

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES -**E-AUCTION DATED ON 31-10-2025**

- I. (a) Mode of Auction : E-Auction
 (b) Details of Auction Service provider : M/s. C1 INDIA Pvt Ltd
 (c) Date of Auction : **31-OCT-2025**
 (d) Place of Auction :Online Auction, Through the website
<https://www.bankeauctions.com>

SL No.1

NAME AND ADDRESS OF BORROWER	Babu.C.K, Chumathra Velil, Nellikappara.P.O, Kokkathode,
BRANCH	ARUVAPPULAM
ACCOUNT NUMBER	117060356001709
NAME AND ADDRESS OF PROPERTY OWNER	Babu.C.K, Chumathra Velil, Nellikappara.P.O, Kokkathode,
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Konni
VILLAGE	Aruvappulam
SY/Re.Sy. No.	306/4, 171/1, 172/1
Area/Extend of land	60.69 Ares
Boundaries of Property	
East	Property of Somanathan and Property Sasi
South	Property of Saji and Panchayat Road
West	Property of Rajan,Property of Saji and Property of Meenakshy
North	Property of Kunjumon, Property of Omanakuttan and Panchayath Road

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.10,50,000/-	
EMD	Rs.10,50,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ARUVAPPULAM
	IFS Code	KSBK0001170
	General Suspense A/c No.	11702200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL No.2

NAME AND ADDRESS OF BORROWER	Santhosh.S, Parakkadavil Puthen Veedu, Aruvappulam.P.O, Konni
BRANCH	ARUVAPPULAM
ACCOUNT NUMBER	117060356000563
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Sheela Sreedhar, Parakkadavil Puthen Veedu, Aruvappulam.P.O, Konni.
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Konni
VILLAGE	Aruvappulam
SY/Re.Sy. No.	177/1-1, 307/3
Area/Extend of land	46.54 Ares

Boundaries of Property	
East	Property of Sivan Pillai and Meenakshy
South	Panchayat Road
West	Property of Lakshmikutty and Forest
North	Property of Georgekutty and Property of Lakshmikutty

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.7,00,000/-	
EMD	Rs.70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ARUVAPPULAM
	IFS Code	KSBK0001170
	General Suspense A/c No.	11702200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL No.3

NAME AND ADDRESS OF BORROWER (s)	Pradeepkumar.G, Pradeep Bhavanam, Vallamkulam.P.O, Thiruvalla, Pathanamthitta
BRANCH	THOTTABHAGAM
ACCOUNT NUMBER	122160356000161
NAME AND ADDRESS OF PROPERTY OWNER	M N Suseela Devi, Pradeep Bhavanam, Vallamkulam.P.O, Thiruvalla, Pathanamthitta
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Thiruvalla
VILLAGE	Eraviperoor
SY/Re.Sy. No.	250/16
Area/Extend of land	14.30 Ares

Boundaries of Property	
East	Property of Raveendranatha Kurup
South	Property of Parameswaran Pillai
West	Property of Suja Menon
North	Property of Radhakrishnan Nair

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.24,74,000/-	
EMD	Rs.24,74,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	THOTTABHAGAM
	IFS Code	KSBK0001221
	General Suspense A/c No.	12212200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL No.4

NAME AND ADDRESS OF BORROWER	Madhu.K.S, Kuruppan Parambil House, Paliyekkara,Thiruvalla, Pathanamthitta
BRANCH	THOTTABHAGAM
ACCOUNT NUMBER	122160454000207 & 122164373000073
NAME AND ADDRESS OF PROPERTY OWNER	Anitha & Nikhil Madhu, Kuruppan Parambil House, Paliyekkara,Thiruvalla, Pathanamthitta
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Thiruvalla
VILLAGE	Thiruvalla
Re.Sy. No.	22
Area/Extend of land	2.22 Ares
Boundaries of Property	
East	Property of Akhil and Road
South	Property of Ravi
West	Property of Madhu K S
North	Property of Mankalathil

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.57,00,000/-	
EMD	Rs.57,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	THOTTABHAGAM
	IFS Code	KSBK0001221
	General Suspense A/c No.	12212200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 5

