA	Kollam Urban
246	KANNANALLOOR	Kollam Urban
247	OACHIRA	Kollam Urban
248	KOLLAM EVENING	Kollam Urban
249	KERALAPURAM	Kollam Urban
250	EAST KALLADA	Kollam Urban
251	CIVIL STN KARUNAGAPPALLY	Kollam Urban
252	THEVALAKKARA	Kollam Urban
253	MAYYANAD	Kollam Urban
254	VAVVAKKAVU	Kollam Urban
255	KUNDARA II	Kollam Urban
256	EDAPALLICOTTA	Kollam Urban
257	RAMANKULANGARA	Kollam Urban
258	PRAKULAM	Kollam Urban
259	PERUMPUZHA	Kollam Urban
260	THAZHAVA	Kollam Urban
261	AYATHIL	Kollam Urban
262	KALLUVATHUKKAL	Kollam Urban
263	KARUNAGAPPALLY EVG	Kollam Urban
264	CHAVARA THEKKUMBAGAM	Kollam Urban
265	POLAYATHODE	Kollam Urban
266	PUTHIYAKAVU	Kollam Urban
267	ERAVIPURAM	Kollam Urban
268	NALLILA	Kollam Urban
269	KANNUR MAIN	Kannur

270	THALASSERY	Kannur
271	KASARKOD	Kannur
272	PAYYANNUR	Kannur
273	IRITTY	Kannur
274	KANHANGAD	Kannur
275	THALIPARAMBA	Kannur
276	KANNUR II	Kannur
277	PANUR	Kannur
278	SREEKANDAPURAM	Kannur
279	KOOTHUPARAMBA	Kannur
280	PUTHIYATHERU	Kannur
281	ALACODE	Kannur
282	THRIKKARIPUR	Kannur
283	CHITTARIKKAL	Kannur
284	MATTANNUR	Kannur
285	PAZHAYANGADI	Kannur
286	UPPALA	Kannur
287	CHAKKARAKKAL	Kannur
288	PERAVOOR	Kannur
289	KANNUR EVENING	Kannur
290	THALASSERY II	Kannur
291	THAZECHOVVA	Kannur
292	NILESWARAM	Kannur
293	CHERUVATHUR	Kannur
294	UDUMA	Kannur
295	PERINGATHUR	Kannur
296	MAYYIL	Kannur
297	CHERUPUZHA	Kannur
298	CHEMPERI	Kannur
299	EDAKOM	Kannur
300	PAYYAVOOR	Kannur
301	IRIKKUR	Kannur
302	KOLAKKAD	Kannur
303	MALAKALLU	Kannur
304	VELLARIKUNDU	Kannur
305	KARIKOTTAKKARI	Kannur
306	BADIADAKA	Kannur
307	ULIKKAL	Kannur
308	AZHIKODE	Kannur
309	KELAKAM	Kannur
310	KALLIKANDY	Kannur
311	MAMBRAM	Kannur
312	KOLAYAD	Kannur
313	HOSDURG	Kannur
314	MANJODI	Kannur

315	PERIYA	Kannur
316	THALIPARAMBA	Kannur
317	PAYYANNUR	Kannur
318	BANDADKA	Kannur
319	CHALODE	Kannur
320	CHERUKKUNNU	Kannur
321	KANNADIPARAMBA	Kannur
322	KOTTAYAM MAIN	Kottayam
323	CHANGANASSERY MAIN	Kottayam
324	PALA	Kottayam
325	VAIKOM	Kottayam
326	KANJIRAPALLY	Kottayam
327	KURUVILANGAD	Kottayam
328	PUTHUPALLY	Kottayam
329	ERATTUPETTAH	Kottayam
330	ETTUMANOOR	Kottayam
331	KOTTAYAM II	Kottayam
332	PALLIKKATHODE	Kottayam
333	KADUTHURUTHY	Kottayam
334	KARUKACHAL	Kottayam
335	AYARKUNNAM	Kottayam
336	LOAN UNIT, KOTTAYAM	Kottayam
337	PONKUNNAM	Kottayam
338	THALAYOLAPARAMBU	Kottayam
339	KOTTAYAM EVG.	Kottayam
340	MEDICAL COLLEGE, KTM	Kottayam
341	PAMPADY	Kottayam
342	PARUTHAMPARA	Kottayam
343	MUNDAKKAYAM	Kottayam
344	THENGANA	Kottayam
345	KUMARAKAM	Kottayam
346	ERUMELI	Kottayam
347	MANARCAD	Kottayam
348	UZHAVOOR	Kottayam
349	CHANGANASSERY II	Kottayam
350	MANIMALA	Kottayam
351	BHARNANGANAM	Kottayam
352	ATHIRAMPUZHA	Kottayam
353	VAIKOM TOLL	Kottayam
354	RAMAPURAM	Kottayam
355	KURUPPANTHARA	Kottayam
356	VAZHOOR	Kottayam
357	PAIKA	Kottayam
358	PERUVA	Kottayam
359	KIDANGOOR	Kottayam

