

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES -**E-AUCTION DATED ON 29-11-2025**

- I. (a) Mode of Auction : E-Auction
 (b) Details of Auction Service provider : M/s. C1 INDIA Pvt Ltd
 (c) Date of Auction : **29-NOV-2025**
 (d) Place of Auction :Online Auction, Through the website
<https://www.bankeauctions.com>

SL No.1

NAME AND ADDRESS OF BORROWER	SRI. BIJU VARGHESE, MALIACKAL, PALIYEKARA, THIRUVALLA
BRANCH	MANIPPUZHA
ACCOUNT NUMBER	119560356000399
NAME AND ADDRESS OF PROPERTY OWNER	SMT.JAIZY ABRAHAM, VADAKKEMURIYIL, THELLIYOOR, EZHUMATTOOR
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	MALLAPPALLY
VILLAGE	THELLIYOOR
SY/Re.Sy. No.	224/7
Area/Extend of land	29.72 Ares
Boundaries of Property	
East	Property of DAISY KUNJUMON
South	Property of MATHEW
West	Property of JOSE
North	THODE

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.12,00,000/-	
EMD	Rs.120,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	MANIPPUZHA
	IFS Code	KSBK0001195
	General Suspense A/c No.	11952200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
Date and Time of Auction	29.11.2025, 11.00 AM to 3.00 P M	

SL No.2

NAME AND ADDRESS OF BORROWER	SRI. DAVID P M, PINARNILKKUNNATHIL, THANNITHODE.P.O
BRANCH	THANNITHODE
ACCOUNT NUMBER	121760471000267
NAME AND ADDRESS OF PROPERTY OWNER	SRI. DAVID P M, PINARNILKKUNNATHIL, THANNITHODE.P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	KONNI
VILLAGE	THANNITHODE
Sy/Re.Sy. No.	317/4
Area/Extend of land	20 Ares

Boundaries of Property	
East	Property of MATHAI
South	Property of THOMAS
West	Property of RAJU
North	ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.500,000/-	
EMD	Rs.50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	THANNITHODE
	IFS Code	KSBK0001217
	General Suspense A/c No.	12172200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
Date and Time of Auction	29.11.2025, 11.00 AM to 3.00 P M	

SL No.3

NAME AND ADDRESS OF BORROWER (s)	Susan Joy , Thondalil house,Manakkala P O, Adoor
BRANCH	Nellimukal
ACCOUNT NUMBER	119860356001384
NAME AND ADDRESS OF PROPERTY OWNER	T M Joy, Thondalil house,Manakkala P O, Adoor
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Adoor
VILLAGE	Erathu
SY/Re.Sy. No.	12/2, 12/2-2
Area/Extend of land	14.30(10.25+4.05) Ares

Boundaries of Property	
East	Property of PASTOR
South	Property of JOY
West	Property of NELLIVILAYIL VEEDU
North	PROPERTY OF ANNAMMA

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.20,00,000/-	
EMD	Rs.20,00,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nellimukal
	IFS Code	KSBK0001198
	General Suspense A/c No.	11982200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
Date and Time of Auction	29.11.2025, 11.00 AM to 3.00 P M	

SL No.4

NAME AND ADDRESS OF BORROWER	LINCY ANILKUMAR, LINI BHAVANAM, MUNDAPPALLY, PERINGANADU.P.O
BRANCH	Nellimukal
ACCOUNT NUMBER	119860356000585
NAME AND ADDRESS OF PROPERTY OWNER	LINCY ANILKUMAR, LINI BHAVANAM, MUNDAPPALLY, PERINGANADU.P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	KADAMPANAD
Re.Sy. No.	245/6
Area/Extend of land	3.62 Ares
Boundaries of Property	
East	PROPERTY OF PAPPACHAN
South	PROPERTY OF INDIRA
West	Property of Madhu K S
North	PROPERTY OF PAPPACHAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.750,000/-	
EMD	Rs.75,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nellimukal
	IFS Code	KSBK0001198
	General Suspense A/c No.	11982200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
Date and Time of Auction	29.11.2025, 11.00 AM to 3.00 P M	

SL NO 5

NAME AND ADDRESS OF BORROWER	PHILIP.O, MANKUZHIL, ANANDAPPALLY.P.O, ADOOR
BRANCH	ADOOR
ACCOUNT NUMBER	116860356000615
NAME AND ADDRESS OF PROPERTY OWNER	PHILIP.O, MANKUZHIL, ANANDAPPALLY.P.O, ADOOR
Description of Property-1	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	PANDALAM THEKKEKKARA
SY/Re.Sy. No.	395/8, 395/9, 395/16, 397/17,395/10
Area/Extend of land	21.85 Ares

Boundaries of Property	
East	Property of BABU GEORGE
South	Property of PRAKASH
West	PROPERTY OF PHILIP
North	ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.40,45,000/	
EMD	Rs.404,500/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ADOOR
	IFS Code	KSBK0001168
	General Suspense A/c No.	11682200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
Date and Time of Auction	29.11.2025, 11.00 AM to 3.00 P M	

Description of Property-2	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	PANDALAM THEKKEKKARA
SY/Re.Sy. No.	375/3
Area/Extend of land	25.37 Ares

Boundaries of Property	
East	Property of THOMAS, RAMAKURUP
South	Property of RAMAKURUP
West	PROPERTY OF RAMAKURUP
North	PROPERTY OF SUMATHI

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.350,000/	
EMD	Rs.35,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ADOOR
	IFS Code	KSBK0001168
	General Suspense A/c No.	11682200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
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Description of Property-3	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	PANDALAM THEKKEKKARA
SY/Re.Sy. No.	379/9
Area/Extend of land	10.75 Ares

