

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES -**E-AUCTION DATED ON 22-10-2025**

- I. (a) Mode of Auction : E-Auction
 (b) Details of Auction Service provider : M/s. C1 INDIA Pvt Ltd
 (c) Date of Auction : **22-OCT-2025**
 (d) Place of Auction :Online Auction, Through the website
<https://www.bankeauctions.com>

SL No.1

NAME AND ADDRESS OF BORROWER	P K VIJAYAN, KAITHOTTU THAZHATHIL KURUMPAKARA P O, KURUMPAKARA
BRANCH	ELAMANNOOR
ACCOUNT NUMBER	117660356000957
NAME AND ADDRESS OF PROPERTY OWNER	KUNJUKUTTY,KAITHOTTU THAZHATHIL KURUMPAKARA P O, KURUMPAKARA
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	ENADIMANGALAM
SY/Re.Sy. No.	428/7
Area/Extend of land	04.86 Ares
Boundaries of Property	
East	Property of THULASIDHARAN
South	Property of THANKAPPAN KAITHOTTU
West	Property of VARADAN UNNITHAN
North	PANCHAYAT ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.72000/-	
EMD	Rs.7200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ELAMANNOOR
	IFS Code	KSBK0001176
	General Suspense A/c No.	11762200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
Date and Time of Auction	22.10.2025, 11.00 AM to 3.00 P M	

SL No.2

NAME AND ADDRESS OF BORROWER	MAGI DAS, KOLLAIKKOTTU PADINJATTETHIL, POOTHAMKARA , ELAMANNOOR. P. O
BRANCH	ELAMANNOOR
ACCOUNT NUMBER	117660356000466
NAME AND ADDRESS OF PROPERTY OWNER	LILLYKUTTY A K, KOLLAYIKKODU PADINJATTETHIL, POOTHAMKARA, ELAMANNOOR .P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	ENADIMANGALAM
SY/Re.Sy. No.	18/27
Area/Extend of land	9.80 Ares

Boundaries of Property	
East	Property of GOPALAN
South	Property of SAMUEL RAJU
West	PLANTATION WAY
North	Property of YASODHARAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.300000/-	
EMD	Rs.30000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ELAMANNOOR
	IFS Code	KSBK0001176
	General Suspense A/c No.	11762200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
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SL No.3

NAME AND ADDRESS OF BORROWER (s)	RENJITHKUMAR R, MALIYEKKAL, KUNNIDA, KURUMPAKARA P.O
BRANCH	ELAMANNOOR
ACCOUNT NUMBER	117660356000617
NAME AND ADDRESS OF PROPERTY OWNER	RAMACHANDRAN KURUP, MALIYEKKAL, KUNNIDA, KURUMPAKARA P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	ENADIMANGALAM
SY/Re.Sy. No.	263/5
Area/Extend of land	6.45 Ares

Boundaries of Property	
East	Property of PADMAVATHYAMMA, Property of SURENDRAN UNNITHAN & ROAD
South	Property of SURENDRAN UNNITHAN
West	ROAD
North	Property of BHUVANACHANDRAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1280000/-	
EMD	Rs.128000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ELAMANNOOR
	IFS Code	KSBK0001176
	General Suspense A/c No.	11762200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
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SL No.4

NAME AND ADDRESS OF BORROWER	PREMJITH B, KOTTARATHIL PUTHENVEEDU, KURUMPAKARA P.O
BRANCH	ELAMANNOOR
ACCOUNT NUMBER	117660356000935
NAME AND ADDRESS OF PROPERTY OWNER	PREMJITH B, KOTTARATHIL PUTHENVEEDU, KURUMPAKARA. P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	ENADIMANGALAM
Re.Sy. No.	422/12
Area/Extend of land	8.10 Ares
Boundaries of Property	
East	PANCHAYAT ROAD
South	Property of CHANDIRAVAN
West	Property of COLONY
North	Property of COLONY

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1100000/-	
EMD	Rs.110000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ELAMANNOOR
	IFS Code	KSBK0001176
	General Suspense A/c No.	11762200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
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SL NO 5

NAME AND ADDRESS OF BORROWER	BABUMON.R, KANJIKKAL VEEDU, KURUMPAKARA P.O
BRANCH	ELAMANNOOR
ACCOUNT NUMBER	117660356000877
NAME AND ADDRESS OF PROPERTY OWNER	BABUMON.R, KANJIKKAL VEEDU, KURUMPAKARA P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	ENADIMANGALAM
SY/Re.Sy. No.	414/3 & 413/8
Area/Extend of land	24.28 Ares & 05 Ares