360	NEDUMKUNNAM	Kottayam
361	PALA II	Kottayam
362	THRIKODITHANAM	Kottayam
363	KOZHUVANAL	Kottayam
364	KALLARA-KOTTAYAM	Kottayam
365	VAKATHANAM	Kottayam
366	CHINGAVANAM	Kottayam
367	KOLLAPPALLY	Kottayam
368	ELIKULAM	Kottayam
369	POONJAR-THEKKEKKARA	Kottayam
370	KOOROPPADA	Kottayam
371	KANAKARY	Kottayam
372	VAIKOM II	Kottayam
373	ETTUMANUR II	Kottayam
374	YENDAYAR	Kottayam
375	ULLALA	Kottayam
376	ILLIKKAL	Kottayam
377	THODUPUZHA MAIN	Kattappana
378	MUVATTUPUZHA	Kattappana
379	KATTAPPANA	Kattappana
380	PIRAVAM	Kattappana
381	KOTHAMANGALAM	Kattappana
382	KOOTHATTUKULAM	Kattappana
383	ADIMALY	Kattappana
384	MUTTOM	Kattappana
385	VAZHAKULAM	Kattappana
386	KUMILY	Kattappana
387	NEDUMKANDAM	Kattappana
388	CHERUTHONI	Kattappana
389	PEZHAKKAPPILLY	Kattappana
390	THODUPUZHA-II	Kattappana
391	VANNAPURAM	Kattappana
392	RAJAKUMARI	Kattappana
393	KEERAMPARA	Kattappana
394	KALLURKAD	Kattappana
395	KARIMANNUR	Kattappana
396	NELLIKUZHI	Kattappana
397	ADIVADU	Kattappana
398	KANJIKUZHI	Kattappana
399	RAMAMANGALAM	Kattappana
400	THANKAMANI	Kattappana
401	THOPRAMKUDY	Kattappana
402	VAZHITHALA	Kattappana
403	PAMPAKUDA	Kattappana
404	MOOLAMATTAM	Kattappana

405	KOTTAPPADI	Kattappana
406	ELENJI	Kattappana
407	MUVATTUPUZHA II	Kattappana
408	RAJAKKAD	Kattappana
409	ANAKKARA	Kattappana
410	UPPUTHARA	Kattappana
411	THOOKUPALAM	Kattappana
412	NERIAMANGALAM	Kattappana
413	MALAPPURAM	Malappuram
414	THIRUR	Malappuram
415	MANJERI	Malappuram
416	EDAPPAL	Malappuram
417	PERINTHALMANNA	Malappuram
418	NILAMBUR	Malappuram
419	VALANCHERRY	Malappuram
420	CHEMMAD	Malappuram
421	THANOR	Malappuram
422	WANDOOR	Malappuram
423	KONDOTTY	Malappuram
424	KOTTAKKAL	Malappuram
425	PONNANI	Malappuram
426	EDAKKARA	Malappuram
427	PULAMANTHOLE	Malappuram
428	MALAPPURAM EVENING	Malappuram
429	CHANGARAMKULAM	Malappuram
430	MONGAM	Malappuram
431	VENGARA	Malappuram
432	EDAVANNA	Malappuram
433	KADUNGATHUKUNDU	Malappuram
434	PANDIKKAD	Malappuram
435	PARAPANANGADI	Malappuram
436	KALIKAVU	Malappuram
437	MAKKARAPARAMBA	Malappuram
438	POTHUKALLU	Malappuram
439	AREACODE	Malappuram
440	EDAVANAPPARA	Malappuram
441	ALATHIYUR	Malappuram
442	MANIMOOLI	Malappuram
443	KARUVARAKUNDU	Malappuram
444	POOKKOTTUMPADAM	Malappuram
445	ANGADIPURAM	Malappuram
446	KUTTIPPURAM	Malappuram
447	MANKADA	Malappuram
448	THIRUR II	Malappuram
449	CHELARI	Malappuram

