

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES -**E-AUCTION DATED ON 27-03-2026**

- I. (a) Mode of Auction : E-Auction
 (b) Details of Auction Service provider : M/s. C1 INDIA Pvt Ltd
 (c) Date of Auction : **27-MAR-2026**
 (d) Place of Auction :Online Auction, Through the website
<https://www.bankeauctions.com>

SL No.1

NAME AND ADDRESS OF BORROWER	NOBLE MATHEW,EDAMANNIL HOUSE, VAYYATTUPUZHA.P.O
BRANCH	PUTHUKULAM
ACCOUNT NUMBER	121264362000023
NAME AND ADDRESS OF PROPERTY OWNER	Rev.Varghese Mathew,Cherukarapedikayil Badhel House,Vellayil.P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	ADOOR
VILLAGE	ENATHU
SY/Re.Sy. No.	203/8-1, 203/4-1
Area/Extend of land	16.18 ares (8.09+8.09)
Boundaries of Property-1	
East	Panchayath Road
South	Panchayath Road
West	Property of Baby
North	Property of cheruvally

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.3650000/-	
EMD	Rs.365000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	PUTHUKULAM
	IFS Code	KSBK0001212
	General Suspense A/c No.	12122200503601
Date and Time of Inspection	17.03.2026 to 24.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL No.2

NAME AND ADDRESS OF BORROWER	SUBY NOBLE, EDAMANNIL, VAYYATTUPUZHA .PO
BRANCH	PUTHUKKULAM
ACCOUNT NUMBER	121264362000017
NAME AND ADDRESS OF PROPERTY OWNER	REV.VARGHESE MATHEW,CHERUKARA PEEDIKAYIL , BADHEL HOUSE, VELLAYIL.PO
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	Thiruvalla
VILLAGE	Thottappuzhassery
Sy/Re.Sy. No.	369/9-3
Area/Extend of land	6.04 ares
Boundaries of Property	
East	PRIVAT ROAD
South	Property of KULATHUR
West	Property of KULATHUR
North	PANCHAYATH ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.4500000/-	
EMD	Rs.450000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	PUTHUKKULAM
	IFS Code	KSBK0001212
	General Suspense A/c No.	12122200503601
Date and Time of Inspection	17.03.2026 to 24.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL No.3

NAME AND ADDRESS OF BORROWER	PRADEEPKUMAR, PRADEEP BHAVANAM, VALLAMKULAM P O, THIRUVALLA
BRANCH	THOTTABHAGOM
ACCOUNT NUMBER	122160356000161
NAME AND ADDRESS OF PROPERTY OWNER	SUSEELA DEVI M .N , PRADEEP BHAVANAM, VALLAMKULAM P O, THIRUVALLA
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 Raveenrdanatha Kurup
South	Property of Parameswaran Pillai
West	Property of Sujamenon
North	Property of Radhakrishnan nair

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs 2000000/-	
EMD	Rs 200000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	THOTTABHAGOM
	IFS Code	KSBK0001221
	General Suspense A/c No.	12212200503601
Date and Time of Inspection	17.03.2026 to 24.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL No.4

NAME AND ADDRESS OF BORROWER (s)	YOOSUF.C.S,CHAKKALA PURAYIDAM, NARANGANAM NORTH.P.O
BRANCH	KADAMMANITTA
ACCOUNT NUMBER	118060356000677
NAME AND ADDRESS OF PROPERTY OWNER	YOOSUF.C.S,CHAKKALA PURAYIDAM, NARANGANAM NORTH.P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	KOZHENCHERY
VILLAGE	NARANGANAM
SY/Re.Sy. No.	284/4-1
Area/Extend of land	15.20 Ares

Boundaries of Property	
East	Property of MOHAMMED FAIZAL
South	Property of THANKACHAN
West	PANCHAYATH ROAD,Property of JOHN ALEX & Property of GOPALA KRISHNAN
North	Property of GOPALA KRISHNAN & P.W.D ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs 2000000/	
EMD	Rs 200000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KADAMMANITTA
	IFS Code	KSBK0001180
	General Suspense A/c No.	11802200503601
Date and Time of Inspection	17.03.2026 to 24.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL No.5

NAME AND ADDRESS OF BORROWER (s)	LINCY TOMY, MANIYAMPRAYIL, CHATHANTHARA.P.O, PATHANAMTHITTA
BRANCH	VECHOOCHIRA
ACCOUNT NUMBER	122760356000555
NAME AND ADDRESS OF PROPERTY OWNER	TOMY JOSEPH ,MANIYAMPRAYIL, CHATHANTHARA.P.O, PATHANAMTHITTA
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	RANNI
VILLAGE	KOLLAMULA
SY/Re.Sy. No.	780/1-1-76, 780/1-1-2691-3
Area/Extend of land	61.32 Ares

Boundaries of Property	
East	Property of RAJAPPANACHARI
South	Property of JAYAPALAN
West	Property of SUVARNA
North	Property of ELIZABETH

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1000000/-	
EMD	Rs.100000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	VECHOOCHIRA
	IFS Code	KSBK0001227
	General Suspense A/c No.	1227200503601
Date and Time of Inspection	17.03.2026 to 24.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

SL No.6

NAME AND ADDRESS OF BORROWER (s)	AMALNA ARIF, THAZHATHU VEEDU, CHITTAR P.O.
BRANCH	CHITTAR
ACCOUNT NUMBER	117460356003266
NAME AND ADDRESS OF PROPERTY OWNER	ARIF BASHEER,THAZHATHU VEEDU, CHITTAR P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	KONNI
VILLAGE	CHITTAR
SY/Re.Sy. No.	968/1/2/2
Area/Extend of land	10.57 Ares

Boundaries of Property	
East	CHITTAR,PAMPINI ROAD
South	Property of SHAJI
West	Property of ARIF BASHEER
North	Property of SHAMNAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs 6800000/-
EMD	Rs 680000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch CHITTAR
	IFS Code KSBK0001174
	General Suspense A/c No. 1174200503601
Date and Time of Inspection	17.03.2026 to 24.03.2026 during working hours
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M

SL No.7

NAME AND ADDRESS OF BORROWER (s)	PRAMOD S ,ARAPURACKAMALAYIL, PERUNAD P.O
BRANCH	R PERUNAD
ACCOUNT NUMBER	121460322000288
NAME AND ADDRESS OF PROPERTY OWNER	PRAMOD S ,ARAPURACKAMALAYIL, PERUNAD P.O
Description of Property	
STATE	KERALA
DISTRICT	PATHANAMTHITTA
TALUK	RANNI
VILLAGE	PERUNAD
SY/Re.Sy. No.	804/1-82/88
Area/Extend of land	4.05 Ares

Boundaries of Property	
East	PANCHAYATH ROAD
South	Property of ARAPURACKAL
West	Property of ARAPURACKAL
North	PANCHAYATH ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.1600000/-	
EMD	Rs.160000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	R PERUNAD
	IFS Code	KSBK0001214
	General Suspense A/c No.	1214200503601
Date and Time of Inspection	17.03.2026 to 24.03.2026 during working hours	
Date and Time of Auction	27.03.2026, 11.00 AM to 3.00 P M	

II. Last date of submission of EMD : 26.03.2026 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 17.03.2026 to 25.03.2026 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 26.03.2026 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 26.03.2026 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 : 12.03.2026

