

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**E-AUCTION DATED ON 28-03-2025**

- 1 (a) Mode of Auction : E-Auction
 (b) Details of Auction Service provider : M/s. C1 INDIA Pvt Ltd
 (c) Date of Auction : 28-MARCH-2025
 (d) Place of Auction :Online Auction, Through the website
<https://www.bankeauctions.com>

SL No.1

NAME AND ADDRESS OF BORROWER	ASHOK KUMAR R, SREENILAYAM, THAKAZHY.P.O, ALAPPUZHA
BRANCH	AMBALAPUZHA
ACCOUNT NUMBER	123060357000437
NAME AND ADDRESS OF PROPERTY OWNER	ASHOK KUMAR R, SREENILAYAM, THAKAZHY.P.O, ALAPPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KUTTANAD
VILLAGE	THAKAZHY
SY/Re.Sy. No.	381/4
Area/Extend of land	3.24 Ares
Boundaries of Property	
East	Property of Satheesan
South	Own Property and Road
West	Thodu
North	Property of Chandramma

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.400000/-	
EMD	Rs.40000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	AMBALAPUZHA
	IFS Code	KSBK0001230
	General Suspense A/c No.	12302200503601
Date and Time of Inspection	15.03.2025 to 26.03.2025 during working hours	
Date and Time of Auction	28.03.2025, 11.00 AM to 3.00 P M	

SL No.2

NAME AND ADDRESS OF BORROWER	SREEJITH.T.K, SHY NIVAS, CHERUKARA.P O, KAVALAM,ALAPPUZHA
BRANCH	KAVALAM
ACCOUNT NUMBER	125364362000038
NAME AND ADDRESS OF PROPERTY OWNER	VIMALA KRISHNAYYAN, THAIVEEDU, CHERUKARA.P.O,KAVALAM
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KUTTANAD
VILLAGE	KAVALAM
SY/Re.Sy. No.	366/8
Area/Extend of land	4.05 Ares

Boundaries of Property	
East	Property of Krishnayyan
South	Panchayat Pathway
West	Property of Ayamkudy
North	Property of Krishnayyan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1600000/-	
EMD	Rs.160000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KAVALAM
	IFS Code	KSBK0001253
	General Suspense A/c No.	12532200503601
Date and Time of Inspection	15.03.2025 to 26.03.2025 during working hours	
Date and Time of Auction	28.03.2025, 11.00 AM to 3.00 P M	

SL No.3

NAME AND ADDRESS OF BORROWER (s)	AJIKUMAR, KAILASAM, KUNNUMMA.P.O, THAKAZHY, AMBALAPZUHA
BRANCH	AMBALAPUZHA
ACCOUNT NUMBER	123060354001228
NAME AND ADDRESS OF PROPERTY OWNER	SIVASANKARAN, KAILASAM, KUNNUMMA.P.O, THAKAZHY, AMBALAPZUHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KUTTANAD
VILLAGE	THAKAZHY
SY/Re.Sy. No.	979/1-1, 979/12
Area/Extend of land	13.20 Ares

Boundaries of Property	
East	Property of Natesan and Radhakrishnan
South	Property of Kuttappan Kumaran
West	Property of Shylaja and Way
North	Property of Ponnamma Mukkadayil

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.2800000/-	
EMD	Rs.280000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	AMBALAPUZHA
	IFS Code	KSBK0001230
	General Suspense A/c No.	12302200503601
Date and Time of Inspection	15.03.2025 to 26.03.2025 during working hours	
Date and Time of Auction	28.03.2025, 11.00 AM to 3.00 P M	

SL No.4

NAME AND ADDRESS OF BORROWER	GIREESHKUMAR V N, BRAHMANIMADOM, KAROOR, AMBALAPUZHA, ALAPPUZHA
BRANCH	AMBALAPUZHA
ACCOUNT NUMBER	123060335000013
NAME AND ADDRESS OF PROPERTY OWNER	1. GIREESHKUMAR V N, BRAHMANIMADOM, KAROOR, AMBALAPUZHA, ALAPPUZHA & 2. SEETHA, BRAHMANIMADOM, KAROOR, AMBALAPUZHA, ALAPPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPUZHA
VILLAGE	PUARAKKAD
Re.Sy. No.	80/10
Area/Extend of land	5.27 Ares
Boundaries of Property	
East	Footpath
South	Property of Kunjumon
West	Property of Thankappan Pillai
North	Property of Rishikesa Kaimal

