

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-****E-AUCTION DATED ON 20-12-2025**

- I (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : M/s. C1 INDIA Pvt Ltd  
 (c) Date of Auction : **20-DEC-2025**  
 (d) Place of Auction :Online Auction, Through the website  
<https://www.bankeauctions.com>

SL No.1

NAME AND ADDRESS OF BORROWER	ANILKUMAR.U, ATTICHIRAYIL,KARUVATTA.P.O
BRANCH	KARUVATTA
ACCOUNT NUMBER	125160471000215
NAME AND ADDRESS OF PROPERTY OWNER	UTHAMAN BHASKARAN, ATTICHIRAYIL, KARUVATTA.P.O
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	KARUVATTA
SY/Re.Sy. No.	51/10,52/1
Area/Extend of land	21.70 Ares
Boundaries of Property	
East	PROPERTY OF UTHAMAN
South	PROPERTY OF RAMESAN
West	PANCHAYATH ROAD
North	PROPERTY OF VASUDEVAN

**Reserve Price and EMD**

Reserve Price (Rs.in lakhs)	Rs. 23,00,000/-	
EMD	Rs. 2,30,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KARUVATTA
	IFS Code	KSBK0001251
	General Suspense A/c No.	12512200503601
Date and Time of Inspection	01.12.2025 to 18.12.2025 during working hours	
Date and Time of Auction	20.12.2025, 11.00 AM to 3.00 P M	

SL No.2

NAME AND ADDRESS OF BORROWER	MINI SHAJI,SHAMBU VIHAR,KARUVATTA.P.O
BRANCH	KARUVATTA
ACCOUNT NUMBER	125160357000067
NAME AND ADDRESS OF PROPERTY OWNER	MINI SHAJI & SHAJI M,SHAMBU VIHAR,KARUVATTA.P.O
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	KARUVATTA
SY/Re.Sy. No.	185/5
Area/Extend of land	02.50 Ares

Boundaries of Property	
East	PROPERTY OF PARAMESWARAN.
South	PROPERTY OF RADHAKRISHNAN NAIR
West	PROPERTY OF ANIL KUMAR
North	PROPERTY OF CHINNAMMA

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.5,25,000 /-	
EMD	Rs.52,500 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KARUVATTA
	IFS Code	KSBK0001251
	General Suspense A/c No.	12512200503601
Date and Time of Inspection	01.12.2025 to 18.12.2025 during working hours	
Date and Time of Auction	20.12.2025, 11.00 AM to 3.00 P M	

SL No.3

NAME AND ADDRESS OF BORROWER (s)	PRADEEP.P, PREEJA BHAVANAM, KARUVATTA NORTH
BRANCH	KARUVATTA
ACCOUNT NUMBER	125160354000944
NAME AND ADDRESS OF PROPERTY OWNER	PRADEEP.P& REJITHA, ,PREEJA BHAVANAM,KARUVATTA NORTH
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	KARTHIKAPPALLY
VILLAGE	KARUVATTA
SY/Re.Sy. No.	274/4-3-3
Area/Extend of land	4.04 Ares

Boundaries of Property	
East	PROPERTY OF MANOJ
South	PROPERTY OF RUGMINI
West	PROPERTY OF PARAMESWARAN
North	ROAD

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.7,50,000/-	
EMD	Rs.75,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KARUVATTA
	IFS Code	KSBK0001261
	General Suspense A/c No.	12612200503601
Date and Time of Inspection	01.12.2025 to 18.12.2025 during working hours	
Date and Time of Auction	20.12.2025, 11.00 AM to 3.00 P M	

SL No.4

NAME AND ADDRESS OF BORROWER	1). RADHAMMA, THOTTUNKAL, KAYIPPURAM, MUHAMMA.PO, CHERTHALA 2). DEEPA, CHELATTU, KAYIPPURAM, MUHAMMA.PO, CHERTHALA
BRANCH	MUHAMMA
ACCOUNT NUMBER	126260357000153 & 126260357000169
NAME AND ADDRESS OF PROPERTY OWNER	ANIRUDHAN K G, THOTTUNKAL, KAYIPPURAM, MUHAMMA.PO, CHERTHALA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	KOKKOTHAMANGALAM
Re.Sy. No.	148/3B
Area/Extend of land	4.16 Ares
Boundaries of Property	
East	PROPERTY OF SADANANDAN
South	PATHWAY
West	PROPERTY OF SANTHOSHKUMAR
North	PROPERTY OF SADANANDAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.11,00,000/-	
EMD	Rs.1,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	MUHAMMA
	IFS Code	KSBK0001262
	General Suspense A/c No.	12622200503601
Date and Time of Inspection	01.12.2025 to 18.12.2025 during working hours	
Date and Time of Auction	20.12.2025, 11.00 AM to 3.00 P M	

