

DETAILED TERMS AND CONDITIONS OF THE SALE FOR IMMOVABLE PROPERTIES -
E-AUCTION ON 29.12.2023

A)

- a) Mode of Auction : E-Auction
b) Details of Auction Service provider : M/s Canbank Computer Services Ltd
c) Date and time of Auction : 29.12.2023 11 AM TO 2 PM
d) Place of Auction : Online Auction , through the website
[https:// indianbankseauction.com](https://indianbankseauction.com)

Sl.No:1

Description of Property	
STATE	KERALA
DISTRICT	THRISSUR
TALUK	CHALAKKUDY
VILLAGE	MATTATHUR
SY/Re.Sy.No	1516, 1516
Area/ Extend of land	0.1618 Hr, 0.1457 Hr
Deed No	892/2003, 1527/2003
SRO	KODALY
Property Owner	SIBU @ SHIBU
EC Details	Upto 19.08.2022. No encumbrances seen

Boundaries of property	
East	Thamarath Lalitha vaka, Chozhiparambil Prakasan, Chathan, Shajan, Kurumba , Chathan
South	Vettukkal Abdul Khader, Thamarath Shibu
West	Vettyattil Rajan, Vettyattil Rajan
North	Vazhy, Thamarath Shibu, vazhy

Reserve price and EMD amount

Reserve Price(Rs. In lakhs)	54,60,000/-	
EMD Remittance Details	Kerala State Co-Operative Bank	
	Branch	Kodakara
	IFSC Code	KSBK0001479
	General Suspense Acc.No	14792200503601
EMD	546000/-	
Date and time of Inspection	30.11.2023 to 26.12.2023 during working hours	
Date and time of Auction	29.12.2023 – 11AM to 2 PM	

Sl.No:2

Description of Property	
STATE	KERALA
DISTRICT	THRISSUR
TALUK	CHALAKUDY
VILLAGE	KODAKARA
SY/Re.Sy.No	1254/1-3, 1261/4-2, 1262/2-1
Area/ Extend of land	8.09 Are, 1.62 Are, 2.43 Are
Deed No.	2186/2018
SRO	KALLETUMKARA
Property Owner	JANAKY, HIMESH, HIMA, KUMARY
E.C Details	Upto 12.01.2023. No encumbrance seen.

Boundaries of property	
East	Njarekkattil Anandan, Ratnakaran vaka
South	Road
West	Njarekkattil Sankarankutty
North	Njarekkattil Sankarankutty

Reserve price and EMD amount

Reserve Price(Rs. In lakhs)	33,50,000/-	
EMD Remittance Details	Kerala State Co-Operative Bank	
	Branch	Kodakara
	IFSC Code	KSBK0001479
	General Suspense Acc.No	14792200503601
EMD	335000/-	
Date and time of Inspection	30.11.2023 to 26.12.2023 during working hours	
Date and time of Auction	29.12.2023 – 11AM to 2 PM	

Sl.No:3

Description of Property	
STATE	KERALA
DISTRICT	THRISSUR
TALUK	CHALAKUDY
VILLAGE	KODAKARA
SY/Re.Sy.No	304/1, 304/1
Area/ Extend of land	0.1821 Hr 0.2023 Hr
Deed No	3480/05 , 1328/06
SRO	KALLETUMKARA
Property Owner	DAVIS
E.C Details	Upto 18.01.2023 no encumbrances seen

Boundaries of property	
East	Vazhy
South	Mookkanamparambil Davis, Payyappilly Daisy Sunny
West	Thodu
North	Mookkanamparambil Antony

Reserve price and EMD amount

Reserve Price(Rs. In lakhs)	56,90,000/-	
EMD Remittance Details	Kerala State Co-Operative Bank	
	Branch	Kodakara
	IFSC Code	KSBK0001479
	General Suspense Acc.No	14792200503601
EMD	569000/-	
Date and time of Inspection	30.11.2023 to 26.12.2023 during working hours	
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Sl.No:4

Description of Property	
STATE	KERALA
DISTRICT	THRISSUR
TALUK	CHALAKUDY
VILLAGE	ATHIRAPILLY
SY/Re.Sy.No	1389/14/1
Area/ Extend of land	44.74 Are
Deed No	2600/99
SRO	CHALAKUDY
Property Owner	JOSHY P.A
E.C. details	Upto 14.01.2023 no encumbrances seen