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.3500000/-	
EMD	Rs.350000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	AMBALAPUZHA
	IFS Code	KSBK0001230
	General Suspense A/c No.	12302200503601
Date and Time of Inspection	15.03.2025 to 26.03.2025 during working hours	
Date and Time of Auction	28.03.2025, 11.00 AM to 3.00 P M	

SL NO 5

NAME AND ADDRESS OF BORROWER	RASHEEDA S, KALEECKAL THEKKETHIL, KANNAMPALLY BHAGOM, KAYAMKULAM.P.O
BRANCH	K P ROAD
ACCOUNT NUMBER	124760357001166
NAME AND ADDRESS OF PROPERTY OWNER	RASHEEDA S, KALEECKAL THEKKETHIL, KANNAMPALLY BHAGOM, KAYAMKULAM.P.O
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	PATHIYOOR
SY/Re.Sy. No.	436/8
Area/Extend of land	8.61 Ares

Boundaries of Property	
East	Property of Mettuthara
South	Property of Prabhakaran
West	Way
North	Property of Abdul Vahid

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.4305000/-	
EMD	Rs.430500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	K P ROAD
	IFS Code	KSBK0001247
	General Suspense A/c No.	12472200503601
Date and Time of Inspection	15.03.2025 to 26.03.2025 during working hours	
Date and Time of Auction	28.03.2025, 11.00 AM to 3.00 P M	

SL NO 6

NAME AND ADDRESS OF BORROWER	SAJESH SASI, KATTOOKKARAN PARAMBU,VANDANAM.P.O, ALAPPUZHA
BRANCH	AMBALAPUZHA
ACCOUNT NUMBER	123060357002386
NAME AND ADDRESS OF PROPERTY OWNER	SAJESH SASI, KATTOOKKARAN PARAMBU,VANDANAM.P.O, ALAPPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPUZHA
VILLAGE	AMBALAPUZHA NORTH
SY/Re.Sy. No.	195/6
Area/Extend of land	2.02 Ares

Boundaries of Property	
East	Own Property
South	Property of Sasankan and Anilkumar
West	Road and Property of Anilkumar
NORTH	Property of Sivan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.400000/-	
EMD	Rs.40000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	AMBALAPUZHA
	IFS Code	KSBK0001230
	General Suspense A/c No.	12302200503601
Date and Time of Inspection	15.03.2025 to 26.03.2025 during working hours	
Date and Time of Auction	28.03.2025, 11.00 AM to 3.00 P M	

SL NO 7

NAME AND ADDRESS OF BORROWER	GEETHANANDAN,CHERUKATHARA,CMC 35, CHERTHALA P O (BORROWER-1) PREETHY GEETHANANDAN,CHERUKATHARA,CMC 35, CHERTHALA P O (BORROWER-2)
BRANCH	NADAKKAVU EVENING
ACCOUNT NUMBER	126460357000197 & 126460495200502, 126460357000156
NAME AND ADDRESS OF PROPERTY OWNER	GEETHANANDAN,CHERUKATHARA,CMC 35, CHERTHALA P
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	CHERTHALA NORTH
SY/Re.Sy. No.	165/12
Area/Extend of land	14.16 Ares
Boundaries of Property	
East	Property of Mahadevan
South	Property of Divakaran
West	Property of Divakaran
North	Municipal Road

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.7732500/-	
EMD	Rs.773250/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	NADAKKAVU EVENING
	IFS Code	KSBK0001264
	General Suspense A/c No.	12642200503601
Date and Time of Inspection	15.03.2025 to 26.03.2025 during working hours	
Date and Time of Auction	28.03.2025, 11.00 AM to 3.00 P M	

SL NO 8

NAME AND ADDRESS OF BORROWER	VENUGOPAL S, D S NILAYAM, EZHUPUNNA SOUTH.P.O
BRANCH	AROOKUTTY
ACCOUNT NUMBER	123160357000877
NAME AND ADDRESS OF PROPERTY OWNER	NANDU VENUGOPAL AND NANDANA VENUGOPAL, D S NILAYAM, EZHUPUNNA SOUTH.P.O REPRESENTED BY VENUGOPAL S, D S NILAYAM, EZHUPUNNA SOUTH.P.O
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	KODAMTHURUTH
SY/Re.Sy. No.	251/15-1
Area/Extend of land	4.05 Ares
Boundaries of Property	
East	Property of Rajalakshmi
South	Property of Krishnakumar
West	Property of Rajesh
North	Property of Krishnakumar and Road

