

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 07-02-2024**

- 1 (a) Mode of Auction : E-Auction
- (b) Details of Auction Service provider : M/s. Canbank Computer Services Ltd
- (c) Date and Time of Auction : 07.02.2024, 11 AM TO 2 PM
- (d) Place of Auction : Online Auction, through the website
[https: //indianbankseaction.com](https://indianbankseaction.com)

SL No.1

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	THANNEERMUKKOM SOUTH
SY/Re.Sy. No.	467/17-3
Area/Extend of land	5.27 Ares

Boundaries of Property	
East	Property of Abhayakumar
South	Property of Radhan
West	Road & Property of Bhasi, Prasanna
North	Property of Bhasi

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.2050000/-	
EMD	Rs.205000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kanjikuzhy
	IFS Code	KSBK0001249
	General Suspense A/c No.	12492200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.2

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	KOKKOTHAMANGALAM
SY/Re.Sy. No.	148/3-B
Area/Extend of land	4.16 Ares

Boundaries of Property	
East	Property of Sadanandan
South	Way
West	Property of Santhoshkumar
North	Property of Sadanandan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1275000/-	
EMD	Rs.127500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Muhamma
	IFS Code	KSBK0001262
	General Suspense A/c No.	12622200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.3

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	KANJIKUZHAY
SY/Re.Sy. No.	440/14-3-2, 440/14-3-3
Area/Extend of land	5.97 Ares

Boundaries of Property	
East	Own Property
South	Property of Mathew
West	Road
North	Property of Nazeer

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1850000/-	
EMD	Rs.185000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Muhamma
	IFS Code	KSBK0001262
	General Suspense A/c No.	12622200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.4

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	KANJIKUZHAY
SY/Re.Sy. No.	118/2-4
Area/Extend of land	2.02 Ares

Boundaries of Property	
East	Property of Jollymon
South	Property of Udayappan
West	Property of Santhamma
North	Property of Sukumaran

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.450000/-	
EMD	Rs.45000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Mannanchery
	IFS Code	KSBK0001259
	General Suspense A/c No.	12592200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.5

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	KEERIKKAD
SY/Re.Sy. No.	133/21-2, 133/19, 133/9-2, 133/10-2, 133/12-2, 133/21
Area/Extend of land	4.66 Ares

Boundaries of Property	
East	Road
South	Property of Ramachandran
West	Property of Padmavathy
North	Property of Haridasan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.3000000/-	
EMD	Rs.300000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Ramapuram
	IFS Code	KSBK0001276
	General Suspense A/c No.	12762200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.6

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	CHEPPAD
SY/Re.Sy. No.	276/11
Area/Extend of land	3.62 Ares

Boundaries of Property	
East	Property of Subhash Kesavan
South	Road
West	Property of Viswanatha Kesavan
North	Property of Somarajan, Subhash Kesavan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.3800000/-	
EMD	Rs.380000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Ramapuram
	IFS Code	KSBK0001276
	General Suspense A/c No.	12762200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
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SL No.7

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	MAVELIKARA
VILLAGE	NOORANAD
SY/Re.Sy. No.	574/11-1
Area/Extend of land	5.56 Ares

Boundaries of Property	
East	Property of Krishnankutty Nair
South	Property of Leela
West	Panchayat Road
North	Property of Smitha

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.2200000/-	
EMD	Rs.220000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nooranad
	IFS Code	KSBK0001266
	General Suspense A/c No.	12662200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
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SL No.8

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	MAVELIKARA
VILLAGE	NOORANAD
SY/Re.Sy. No.	308/9
Area/Extend of land	12.20 Ares

Boundaries of Property	
East	Property of Kunjumon
South	Property of Suseelan
West	Property of Thankappan
North	Property of Achankunju

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.800000/-	
EMD	Rs.80000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nooranad
	IFS Code	KSBK0001266
	General Suspense A/c No.	12662200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
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SL No.9

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	MAVELIKARA
VILLAGE	PALAMEL
SY/Re.Sy. No.	213/2
Area/Extend of land	7.30 Ares

Boundaries of Property	
East	Property of Sukumary
South	Way
West	Road
North	Property of Maniyamma

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.3000000/-	
EMD	Rs.300000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nooranad
	IFS Code	KSBK0001266
	General Suspense A/c No.	12662200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
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SL No.10

