

5	Details of Property/ies	All that part and parcel of property to an extent of 2.02 Ares (1.21 + 0.81) of land and building (plinth area : 73.73 Sq. M.) in Sy. No. 402/3/3 & 402/12/4 in Eramalloor Village, Kothamangalam Taluk, Ernakulam District, Kerala
6	Reserve Price	Rs. 35,60,000.00 (Rupees Thirty Five Lakh Sixty Thousand Only)
7	Earnest Money Deposit	Rs. 3,56,000.00 (Rupees Three Lakh Fifty Six Thousand Only)
8	The property can be inspected	with Prior Appointment with Authorized Officer, on any working day between 3 PM and 5.00 PM

9. Other terms and conditions

- a. The property/ies will be sold in “As is where is”, “As is what is”, and “Whatever there is” condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).
- b. The property/ies will be sold above the Reserve Price.
- c. The property can be inspected, with Prior Appointment with Authorized Officer, on any working day between 3 PM and 5.00 PM.
- d. Prospective bidders are advised to visit website <https://baanknet.com/> and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily. For bidding in the above e-auction from **Baanknet.com portal (M/s PSB Alliance Pvt. Ltd.)**, you may contact the helpdesk support of Baanknet (Contact details **7046612345/6354910172/ 8291220220/9892219848/8160205051**, Email: support.baanknet@psballiance.com).
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs. 3,56,000.00 (Rupees Three Lakh Fifty Six Thousand Only)** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan" on or before **23.03.2026** at 5.00 PM.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 25,000.00** (Incremental amount/price) mentioned under the column “Increment Combo” (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.
- g. The incremental amount/price during the time of each extension shall be **Rs. 25,000.00** (incremental price) and time shall be extended to 5 (minutes) when valid bid received in last minutes.