Boundaries of Property-1	
East	Prop of RAVEENDRAN PILLAI
South	ELA
West	Property of MADHAVAN PILLAI & KUNJU PILLAI
North	Prop of RAVEENDRAN PILLAI
Boundaries of Property-2	
East	Property of SAYYADU RAWTHER
South	ROAD
West	Property of REGHUNATHAN PILLAI
North	Property of BABUMON

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1215000/-	
EMD	Rs.121500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ELAMANNOOR
	IFS Code	KSBK0001176
	General Suspense A/c No.	11762200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
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SL NO 6

NAME AND ADDRESS OF BORROWER	PUSHPA SASI , ALAPURATHU PUTHENVEEDU, MAROOR. P.O
BRANCH	ELAMANNOOR
ACCOUNT NUMBER	117660356000025
NAME AND ADDRESS OF PROPERTY OWNER	PUSHPA SASI , ALAPURATHU PUTHENVEEDU, MAROOR. P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	ENADIMANGALAM
SY/Re.Sy. No.	389/1
Area/Extend of land	5.10 Ares

Boundaries of Property	
East	Property of DHARMAJAN
South	Property of DHARMAJAN
West	Property of BENNY
NORTH	Property of PUSHPA SASI

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.100000/-	
EMD	Rs.10000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ELAMANNOOR
	IFS Code	KSBK0001176
	General Suspense A/c No.	11762200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
Date and Time of Auction	22.10.2025, 11.00 AM to 3.00 P M	

SL NO 7

NAME AND ADDRESS OF BORROWER	SHEEN J TONY, KAINAGIRI ESTATE ,CHELIKUZHY P.O, KUNNIDA
BRANCH	ELAMANNOOR
ACCOUNT NUMBER	117660356000676
NAME AND ADDRESS OF PROPERTY OWNER	SHEEN J TONY, KAINAGIRI ESTATE ,CHELIKUZHY P.O, KUNNIDA
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	ENADIMANGALAM
SY/Re.Sy. No.	187/2
Area/Extend of land	81.64 Ares
Boundaries of Property	
East	Property of SHIRAJ K JOSEPH
South	ROAD
West	ROAD
North	Property of SHAN PHILIP

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.6000000/-	
EMD	Rs.600000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ELAMANNOOR
	IFS Code	KSBK0001176
	General Suspense A/c No.	11762200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
Date and Time of Auction	22.10.2025, 11.00 AM to 3.00 P M	

SL NO 8

NAME AND ADDRESS OF BORROWER	ANIL ANTONY, ANIL PARK,KALANJOOR P.O, MALLAMKUZHA
BRANCH	ELAMANNOR
ACCOUNT NUMBER	117660356000507
NAME AND ADDRESS OF PROPERTY OWNER	ANIL ANTONY, ANIL PARK,KALANJOOR P.O, MALLAMKUZHA ANCY ANIL,ANIL PARK,KALANJOOR P.O, MALLAMKUZHA ALANA ANIL, ANIL PARK,KALANJOOR P.O , MALLAMKUZHA
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	KOODAL
SY/Re.Sy. No.	366/7 & 366/7/1
Area/Extend of land	11.10 Ares & 9.30 Ares
Boundaries of Property-1	
East	Property of BINDHU
South	Property of SOMAN
West	Property of SUSEELAN
North	Property of SUSHAMA
Boundaries of Property-2	
East	Property of MANOHARAN
South	Property of SATHYASEELAN
West	Property of SUSEELAN
North	Property of REJANI SANTHOSH

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1007600/-	
EMD	Rs.100760/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ELAMANNOR
	IFS Code	KSBK0001176
	General Suspense A/c No.	117692200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
Date and Time of Auction	22.10.2025, 11.00 AM to 3.00 P M	

SL NO 9

NAME AND ADDRESS OF BORROWER	JOICE THOMAS,MANTHRAYIL HOUSE,KALLUMKAL P.O,THIRUVALLA
BRANCH	KUTTOOR
ACCOUNT NUMBER	119260356000198
NAME AND ADDRESS OF PROPERTY OWNER	THOMAS MATHEW.T.C-27/877-1 KONNOLIL HUT, VANCHIYOOR P.O,TRIVANDRUM
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	THIRUVALLA
VILLAGE	KUTTOOR
SY/Re.Sy. No.	115/9-1
Area/Extend of land	6.07 Ares

Boundaries of Property	
East	Property of THOMAS K THOMAS
South	Property of SARAMMA
West	Property of RAJASEKHARAN
North	WAY