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.2000000/-	
EMD	Rs.200000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	AROOKUTTY
	IFS Code	KSBK0001231
	General Suspense A/c No.	12312200503601
Date and Time of Inspection	15.03.2025 to 26.03.2025 during working hours	
Date and Time of Auction	28.03.2025, 11.00 AM to 3.00 P M	

SL NO 9

NAME AND ADDRESS OF BORROWER	SHYLAMMA M K, PULLATHUSSERY, KAINADY.P O, KAVALAM,ALAPPUZHA
BRANCH	KAVALAM
ACCOUNT NUMBER	125360357002323
NAME AND ADDRESS OF PROPERTY OWNER	SHYLAMMA M K, PULLATHUSSERY, KAINADY.P O, KAVALAM,ALAPPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KUTTANAD
VILLAGE	KAVALAM
SY/Re.Sy. No.	127/3
Area/Extend of land	5.30 Ares

Boundaries of Property	
East	Road
South	Prop.of Bijukuttan, Sasi, Sajimon
West	Prop.of Kandakkudy&Drain
North	Prop.of Chidambaran, Suresh & Sunil

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1250000/-	
EMD	Rs.125000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KAVALAM
	IFS Code	KSBK0001253
	General Suspense A/c No.	12532200503601
Date and Time of Inspection	15.03.2025 to 26.03.2025 during working hours	
Date and Time of Auction	28.03.2025, 11.00 AM to 3.00 P M	

SL NO 10

NAME AND ADDRESS OF BORROWER	THAJUNIZA, KARIPPEVELY, PUNNAPRA.P.O,ALAPPUZHA
BRANCH	PUNNAPRA
ACCOUNT NUMBER	127460357000782
NAME AND ADDRESS OF PROPERTY OWNER	SUBAIDA BEEVI, KARIPPEVELY, PUNNAPRA.P.O, ALAPPUZHA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	AMBALAPUZHA
VILLAGE	PUNNAPRA
SY/Re.Sy. No.	17/22
Area/Extend of land	3.60 Ares

Boundaries of Property	
East	Gravel Road
South	Property of Abida
West	Property of Shamsudheen
North	Pathway

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.2660000/-	
EMD	Rs.266000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	PUNNAPRA
	IFS Code	KSBK0001274
	General Suspense A/c No.	12742200503601
Date and Time of Inspection	15.03.2025 to 26.03.2025 during working hours	
Date and Time of Auction	28.03.2025, 11.00 AM to 3.00 P M	

SL NO 11

NAME AND ADDRESS OF BORROWER	SUNITHAMOL ,NALLANDA, VARANAM.P.O, PUTHENANGADY, CHERTHALA
BRANCH	PUTHENANGADY
ACCOUNT NUMBER	127560354000016
NAME AND ADDRESS OF PROPERTY OWNER	SUNITHAMOL ,NALLANDA, VARANAM.P.O, PUTHENANGADY, CHERTHALA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	THANNEERMUKKOM NORTH
SY/Re.Sy. No.	203/4-2
Area/Extend of land	2.02 Ares

Boundaries of Property	
East	PROPERTY APPUKUTTAN & PRIVATE ROAD
South	PROPERTY OF DEVAKI
West	PROPERTY OF BINESH
North	PROPERTY OF BINESH

Reserve Price (Rs.in lakhs)	Rs.500000/-	
EMD	Rs.50000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	PUTHENANGADY
	IFS Code	KSBK0001275
	General Suspense A/c No.	12752200503601
Date and Time of Inspection	15.03.2025 to 26.03.2025 during working hours	
Date and Time of Auction	28.03.2025, 11.00 AM to 3.00 P M	

2. Last date of submission of EMD : 27.03.2025 4.00 PM

3. 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 15.03.2025 to 26.03.2025 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 27.03.2025 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 27.03.2025 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 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://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 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 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 : 24-02-2025