NAME AND ADDRESS OF BORROWER	Haseena P E, Pulipra Puthuvilil, Eettichuvadu.P.O, Angady, Pathanamthitta
BRANCH	RANNI
ACCOUNT NUMBER	121360356000585
NAME AND ADDRESS OF PROPERTY OWNER	Haseena P E, Pulipra Puthuvilil, Eettichuvadu.P.O, Angady, Pathanamthitta
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Ranni
VILLAGE	Angadi
SY/Re.Sy. No.	322/11, 322/8-1
Area/Extend of land	19.38 Ares

Boundaries of Property-1 322/11	
East	Private Way
South	Property of Anish
West	Property of Anish
North	Property of Ibrahim
Boundaries of Property-2 322/8-1	
East	Property of Kassim
South	Property of Ismail
West	Property of Ibrahim
North	Property of Jumaila

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.30,00,000/-	
EMD	Rs.30,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	RANNI
	IFS Code	KSBK0001213
	General Suspense A/c No.	12132200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 6

NAME AND ADDRESS OF BORROWER	Mathews John, Melethoppil House, Uthimoodu.P.O, Ranni
BRANCH	RANNI
ACCOUNT NUMBER	121360356000349
NAME AND ADDRESS OF PROPERTY OWNER	Mathews John, Melethoppil House, Uthimoodu.P.O, Ranni
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Ranni
VILLAGE	Ranni
SY/Re.Sy. No.	633/1/989
Area/Extend of land	39.75 Ares

Boundaries of Property	
East	Property of Saji John
South	Property of Paranickal
West	Property of Mary John
NORTH	Thodu

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.12,00,000/-	
EMD	Rs.12,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	RANNI
	IFS Code	KSBK0001213
	General Suspense A/c No.	12132200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 7

NAME AND ADDRESS OF BORROWER	Vinod Kurian, Thazhampadickal, Thombikandam.P.O, Ranni
BRANCH	ATHYKKAYAM
ACCOUNT NUMBER	117160356000125
NAME AND ADDRESS OF PROPERTY OWNER	Abraham Thomas, Thundiyl, Chellakkadu.P.O & Abraham Varghese, Valiyakalayil, Eettichuvadu.P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Ranni
VILLAGE	Kollamula
SY/Re.Sy. No.	780/1/2/3420
Area/Extend of land	25.27 Ares
Boundaries of Property	
East	Private Road
South	Property of Chandran
West	Property of Mathai
North	Property of Abraham

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.15,00,000/-	
EMD	Rs.15,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ATHYKKAYAM
	IFS Code	KSBK0001171
	General Suspense A/c No.	11712200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 8

NAME AND ADDRESS OF BORROWER	Shaji O H, Olikkapathalil, Koonamkara.P.O
BRANCH	ATHYKKAYAM
ACCOUNT NUMBER	117160356000058
NAME AND ADDRESS OF PROPERTY OWNER	Shaji O H, Olikkapathalil, Koonamkara.P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Ranni
VILLAGE	Perunad
SY/Re.Sy. No.	804/1-13-1-19
Area/Extend of land	55.44 Ares
Boundaries of Property-1	
East	East : Panchayat Road
South	South:Property of Salimon and Property of Sherief
West	West: Property of Sulaiman Rawther
North	North: Property of Sajeev

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.15,00,000/-	
EMD	Rs.15,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ATHYKKAYAM
	IFS Code	KSBK0001171
	General Suspense A/c No.	11712200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 9

NAME AND ADDRESS OF BORROWER	Sheeba Saji, Chakyanikuzhiyil House, Karikkulam.P.O, Ranni
BRANCH	RANNI
ACCOUNT NUMBER	121360356000731
NAME AND ADDRESS OF PROPERTY OWNER	Sheeba Saji, Chakyanikuzhiyil House, Karikkulam.P.O, Ranni
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Ranni
VILLAGE	Vadasserikkara
SY/Re.Sy. No.	164/6-3, 164/6-4, 164/6-2
Area/Extend of land	16.59 Ares

Boundaries of Property	
East	Panchayat Road
South	Property of Pushpavally
West	Property of Karthyayani
North	Property of Viswambharan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.18,00,000/-	
EMD	Rs.18,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	RANNI
	IFS Code	KSBK0001213
	General Suspense A/c No.	12132200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 10