SL NO 5

NAME AND ADDRESS OF BORROWER	KIRAN K.S, KAITHATHARA NIKARTH (H), ERAMALLOOR P. O, CHERTHALA
BRANCH	ERAMALLOOR
ACCOUNT NUMBER	124560454000099
NAME AND ADDRESS OF PROPERTY OWNER	<p>PONNAPPAN, KAITHATHARA NIKARTH (H), ERAMALLOOR P. O, CHERTHALA (Expired)</p> <p><b>Legal heirs;</b></p> <p>1. KIRAN K.S, KAITHATHARA NIKARTH (H), ERAMALLOOR P. O, CHERTHALA</p> <p>2. MANOHARAN s/o PONNAPPAN, KAITHATHARA NIKARTH (H), ERAMALLOOR P. O, CHERTHALA</p> <p>3.SOBHA w/o SANTHOSH, , KAITHATHARA NIKARTH (H), ERAMALLOOR P. O, CHERTHALA</p> <p>4. KRISHNA SANTHOSH d/o SANTHOSH, KAITHATHARA NIKARTH (H), ERAMALLOOR P. O, CHERTHALA</p>
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	EZHUPUNNA
SY/Re.Sy. No.	249/11A/1/3
Area/Extend of land	4.25 Ares

Boundaries of Property	
East	PROPERTY OF VELAPPAN AND SABU
South	PROPERTY OF PURUSHAN
West	PROPERTY OF VIJAYAN
North	PROPERTY OF SADANANDAN AND DEVACHAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.13,30,000 /-	
EMD	Rs.1,33,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ERAMALLOOR
	IFS Code	KSBK0001245
	General Suspense A/c No.	12452200503601
Date and Time of Inspection	01.12.2025 to 18.12.2025 during working hours	
Date and Time of Auction	20.12.2025, 11.00 AM to 3.00 P M	

SL NO 6

NAME AND ADDRESS OF BORROWER	MINIMOL K. D , OTHALAKKATTU NIKARTH, AROOKUTTY P.O
BRANCH	AROOKUTTY
ACCOUNT NUMBER	123160357000767
NAME AND ADDRESS OF PROPERTY OWNER	CHANDRAMATHY, OTHALAKKATTU NIKARTH, AROOKUTTY P.O
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	VAYALAR EAST
SY/Re.Sy. No.	51/1-146
Area/Extend of land	2.67 Ares

Boundaries of Property	
East	THODU
South	ROAD AND THODU
West	PROPERTY OF SUNIL
NORTH	PROPERTY OF PONNAPPAN

Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.5,00,000 /-	
EMD	Rs.50,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	AROOKUTTY
	IFS Code	KSBK0001231
	General Suspense A/c No.	12312200503601
Date and Time of Inspection	01.12.2025 to 18.12.2025 during working hours	
Date and Time of Auction	20.12.2025, 11.00 AM to 3.00 P M	

SL NO 7

NAME AND ADDRESS OF BORROWER	SOUMYA SHAJITH, CHETTUKADAVIL HOUSE, MANAPPURAM.P.O, CHERTHALA
BRANCH	POOCHACKAL
ACCOUNT NUMBER	127260454200049
NAME AND ADDRESS OF PROPERTY OWNER	SHAJITH, CHETTUKADAVIL HOUSE, MANAPPURAM.P.O, CHERTHALA
Description of Property	
STATE	KERALA
DISTRICT	ALAPPUZHA
TALUK	CHERTHALA
VILLAGE	THYCATTUSSERY
SY/Re.Sy. No.	3/12-2-2
Area/Extend of land	2.02 Ares
Boundaries of Property	
East	PATHWAY
South	PROPERTY OF SHANOJ
West	PROPERTY OF SHANOJ
North	PROPERTY OF PAVITHRAN

#### Reserve Price and EMD

Reserve Price (Rs.in lakhs)	Rs.10,00,000 /-	
EMD	Rs.1,00,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	POOCHACKAL
	IFS Code	KSBK0001272
	General Suspense A/c No.	12722200503601
Date and Time of Inspection	01.12.2025 to 18.12.2025 during working hours	
Date and Time of Auction	20.12.2025, 11.00 AM to 3.00 P M	

II. Last date of submission of EMD : 19.12.2025 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 01.12.2025 to 18.12.2025 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 19.12.2025 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 19.12.2025 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Alappuzha , byhand or by [email-alpro@keralabank.co.in](mailto:email-alpro@keralabank.co.in), [alprorecovery@keralabank.co.in](mailto: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](mailto: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](mailto: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](mailto:-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 : 18-11-2025