450	KIZHISSERY	Malappuram
451	MANGALAM	Malappuram
452	KARINKALLATHANI	Malappuram
453	MELATTUR	Malappuram
454	KOLATHUR	Malappuram
455	MARANCHERY	Malappuram
456	PALAKKAD I	Palakkad
457	MANNARKAD	Palakkad
458	OTTAPALAM	Palakkad
459	CHITTOOR	Palakkad
460	VADAUMCHERRY	Palakkad
461	KUZHALMANNAM	Palakkad
462	PALAKKAD II	Palakkad
463	KOLLENGODE	Palakkad
464	PATTAMBI	Palakkad
465	KOOTTANAD	Palakkad
466	KANJIKKODE	Palakkad
467	NENMARA	Palakkad
468	OLAVAKODE	Palakkad
469	KONGAD	Palakkad
470	PALAKKAD EVENING	Palakkad
471	SHORNUR	Palakkad
472	AALATHUR	Palakkad
473	CHERPPALSSERY	Palakkad
474	KOZHINJAMPARA	Palakkad
475	PARALI	Palakkad
476	KALLADIKODE	Palakkad
477	SREEKRISHNAPURAM	Palakkad
478	CHANDRANAGAR	Palakkad
479	MANGALAM DAM	Palakkad
480	KODUVAYUR	Palakkad
481	ALANELLUR	Palakkad
482	VANIYAMKULAM	Palakkad
483	MANNARKAD II	Palakkad
484	KOPPAM	Palakkad
485	PATHIRIPALA	Palakkad
486	THATHAMANGALAM	Palakkad
487	ELAPPULLY	Palakkad
488	KOTTAYI	Palakkad
489	VALLAPPUZHA	Palakkad
490	KARUKAPUTHUR	Palakkad
491	AMBALAPPARA	Palakkad
492	THIRUVALLA	Pathanamthitta
493	PATHANAMTHITTA	Pathanamthitta
494	ADOOR	Pathanamthitta

495	PANDALAM	Pathanamthitta
496	RANNI	Pathanamthitta
497	KOZHANCHERY	Pathanamthitta
498	PURAMATTOM	Pathanamthitta
499	KONNI	Pathanamthitta
500	AARANMULA	Pathanamthitta
501	KADAMBANAD	Pathanamthitta
502	ENATH	Pathanamthitta
503	MALLEPPALLY	Pathanamthitta
504	KODUMON	Pathanamthitta
505	PATHANAMTHITTA II	Pathanamthitta
506	PAZHAKULAM	Pathanamthitta
507	CHITTAR	Pathanamthitta
508	KALANJOOR	Pathanamthitta
509	ADOOR-II	Pathanamthitta
510	KULANADA	Pathanamthitta
511	VADASSERYKARA	Pathanamthitta
512	RANNI-PERUNNAD	Pathanamthitta
513	VECHOOHIRA	Pathanamthitta
514	PARAKODE	Pathanamthitta
515	THADIYOOR	Pathanamthitta
516	OMALLUR	Pathanamthitta
517	RANNI II	Pathanamthitta
518	MANDAMARUTHI	Pathanamthitta
519	THIRUVALLA II	Pathanamthitta
520	ELUVANTHARA	Pathanamthitta
521	ELANTHUR	Pathanamthitta
522	PULLAD	Pathanamthitta
523	CHUNKAPPARA	Pathanamthitta
524	OTHARA	Pathanamthitta
525	THENGAMAM	Pathanamthitta
526	MALAYALAPUZHA	Pathanamthitta
527	POOMKAVU	Pathanamthitta
528	KAVIYOOR	Pathanamthitta
529	THUMPAMON	Pathanamthitta
530	MYLAPRA	Pathanamthitta
531	THEKKEMALA	Pathanamthitta
532	ENADIMANGALAM	Pathanamthitta
533	KUTTOOR	Pathanamthitta
534	ANANTHAPPALLY	Pathanamthitta
535	PODIYADI	Pathanamthitta
536	THRISUR MAIN	Thrissur
537	KUNNAMKULAM	Thrissur
538	CHALAKUDY	Thrissur
539	AYYANTHOLE	Thrissur