NAME AND ADDRESS OF BORROWER	Remani Thampi, Kayyalakkakath, Kuttoor.P.O, Thiruvalla
BRANCH	KUTTOOR
ACCOUNT NUMBER	119260356000156
NAME AND ADDRESS OF PROPERTY OWNER	Remani Thampi, Kayyalakkakath, Kuttoor.P.O, Thiruvalla
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	THIRUVALLA
VILLAGE	Kuttoor
SY/Re.Sy. No.	277/7/1
Area/Extend of land	8 Ares

Boundaries of Property	
East	Property of Vasudevan and Road
South	Property of Vasudevan Pillai
West	Property of Thankappan
North	Property of Viswanathan Pillai

Reserve Price (Rs.in lakhs)	Rs.47,00,000/-	
EMD	Rs.47,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KUTTOOR
	IFS Code	KSBK0001192
	General Suspense A/c No.	11922200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 11

NAME AND ADDRESS OF BORROWER	Resmi S, Thejassil Veedu, Idamali, Parakkara.P.O, Pandalam
BRANCH	THOLUZHAM
ACCOUNT NUMBER	122060356000307
NAME AND ADDRESS OF PROPERTY OWNER	Resmi S & Aneesh, Thejassil Veedu, Idamali, Parakkara.P.O, Pandalam
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Adoor
VILLAGE	Pandalam Thekkekkara
SY/Re.Sy. No.	65/10-2, 65/10-3
Area/Extend of land	9.72 (4.86+4.86) Ares

Boundaries of Property-1 (65/10-3)	
East	Vazhy
South	Property of Krishnakumar
West	Property of Subhakumari
North	Property of Harishkumar
Boundaries of Property-2 (65/10-2)	
East	Panchayat Road
South	Property of Subhakumari
West	Property of Elangalloor Padinjattethil
North	Vazhy

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.12,00,000/-	
EMD	Rs.12,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	THOLUZHAM
	IFS Code	KSBK0001220
	General Suspense A/c No.	12202200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 12

NAME AND ADDRESS OF BORROWER	Deepa M A, Deepam Veedu, Karuvatta, Adoor
BRANCH	THOLUZHAM
ACCOUNT NUMBER	122060356000425
NAME AND ADDRESS OF PROPERTY OWNER	Deepa M A, Deepam Veedu, Karuvatta, Adoor
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Adoor
VILLAGE	Pandalam Thekkekkara
SY/Re.Sy. No.	429/2-1, 429/3-1, 429/4, 429/5-1-1
Area/Extend of land	20.23 Ares

Boundaries of Property	
East	Property of Anandan and Property of Leelamma
South	Wet Land
West	Property of Sadasivan
North	Panchayat Vazhy

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.36,00,000/-	
EMD	Rs.36,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	THOLUZHAM
	IFS Code	KSBK0001220
	General Suspense A/c No.	12202200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 13

NAME AND ADDRESS OF BORROWER(S)	1. Sadasivan Pillai, Parankamvilayil House, Choorakode.P.O, 2 Indiradevi, Parankamvilayil House, Choorakode.P.O,
BRANCH	ENATHU
ACCOUNT NUMBER	117860356000442 & 117860356000206
NAME AND ADDRESS OF PROPERTY OWNER	Sadasivan Pillai, Parankamvilayil House, Choorakode.P.O,
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Adoor
VILLAGE	Enathu
SY/Re.Sy. No.	297/4
Area/Extend of land	20.90 Ares

Boundaries of Property	
East	Property of Sasidharan
South	Property of Renunathan
West	Property of Rinu Daniel
North	Road and Property of Sivadasan Pillai

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.30,00,000/-	
EMD	Rs.30,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ENATHU
	IFS Code	KSBK0001178
	General Suspense A/c No.	11782200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 14

NAME AND ADDRESS OF BORROWER(S)	Prabhavathy, Vinod Bhavan, Mannadi, Adoor
BRANCH	ENATHU
ACCOUNT NUMBER	117860356000301
NAME AND ADDRESS OF PROPERTY OWNER	Vinod Kumar, Vinod Bhavan, Mannadi, Adoor
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Adoor
VILLAGE	Kadampanadu
SY/Re.Sy. No.	368/11
Area/Extend of land	12.70 Ares