Boundaries of Property	
East	Property of DEVASWAM- TEMPLE
South	Property of NANU PILLAI
West	PROPERTY OF KARUNAKARAN PILLAI
North	PROPERTY OF KARUNAKARAN PILLAI

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.175,000/	
EMD	Rs.17,500/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ADOOR
	IFS Code	KSBK0001168
	General Suspense A/c No.	11682200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
Date and Time of Auction	29.11.2025, 11.00 AM to 3.00 P M	

SL NO 6

NAME AND ADDRESS OF BORROWER	ANILKUMAR.G, AMPILIMUTTATHU HOUSE, THUVAYOOR NORTH, MANAKKALA.P.O
BRANCH	ADOOR
ACCOUNT NUMBER	116860356000331
NAME AND ADDRESS OF PROPERTY OWNER	DEEPTHI, CHOKKILETHU VATHIPARAMBIL, CHERIYANADU, CHENGANNUR
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	ERATHU
SY/Re.Sy. No.	804/51-2
Area/Extend of land	12.15 Ares

Boundaries of Property	
East	Property of SUDHEESAN
South	Property of VALATHUCATTIL
West	ROAD
NORTH	PROPERTY OF PUSHKARAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.20,00,000/-	
EMD	Rs.200,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ADOOR
	IFS Code	KSBK0001168
	General Suspense A/c No.	11682200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
Date and Time of Auction	29.11.2025, 11.00 AM to 3.00 P M	

SL NO 7

NAME AND ADDRESS OF BORROWER	AJAYAKUMAR.N, AJAYAVILASAM, KADAMPANADU P O, ADOOR
BRANCH	ADOOR
ACCOUNT NUMBER	116860356000246
NAME AND ADDRESS OF PROPERTY OWNER	CHANDRANGADAN PILLAI, PANAYAMTHONDALIL PADINJARETHIL, ERATHU, ADOOR
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	ERATHU
SY/Re.Sy. No.	708/8-4
Area/Extend of land	24.28 Ares
Boundaries of Property	
East	Property INDIRABAI THANKACHI
South	Property of AMBUJAKSHAN PILLAI
West	WAY
North	ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.20,00,000/	
EMD	Rs.200,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ADOOR
	IFS Code	KSBK0001168
	General Suspense A/c No.	11682200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
Date and Time of Auction	29.11.2025, 11.00 AM to 3.00 P M	

SL NO 8

NAME AND ADDRESS OF BORROWER	SANDHYA PRAKASH, SREEMANDIRAM, PUTHUMALA.P.O, PARAKODE
BRANCH	EZHAMKULAM
ACCOUNT NUMBER	117960356000168
NAME AND ADDRESS OF PROPERTY OWNER	SANDHYA PRAKASH, SREEMANDIRAM, PUTHUMALA.P.O, PARAKODE
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	EZHAMKULAM
SY/Re.Sy. No.	17/5-2, 17/14/1-1
Area/Extend of land	6.10 (5.65+.45) Ares
Boundaries of Property-1	
East	Property SUGATHAN
South	PANCHAYAT ROAD
West	PROPERTY OF GOPI RAJAN
North	PROPERTY OF MANI

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.700,000/-	
EMD	Rs.70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	EZHAMKULAM
	IFS Code	KSBK0001179
	General Suspense A/c No.	11792200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
Date and Time of Auction	29.11.2025, 11.00 AM to 3.00 P M	

SL NO 9

NAME AND ADDRESS OF BORROWER	PRADEEP G, THANAL, PUTHUMALA.P.O, EZHAMKULAM
BRANCH	EZHAMKULAM
ACCOUNT NUMBER	117960356000114
NAME AND ADDRESS OF PROPERTY OWNER	PRADEEP G, THANAL, PUTHUMALA.P.O, EZHAMKULAM
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	EZHAMKULAM
SY/Re.Sy. No.	17/8-1-1, 17/8-1, 17/8-2, 17/8
Area/Extend of land	12 (3.24+1.96+6+.80) Ares

Boundaries of Property	
East	Property PRAKASH
South	Property of PODIYAN
West	PROPERTY OF YOHANNAN
North	PANCHAYAT ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.12,00,000/	
EMD	Rs.120,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	EZHAMKULAM
	IFS Code	KSBK0001179
	General Suspense A/c No.	11792200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
Date and Time of Auction	29.11.2025, 11.00 AM to 3.00 P M	

SL NO 10

NAME AND ADDRESS OF BORROWER	RADHAKRISHNA KURUP K, NEDIYAKALAYIL, THENGAMAOM P O
BRANCH	KADAMAPANADU
ACCOUNT NUMBER	118160356001078
NAME AND ADDRESS OF PROPERTY OWNER	RADHAKRISHNA KURUP K & JAYAKUMARI, NEDIYAKALAYIL, THENGAMAOM P O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	PALLICKAL
SY/Re.Sy. No.	804/2/3, 804/2/1
Area/Extend of land	10.72 (7.80+2.92) Ares

Boundaries of Property	
East	Property JAYAKUMARI AND ROAD
South	Property of RADHAKRISHNA KURUP
West	PROPERTY OF SUSEELA
North	PROPERTY OF SOUDAMINI AMMA

Reserve Price (Rs.in lakhs)	Rs.22,00,000/-	
EMD	Rs.220,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KADAMAPANADU
	IFS Code	KSBK0001181
	General Suspense A/c No.	11812200503601
Date and Time of Inspection	12.11.2025 to 27.11.2025 during working hours	
Date and Time of Auction	29.11.2025, 11.00 AM to 3.00 P M	

II. Last date of submission of EMD : 28.11.2025 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 12.11.2025 to 27.11.2025 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 28. 11.2025 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 28.11.2025 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 : 01-11-2025