540	IRINJALAKUDA	Thrissur
541	WADAKKANCHERRY	Thrissur
542	KODUNGALLUR	Thrissur
543	MALA	Thrissur
544	THRISSUR II (SHORNUR RD)	Thrissur
545	GURUVAYUR	Thrissur
546	CHEMBUKKAVU, THRISSUR	Thrissur
547	MANNUTHY	Thrissur
548	VADANAPPALLY	Thrissur
549	THRISSUR III PATTURAIKKAL	Thrissur
550	CHERPU	Thrissur
551	VELIYANNUR ROAD (TCR IV)	Thrissur
552	KODAKARA	Thrissur
553	PAVARATTY	Thrissur
554	THRISSUR ST NAGAR	Thrissur
555	CHELAKKARA	Thrissur
556	PUDUKKAD	Thrissur
557	PATTIKKAD	Thrissur
558	KECHERI	Thrissur
559	THRISSUR EVENING	Thrissur
560	MEDICAL COLLEGE, TSR	Thrissur
561	VARANDARAPPILLY	Thrissur
562	TRIPRAYAR	Thrissur
563	ERUMAPETTY	Thrissur
564	PERINJANAM	Thrissur
565	KORATTY	Thrissur
566	CHALAKKUDY EVENING	Thrissur
567	THIRUVILWAMALA	Thrissur
568	PUNNAYOORKULAM	Thrissur
569	ALOOR	Thrissur
570	VELLANGALLUR	Thrissur
571	KANDASSANKADAVU	Thrissur
572	KODALI	Thrissur
573	CHAVAKKAD	Thrissur
574	PAZHANJI	Thrissur
575	MUTHUVARA	Thrissur
576	KODUNGALLUR-II	Thrissur
577	IRINJALAKUDA-II	Thrissur
578	GURUVAYUR-II	Thrissur
579	KUNNATHANGADI	Thrissur
580	PAZHAYANNUR	Thrissur
581	ANNAMANADA	Thrissur
582	PARAPPUR	Thrissur
583	SN PURAM	Thrissur
584	ASHTAMICHIRA	Thrissur

585	EDAMUTTAM	Thrissur
586	PARIYARAM	Thrissur
587	PRAMAVARMAPURAM	Thrissur
588	OLLUR	Thrissur
589	KOORKENCHERY	Thrissur
590	MAPPRANAM	Thrissur
591	KUZHUR	Thrissur
592	ATTINGAL MAIN	Trivandrum Rural
593	VARKALA MAIN	Trivandrum Rural
594	NEDUMANGADU	Trivandrum Rural
595	MALAYINKEEZHU	Trivandrum Rural
596	VENJARAMOODU	Trivandrum Rural
597	KILIMANOOR	Trivandrum Rural
598	VITHURA	Trivandrum Rural
599	VELLANAD	Trivandrum Rural
600	CHIRAYANKEEZHU	Trivandrum Rural
601	KALLARA	Trivandrum Rural
602	KATTAKADA	Trivandrum Rural
603	PALODE	Trivandrum Rural
604	KALLAMBALAM	Trivandrum Rural
605	KADAKKAVOOR	Trivandrum Rural
606	AZHOOR	Trivandrum Rural
607	ATTINGAL EVENING	Trivandrum Rural
608	VATTAPPARA	Trivandrum Rural
609	NEDUMANGAD EVENING	Trivandrum Rural
610	PALLICKAL	Trivandrum Rural
611	MANDAPATHINKADAVU	Trivandrum Rural
612	ARYANADU	Trivandrum Rural
613	KARAKULAM	Trivandrum Rural
614	MARANALLUR	Trivandrum Rural
615	AMBOORI	Trivandrum Rural
616	PANAVOOR	Trivandrum Rural
617	PONGANADU	Trivandrum Rural
618	MANANAKKU	Trivandrum Rural
619	PEYAD	Trivandrum Rural
620	VEMBAYAM	Trivandrum Rural
621	PANGODE	Trivandrum Rural
622	KARETTE	Trivandrum Rural
623	POOVACHAL	Trivandrum Rural
624	MADATHARA	Trivandrum Rural
625	CHULLIMANOOR	Trivandrum Rural
626	KALLIKKAD	Trivandrum Rural
627	VARKALA-II	Trivandrum Rural
628	NAGAROOR	Trivandrum Rural
629	KATTAKADA EVG	Trivandrum Rural