Boundaries of property	
East	Francis Xavier, Pandaraparambil Vaka
South	Road, Biju property
West	Private Vazhy
North	Kattilaparambil Saiju Wilson Anthony

Reserve price and EMD amount

Reserve Price(Rs. In lakhs)	66,30,000/-	
EMD Remittance Details	Kerala State Co-Operative Bank	
	Branch	Chalakudy Evening
	IFSC Code	KSBK0001467
	General Suspense Acc.No	14672200503601
EMD	663000/-	
Date and time of Inspection	30.11.2023 to 26.12.2023 during working hours	
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Sl.No:5

Description of Property	
STATE	KERALA
DISTRICT	THRISSUR
TALUK	KODUNGALLUR
VILLAGE	EDAVILANGU
SY/Re.Sy.No	266/3
Area/ Extend of land	20 Cent
Deed No	3928/03
SRO	KODUNGALLUR
Property Owner	PREETHA
E.C Details	Upto 29.07.2023 .No encumbrances seen

Boundaries of property	
East	Kadukutty Mithran , Kadukutty Devadas vaka
South	Kandankattu Sahadevan vaka
West	Vazhy
North	Road

Reserve price and EMD amount

Reserve Price(Rs. In lakhs)	6287000/-	
EMD Remittance Details	Kerala State Co-Operative Bank	
	Branch	Eriyad
	IFSC Code	KSBK0001473
	General Suspense Acc.No	14732200503601
EMD	628700/-	
Date and time of Inspection	30.11.2023 to 26.12.2023 during working hours	
Date and time of Auction	29.12.2023 – 11AM to 2 PM	

Sl.No:6

Description of Property	
STATE	KERALA
DISTRICT	THRISSUR
TALUK	CHAVAKKAD
VILLAGE	VENKIDANGU
SY/Re.Sy.No	150/1
Area/ Extend of land	6 Are
Deed No	1496/81
SRO	MULLASSERY
Property Owner	SUBAIDA
E.C Details	Upto 12.07.2023. No encumbrances seen

Boundaries of property	
East	Rayammarakkar veettil Perumbady Abdulkhader vaka
South	Valiyakath kottukkal Nazheer vaka
West	Nalakath Abdulkhader vaka
North	Karappamveettil Shakkeer vaka

Reserve price and EMD amount

Reserve Price(Rs. In lakhs)	46,19,000/-	
EMD Remittance Details	Kerala State Co-Operative Bank	
	Branch	Venkidangu
	IFSC Code	KSBK0001516
	General Suspense Acc.No	15162200503601
EMD	461900/-	
Date and time of Inspection	30.11.2023 to 26.12.2023 during working hours	
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Sl.No:7

Description of Property	
STATE	KERALA
DISTRICT	THRISSUR
TALUK	THALAPPILLY
VILLAGE	PAZHAYANNUR
SY/Re.Sy.No	1539/21, 1539/21
Area/ Extend of land	2.02 Are, 4.05 Are
Deed No	1202/2011, 1203/2011
SRO	PAZHAYANNUR
Property Owner	SANITHA, RENJITH
E.C Details	Upto 24.02.2023. No encumbrances seen.

Boundaries of property	
East	Chandran vaka, Sanitha Vaka
South	Ammukuttyamma's vaka
West	Balan , Renjith Vaka
North	Vazhy, Balan vaka

Reserve price and EMD amount

Reserve Price(Rs. In lakhs)	23,88,000/-	
EMD Remittance Details	Kerala State Co-Operative Bank	
	Branch	Pazhayannur
	IFSC Code	KSBK0001498
	General Suspense Acc.No	14982200503601
EMD	238800/-	
Date and time of Inspection	30.11.2023 to 26.12.2023 during working hours	
Date and time of Auction	29.12.2023 – 11AM to 2 PM	

Sl.No:8

Description of Property	
STATE	KERALA
DISTRICT	THRISSUR
TALUK	THRISSUR
VILLAGE	URAKAM
SY/Re.Sy.No	436/13
Area/ Extend of land	13.04 Are
Deed No	Release Deed No: 992/1985 , Deed No 626/1963
SRO	CHERPU,URAKAM
Property Owner	ANANDAN
E.C. Details	Upto 09.08.2023. No encumbrances seen.