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	EZHUPUNNA
SY/Re.Sy. No.	302/18A8,302/18B,300/10B
Area/Extend of land	8.09 Ares

Boundaries of Property	
East	Property of Rajendran
South	Property of Vijayan
West	Property of Sankara Panicker
North	Property of Devadas

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.3200000/-	
EMD	Rs.320000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Eramalloor
	IFS Code	KSBK0001245
	General Suspense A/c No.	12452200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.11

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPPUZHA
VILLAGE	PARAVOOR
SY/Re.Sy. No.	52/3-6
Area/Extend of land	2.81 Ares

Boundaries of Property	
East	Property of Radhakrishnan
South	Property of Somasekharan
West	Property of Chennakkal Madam
North	Property of Suresh Sivan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1150000/-	
EMD	Rs.115000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pazhaveedu
	IFS Code	KSBK0001271
	General Suspense A/c No.	12712200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.12

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPPUZHA
VILLAGE	PATHIRAPPALLY
SY/Re.Sy. No.	53/3-1
Area/Extend of land	4.86 Ares

Boundaries of Property	
East	Thodu
South	Pozhy
West	Thodu
North	Property of Kochuthressia

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.825000/-	
EMD	Rs.82500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pazhaveedu
	IFS Code	KSBK0001271
	General Suspense A/c No.	12712200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.13

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	KANDALLOOR
SY/Re.Sy. No.	342/15
Area/Extend of land	8.00 Ares

Boundaries of Property	
East	Property of Vallathoor
South	Road
West	Property of Vijayan
North	Property of Lakshmikuttiamma

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.3000000/-	
EMD	Rs.300000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kayamkulam
	IFS Code	KSBK0001254
	General Suspense A/c No.	12542200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.14

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	KANDALLOOR
SY/Re.Sy. No.	736/4B
Area/Extend of land	2.02 Ares

Boundaries of Property	
East	Property of Shaji
South	Property of Appukuttan
West	Road
North	Property of Ramesan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.3000000/-	
EMD	Rs.300000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kayamkulam
	IFS Code	KSBK0001254
	General Suspense A/c No.	12542200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.15

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	PATHIYOOR
SY/Re.Sy. No.	518/15-25b2, 518/15/25B1
Area/Extend of land	4.05 Ares

Boundaries of Property	
East	Property of Thankappan & Way
South	Property of Viji
West	Property of Sivanandan
North	Property of Sivan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.375000/-	
EMD	Rs.37500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kayamkulam
	IFS Code	KSBK0001254
	General Suspense A/c No.	12542200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.16

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	PATHIYOOR
SY/Re.Sy. No.	69/34
Area/Extend of land	3.38 Ares

Boundaries of Property	
East	Thodu
South	Property of Radhika
West	Road
North	Property of Radhakrishna Pillai

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.4000000/-	
EMD	Rs.400000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kayamkulam
	IFS Code	KSBK0001254
	General Suspense A/c No.	12542200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

SL No.17

Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	KRISHNAPURAM
SY/Re.Sy. No.	191/53-2, 191/105
Area/Extend of land	5.86 Ares

Boundaries of Property	
East	Road
South	Property of Sukumary
West	Property of Ajith
North	Property of Vasudevan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.6000000/-	
EMD	Rs.600000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kayamkulam
	IFS Code	KSBK0001254
	General Suspense A/c No.	12542200503601
Date and Time of Inspection	08.01.2024 to 02.02.2024 during working hours	
Date and Time of Auction	07.02.2024, 11 AM TO 2 PM	

2. Last date of submission of EMD : 05.02.2024 4.00 PM

3. 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) 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 08.01.2024 to 02.02.2024 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 in favour 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 05.02.2024 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 ccsleauction@gmail.com, eauction@ccsl.co.in.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 06.02.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Alappuzha by hand or by email-alpro@keralabank.co.in, alprorecovery@keralabank.co.in,
 - 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://indianbankseaauction.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 Services 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
- k) 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 interested 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, Alappuzha (0477-2251682,1683,1684 e-mail-alprokb@keralabank.co.in) or the service provider M/s. Canbank Computer Services Ltd, No.218,JP Royale, 1st Floor, Sampige Road (Near 14th Road),2nd 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.

Sd/-
Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Alappuzha

Place : Alappuzha

Date : 30-12-2023