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1129000/-	
EMD	Rs.112900/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KUTTOOR
	IFS Code	KSBK000 1192
	General Suspense A/c No.	11922200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
Date and Time of Auction	22.10.2025, 11.00 AM to 3.00 P M	

SL NO 10

NAME AND ADDRESS OF BORROWER	SUBI V S, SUBI BHAVAN, PERINGARA P.O, THIRUVALLA
BRANCH	PERINGARA
ACCOUNT NUMBER	120860356000792
NAME AND ADDRESS OF PROPERTY OWNER	SUBI V S, SUBI BHAVAN, PERINGARA P.O, THIRUVALLA
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	THIRUVALLA
VILLAGE	PERINGARA
SY/Re.Sy. No.	407/5-1
Area/Extend of land	04.86 Ares

Boundaries of Property	
East	OWN PROPERTY
South	ROAD
West	Property of THOMAS VARGHESE
North	Property of GOPALAN

Reserve Price (Rs.in lakhs)	Rs.2163000/-	
EMD	Rs.216300/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	PERINGARA
	IFS Code	KSBK0001208
	General Suspense A/c No.	12082200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
Date and Time of Auction	22.10.2025, 11.00 AM to 3.00 P M	

SL NO 11

NAME AND ADDRESS OF BORROWER	RENJITH T G, THANNICKAPOIKAYIL, KULATHOOR P.O
BRANCH	CHUNKAPPARA
ACCOUNT NUMBER	117560356000903
NAME AND ADDRESS OF PROPERTY OWNER	RENJITH T G, THANNICKAPOIKAYIL, KULATHOOR P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	MALLAPPALLY
VILLAGE	KOTTANGAL
SY/Re.Sy. No.	37/4-1
Area/Extend of land	12.95 Ares

Boundaries of Property	
East	Property of GOURIAMMA
South	Property of RAMAKRISHNAN
West	Property of THANKAPPAN
North	Property of RADHAMANIYAMMA

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.2000000/-	
EMD	Rs.200000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	CHUNKAPPARA
	IFS Code	KSBK0001175
	General Suspense A/c No.	11752200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
Date and Time of Auction	22.10.2025, 11.00 AM to 3.00 P M	

SL NO 12

NAME AND ADDRESS OF BORROWER	RONY EAPEN ,RONY BHAVAN,PERUMPETTY P.O, MALLAPPALLY.
BRANCH	CHUNKAPPARA
ACCOUNT NUMBER	117560356000128
NAME AND ADDRESS OF PROPERTY OWNER	ALEYAMMA EAPEN,RONY BHAVAN,PERUMPETTY P.O, MALLAPPALLY
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	MALLAPPALLY
VILLAGE	EZHUMATHOOR
SY/Re.Sy. No.	267/2, 267/2-1
Area/Extend of land	52.60(50.58+2.02) Ares

Boundaries of Property	
East	Property of RAJANKUTTY & MARKOSE
South	Property of ATHYAL METHANAM ROAD & Property of SANKUNNI
West	Property of GEORGEKUTTY & SANKUNNI
North	Property of KANJIRATHUMMURIYIL

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.4200000/-	
EMD	Rs.420000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	CHUNKAPPARA
	IFS Code	KSBK0001175
	General Suspense A/c No.	11752200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
Date and Time of Auction	22.10.2025, 11.00 AM to 3.00 P M	

SL NO 13

NAME AND ADDRESS OF BORROWER	ABDULLA M, MENATHIL HOUSE, CHUNKAPPARA P.O, KOTTANGAL
BRANCH	CHUNKAPPARA
ACCOUNT NUMBER	117560356000091
NAME AND ADDRESS OF PROPERTY OWNER	ABDULLA M, MENATHIL HOUSE, CHUNKAPPARA P.O, KOTTANGAL
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	MALLAPPALLY
VILLAGE	KOTTANGAL
SY/Re.Sy. No.	285/3-3
Area/Extend of land	8.09 Ares

Boundaries of Property	
East	Property of ABDUL SALAM
South	Property of ABDUL AZEEZ RAWTHER
West	Property of JAMAL
North	Property of OMANA

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1000000/-	
EMD	Rs.100000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	CHUNKAPPARA
	IFS Code	KSBK0001175
	General Suspense A/c No.	11752200503601
Date and Time of Inspection	01.10.2025 to 18.10.2025 during working hours	
Date and Time of Auction	22.10.2025, 11.00 AM to 3.00 P M	

II. Last date of submission of EMD : 21.10.2025 4.00 PM

III. 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 01.10.2025 to 18.10.2025 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 21. 10.2025 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 21.10.2025 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 : 12-09-2025