Boundaries of property	
East	Palakkaparambil Unni vaka
South	Bund Road
West	Valakadavil Bharathan
North	Kadanaparambil Ittase

Reserve price and EMD amount

Reserve Price(Rs. In lakhs)	48,00,000/-	
EMD Remittance Details	Kerala State Co-Operative Bank	
	Branch	Cherpu
	IFSC Code	KSBK0001470
	General Suspense Acc.No	14702200503601
EMD	480000/-	
Date and time of Inspection	30.11.2023 to 26.12.2023 during working hours	
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Sl.No:9

Description of Property	
STATE	KERALA
DISTRICT	THRISSUR
TALUK	CHAVAKKAD
VILLAGE	VYLATHUR
SY/Re.Sy.No	189/4
Area/ Extend of land	6.17 Are
Deed No	647/2018
SRO	ANDATHODE
Property Owner	REFEEK
E.C Details	Upto 09.08.2023. No encumbrances seen

Boundaries of property	
East	Valiyaparabil Shajimon property
South	Valiyaparabil Noushad vaka
West	Road
North	Valiyaparabil Moidunnikutty vaka

Reserve price and EMD amount

Reserve Price(Rs. In lakhs)	61,00,000/-	
EMD Remittance Details	Kerala State Co-Operative Bank	
	Branch	Vadakkekkad
	IFSC Code	KSBK0001512
	General Suspense Acc.No	15122200503601
EMD	610000/-	
Date and time of Inspection	30.11.2023 to 26.12.2023 during working hours	
Date and time of Auction	29.12.2023 – 11AM to 2 PM	

B. Last date of submission of EMD : 26.12.2023 4 PM

C. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://indianbankseauction.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) Encumbrance details of the property mentioned in the description of the property schedule To the best of knowledge and information of the Authorized Officer . However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc, and to inspect & satisfy themselves. The properties will be sold on 'As is where is', 'As is what is' and 'Whatever there is'. and the sale will be conducted without any responsibility/Liability on the side of the bank for any statutory/Legal liabilities or for the other liabilities or for the delay for the completion of the sale. The auction participants should enquire with Tax/Revenue Authorities and verify themselves regarding the title extent, classification, liabilities, Claims/ rights/dues up on the property. The property can be inspected, from 30.11.2023 to 26.12.2023 between 10 AM to 5 PM prior appointment with Area Manager/ Authorised 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 26.12.2023 at 4 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. Canbank Computer Services Ltd. Helpline No. 9832952602/6294220147/9480691777, 080- 23469665, Helpline e-mail id ccsleauuction@gmail.com, eauction@ccsl.co.in.
- f) After payment of EMD amount, the intending bidders should submit a copy of the following documents/details on or before 28.12.2023 by 5 PM to Authorisd Officer, The Kerala State Co Operative Bank, Regional Office, Thrissur by hand or by e-mail -tsrro@keralabank.co.in, tsrrorecovery@keralabank.co.in.
- g)
 - i. Demand Draft towards EMD amount. If EMD remitted 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 the bid amount.
 - iii. Bidder's Name , Contact No., Address , Email Id
 - iv. Bidder's Bank A/c details for online refund of EMD.

- h) The intending bidders should register their names at portal <https://indianbankseauction.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 Canbank Computer Service Ltd.
- i) 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 .
- j) 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.
- k) 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 4.00 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.
- l) 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.
- m) 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.
- n) 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.
- o) In case there are bidders who do not have access to the internet but interest in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- p) For further details contact The Kerala State Co-operative Bank Regional Office, Thrissur PH NO. 0487-2329436,2325700 (e-mail-tsrr@keralabank.co.in) or the service provider M/s Canbank Computer Services Ltd, No.218, JP Royale, 1 st Floor , Sampige Road (Near 14 th Road), 2 nd Main , Malleswaram , Bangaluru -560003. Support land line No: 91-080-23469665/ 62, Support person Mr.Pratap Kanjilal Contact Number- 9832952602/6294220147/9480691777.

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.

Authorized Officer
Kerala State Co Operative Bank Ltd
Regional Office, Thrissur.

Place : Thrissur

Date : 29.11.2023