630	PIRAPPANCODE	Trivandrum Rural
631	THOLICODE	Trivandrum Rural
632	PULIYARAKONAM	Trivandrum Rural
633	OONNINMOODU	Trivandrum Rural
634	THIRUVANANTHAPURAM MAIN	Trivandrum Urban
635	KESAVADASAPURAM	Trivandrum Urban
636	NEYATTINKARA I	Trivandrum Urban
637	THIRUVANANTHAPURAM FORT	Trivandrum Urban
638	VIZHINJAM	Trivandrum Urban
639	KAZHAKOOTOM	Trivandrum Urban
640	PEROORKADA	Trivandrum Urban
641	MEDICAL COLLEGE, TVM	Trivandrum Urban
642	VAZHAUTHACAUD	Trivandrum Urban
643	ULLUR	Trivandrum Urban
644	VELLARADA	Trivandrum Urban
645	BALARAMAPURAM	Trivandrum Urban
646	PETTAH (TVM)	Trivandrum Urban
647	SREEKARYAM	Trivandrum Urban
648	CHALA	Trivandrum Urban
649	POOJAPPURA	Trivandrum Urban
650	PTHENCODE	Trivandrum Urban
651	NEYATTINKARA II	Trivandrum Urban
652	PAPPANAMCODE	Trivandrum Urban
653	PARASSALA	Trivandrum Urban
654	STATUE EVENING	Trivandrum Urban
655	KANJIRAMKULAM	Trivandrum Urban
656	UDIYANKULANGARA	Trivandrum Urban
657	SASTHAMANGALAM	Trivandrum Urban
658	THAMPANOOR EVENING	Trivandrum Urban
659	VATTIYOORKAVU	Trivandrum Urban
660	VIKAS BHAVAN	Trivandrum Urban
661	MANACAUD	Trivandrum Urban
662	PERUMKADAVILA	Trivandrum Urban
663	KODAPPANAKUNNU	Trivandrum Urban
664	PRAVACHAMBALAM	Trivandrum Urban
665	MANGALAPURAM	Trivandrum Urban
666	NEYATTINKARA EVENING	Trivandrum Urban
667	POOVAR	Trivandrum Urban
668	THIRUMALA	Trivandrum Urban
669	KADINAMKULAM	Trivandrum Urban
670	BALARAMAPURAM EVENING	Trivandrum Urban
671	M C TVM EVEING	Trivandrum Urban
672	NANTHENKODE	Trivandrum Urban
673	KARAMANA	Trivandrum Urban
674	EANCHAKKAL	Trivandrum Urban

675	KOVALAM	Trivandrum Urban
676	NELLIMOODU	Trivandrum Urban
677	KUNNATHUKAL	Trivandrum Urban
678	PERINGAMALA	Trivandrum Urban
679	MANNAMTHALA	Trivandrum Urban
680	UCHAKADA	Trivandrum Urban
681	PARASSALA EVG	Trivandrum Urban
682	VETTUKKAD	Trivandrum Urban
683	PERUMPUZHATHUR	Trivandrum Urban