Boundaries of Property	
East	Property of Chandrasekharan
South	Property of Kunjumon
West	Property of Zakkir Hussain
North	Pathway

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.32,00,000/-	
EMD	Rs.32,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ENATHU
	IFS Code	KSBK0001178
	General Suspense A/c No.	11782200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 15

NAME AND ADDRESS OF BORROWER(S)	Shylaja, Namitha Bhavan, Puthussery Bhagam, Vayala.P.O
BRANCH	ENATHU
ACCOUNT NUMBER	117860356000709
NAME AND ADDRESS OF PROPERTY OWNER	Rathy Surendran, Sreevilasam, Erathu, Kulakkada
Description of Property	
STATE	KERALA
DISTRICT	Kollam
TALUK	Kottarakkara
VILLAGE	Kalayapuram
SY/Re.Sy. No.	18/7
Area/Extend of land	29.35 Ares

Boundaries of Property	
East	Property of Bhaskaran Pillai
South	Road
West	Thattakkattu Ela
North	Property of Sadasivan

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1,03,00,000/-	
EMD	Rs.1,03,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ENATHU
	IFS Code	KSBK0001178
	General Suspense A/c No.	11782200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 16

NAME AND ADDRESS OF BORROWER(S)	Sajimon, Manakkatt Veedu, Kaithaparambu.P.O
BRANCH	ENATHU
ACCOUNT NUMBER	117860356000439
NAME AND ADDRESS OF PROPERTY OWNER	Johnson Daniel, Raja Mahal, Mulakkuzha, Chengannur
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Adoor
VILLAGE	Enathu
SY/Re.Sy. No.	706/8
Area/Extend of land	38.40 Ares

Boundaries of Property	
East	Property of Kaithakkuzhy
South	Property of Paravila
West	Way
North	Property of Johnson Daniel

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.23,71,000/-	
EMD	Rs.23,71,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ENATHU
	IFS Code	KSBK0001178
	General Suspense A/c No.	11782200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 17

NAME AND ADDRESS OF BORROWER(S)	Soman V S, Valavanad House, Chalappally.P.O
BRANCH	CHALAPPALLY
ACCOUNT NUMBER	117360356000647
NAME AND ADDRESS OF PROPERTY OWNER	Soman V S, Valavanad House, Chalappally.P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Mallappally
VILLAGE	Ezhumattoor
SY/Re.Sy. No.	226/2/A, 20/A/1/18/21, 254/4-1
Area/Extend of land	11.90 Ares

Boundaries of Property	
East	Panchayath Road
South	Property of Daniel Philipose
West	Panchayat Way
North	Property of Daniel John

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.17,00,000/-	
EMD	Rs.17,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	CHALAPPALLY
	IFS Code	KSBK0001173
	General Suspense A/c No.	11732200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours	
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M	

SL NO 18

NAME AND ADDRESS OF BORROWER(S)	Beena Ismail, Poosanatt Veedu, Chalappally.P.O
BRANCH	CHALAPPALLY
ACCOUNT NUMBER	117360356000111
NAME AND ADDRESS OF PROPERTY OWNER	Beena Ismail, Poosanatt Veedu, Chalappally.P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Mallappally
VILLAGE	Ezhumattoor
SY/Re.Sy. No.	271/5-1, 271/17, 271/16-1-1, 271/5-2
Area/Extend of land	44.49 (2.83+9.30+31.45+0.91) Ares

Boundaries of Property	
East	Property of Prasad
South	Property of Jnanadas and Property of Gopalakrishnan
West	Property of Biju and Property of Somanathan Pillai
North	Property of Sabu and Property of Somanathan Pillai

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.22,00,000/-		
EMD	Rs.22,00,00/-		
EMD Remittance Details	Kerala State Co-operative Bank		
	Branch		CHALAPPALLY
	IFS Code		KSBK0001173
	General Suspense A/c No.		11732200503601
Date and Time of Inspection	16.10.2025 to 29.10.2025 during working hours		
Date and Time of Auction	31.10.2025, 11.00 AM to 3.00 P M		

II. Last date of submission of EMD : 30.10.2025 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 16.10.2025 to 29.10.2025 between 10 AM to 5 PM prior appointment with Area Manager/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 30. 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 30.10.2025 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 : 29-09-2025

