

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.12.2024**

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.1

NAME AND ADDRESS OF BORROWER	Gamali. B., Kunji S.S. Sadanam, Pump House Road, Kakkammoola, Kalliyoor P.O. Thiruvananthapuram.
BRANCH	Kalliyoor
ACCOUNT NUMBER	104060357000545
NAME AND ADDRESS OF PROPERTY OWNER	Gamali. B. S.S. Sadanam, Pump House Road, Kakkammoola, Kalliyoor P.O. Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	THIRUVANANTHAPURAM
VILLAGE	Kalliyoor
SY/Re.Sy. No.	591/10-1
Area/Extend of land	4.05 Ares
TANDAPER No.	15380

Boundaries of Property	
East	Property of Bhargavan Nadar
South	Property of Kunjhan
West	Property of Pankajam
North	Property of Isac

Reserve Price and EMD

Reserve Price	Rs.17,00,000/-	
EMD	Rs.1,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kalliyoore
	IFS Code	KSBK0001040
	General Suspense A/c No.	10402200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

2. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - 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.
 - Bidder's Name, Contact No., Address, Email Id
 - 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 lakh (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, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@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.

Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Thiruvananthapuram

Place : Thiruvananthapuram

Date : 18.11.2024

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.12.2024**

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.2

NAME AND ADDRESS OF BORROWER	Urmila. D.S. T.C. 65/1202, Raja Silpam, NRA 181, Thiruvallom P.O.Thiruvananthapuram
BRANCH	Thiruvallam
ACCOUNT NUMBER	108760357002191
NAME AND ADDRESS OF PROPERTY OWNER	Urmila. D.S. T.C. 65/1202, Raja Silpam, NRA 181, Thiruvallom P.O., Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	THIRUVANANTHAPURAM
VILLAGE	Thiruvallam
SY/Re.Sy. No.	79/2-3-2
Area/Extend of land	9.47 Ares
TANDAPER NO	41694

Boundaries of Property	
East	Pathway, well
South	Property of Remya
West	Property of Bindhu, Latha, Sindhu Prasad
North	Property of Thara

Reserve Price and EMD

Reserve Price	Rs.47,00,000/-	
EMD	Rs.4,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Thiruvallam
	IFS Code	KSBK0001087
	General Suspense A/c No.	10872200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

2. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by email-tvmro@keralabank.co.in, tvmroccmr@keralabank.co.in,
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - 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 lakh (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, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@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.

Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Thiruvananthapuram

Place : Thiruvananthapuram

Date : 18.11.2024

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.12.2024**

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
<https://www.bankseauktion.com>

SL No.3

NAME AND ADDRESS OF BORROWER	Smt.Beena. A., Sirajudeen, Beenalayam, Njarayilkonam P.O., Madavoor,Thiruvananthapuram
BRANCH	PALLICKAL
ACCOUNT NUMBER	106864362000187
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sirajudeen,. A., Beenalayam, Njarayilkonam P.O., Madavoor,Thiruvananthapuram
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Madavoor
SY/Re.Sy. No.	No.256/12-2, 256/11-1
Area/Extend of land	38.60 Are
TANDAPER NO	12736

Boundaries of Property	
East	Property of Abdul Ahad
South	Property of Siddique, Rumeesa Beevi
West	Property of Sulaikha
North	Property of Raheema Beevi, Abdul Kalam

Reserve Price and EMD

Reserve Price	Rs.20,00,000/-	
EMD	Rs.2,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	PALLICKAL
	IFS Code	KSBK0001068
	General Suspense A/c No.	10682200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

2. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - 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 lakh (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, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto:tvmro@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.

**Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Thiruvananthapuram**

Place : Thiruvananthapuram

Date 18-11-2024

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.12.2024**

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
<https://www.bankseauktion.com>

SL No.4

NAME AND ADDRESS OF BORROWER	VIJAYAKUMAR.G.P, Smt. Beena .P.R. MELETHIL VEEDU, KUZHAKOTTUKONAM, PARASUVAIKKAL P.O.
BRANCH	ARUVIPPURAM
ACCOUNT NUMBER	102464362000453
NAME AND ADDRESS OF PROPERTY OWNER	VIJAYAKUMAR.G.P MELETHIL VEEDU, KUZHAKOTTUKONAM, PARASUVAIKKAL P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	NEYATTINKARA
VILLAGE	PARASUVAIKKAL
SY/Re.Sy. No.	470/3-4-1
Area/Extend of land	3.44 Ares
TANDAPER NO	21247

Boundaries of Property	
East	Own Property
South	Canal
West	Property of Soudamini
North	Prop. of Badra, Thulasi

Reserve Price and EMD

Reserve Price	Rs.12,75,000/-	
EMD	Rs.1,27,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	ARUVIPPURAM
	IFS Code	KSBK0001024
	General Suspense A/c No.	10242200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

2. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram , by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
 - 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 lakh (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, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@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.

Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Thiruvananthapuram

Place : Thiruvananthapuram

Date : 18.11.2024

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.12.2024**

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
<https://www.bankseauction.com>

SL No.5

NAME AND ADDRESS OF BORROWER	Smt. Nisha. O.G., Lalitha Bhavan, Keeliyode Junction, Perumpazhuthoor P.O., Thiruvananthapuram
BRANCH	Aruvipuram
ACCOUNT NUMBER	102464362000184
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Nisha. O.G., Lalitha Bhavan, Keeliyode Junction, Perumpazhuthoor P.O., Thiruvananthapuram
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Keezharoor
SY/Re.Sy. No.	Re.Sy No.375/29-1,
Area/Extend of land	10.12 Ares
TANDAPER NO	25752

Boundaries of Property	
East	Prop. of Suseela, Bhadran, Enos
South	Prop. of Gangadharan, Enos
West	Prop. of Gangadharan, Road
North	Prop. of Jaseenda

Boundaries

Reserve Price and EMD

Reserve Price	Rs.12,00,000/-	
EMD	Rs.1,20,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Aruvipuram
	IFS Code	KSBK0001024
	General Suspense A/c No.	10242200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

2. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by email-tvmro@keralabank.co.in, tvmroccmr@keralabank.co.in,
 - 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 lakh (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, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@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.

**Authorized Officer
Kerala State Co-operative Bank Ltd**

Regional Office, Thiruvananthapuram

Place : Thiruvananthapuram

Date : 18.11.2024

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.12.2024**

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
<https://www.bankseauction.com>

SL No.6

NAME AND ADDRESS OF BORROWER	Sri. Renjith. M.S., Mohanan. V., Sreenilayam, Perumpazhuthoor P.O., Thiruvananthapuram
BRANCH	Aruvipuram
ACCOUNT NUMBER	102460357000401
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Mohanan. V., Sreenilayam, Perumpazhuthoor P.O., Thiruvananthapuram
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Perumpazhuthoor
SY/Re.Sy. No.	Re.Sy.No.287/32-3,
Area/Extend of land	4.86 Ares
TANDAPER NO	13776

Boundaries of Property	
East	Prop. of Sarada
South	Concrete Path
West	Prop. of Glory Francis
North	Prop. of Madhavan

Reserve Price and EMD

Reserve Price	Rs.6,00,000/-	
EMD	Rs.60,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Aruvipuram
	IFS Code	KSBK0001024
	General Suspense A/c No.	10242200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

2. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by email-tvmro@keralabank.co.in, tvmroccmr@keralabank.co.in,
 - 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 lakh (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, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@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.

**Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Thiruvananthapuram**

Place : Thiruvananthapuram

Date : 18-11.-2024

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.12.2024**

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
https: //www.bankseaauction.com

SL No. 7

NAME AND ADDRESS OF BORROWER	Sri. Sajith. S.K., Smt.Kausalya, Varikkathuvila Veedu, Vattavila P.O., Thiruvananthapuram
BRANCH	UDAYANKULANGARA
ACCOUNT NUMBER	109064362000179
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Kausalya., Varikkathu vila Veedu, Vattavila P.O., Thiruvananthapuram
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Chenkal
SY/Re.Sy. No.	Sy. No.243/12 A, 243/12B, Re.Sy. No. 207/20-1
Area/Extend of land	10.12 Ares
TANDAPER NO	21235

Boundaries of Property	
East	Prop. of Sabu
South	Road
West	Prop.of Chandran
North	North: Prop.of Sundaran

Reserve Price and EMD

Reserve Price	Rs.13,00,000/-	
EMD	Rs.1,30,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Udayankulangara
	IFS Code	KSBK0001090
	General Suspense A/c No.	10902200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

2. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram , by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,

- 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 lakh (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, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@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.

Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Thiruvananthapuram

Place : Thiruvananthapuram

Date : 18-11-2024

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.12.2024**

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
<https://www.bankseauktion.com>

SL No.8

NAME AND ADDRESS OF BORROWER	Sri. Joy.F., Souparnika, Arattukuzhi, Vellarada P.O., Thiruvananthapuram
BRANCH	UDAYANKULANGARA
ACCOUNT NUMBER	109064362000571
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Joy.F., Souparnika, Arattukuzhi, Vellarada. P.O., Thiruvananthapuram
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Vellarada
SY/Re.Sy. No.	No.279/41
Area/Extend of land	2.95 Ares
TANDAPER NO	8544

Boundaries of Property	
East	Prop. of Neelakanda Pillai
South	Prop. of Soman
West	Road
North	Market

Reserve Price and EMD

Reserve Price	Rs.21,84,000/-	
EMD	Rs. 2,18,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Udayankulangara
	IFS Code	KSBK0001090
	General Suspense A/c No.	10902200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

2. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram , by hand or by email-tvmro@keralabank.co.in, tvmroccmr@keralabank.co.in,
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - 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 lakh (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, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@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.

**Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Thiruvananthapuram**

Place : Thiruvananthapuram

Date : 18.11.2024

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.12.2024**

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.9

NAME AND ADDRESS OF BORROWER	1. Sri. Rajesh Lal.K.L., Smt. Nisha Rani, Sree Bhavan, Valiavila, Kanjiramkulam, Thiruvananthapuram.
BRANCH	Kanjiramkulam
ACCOUNT NUMBER	104160357000975
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Nisha Rani, Sree Bhavan, Valiavila, Kanjiramkulam, Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Kanjiramkulam
SY/Re.Sy. No.	Re.Sy No.125/1-1-1
Area/Extend of land	10.12 Ares
TANDAPER NO	21856

Boundaries of Property	
East	Prop. of Kuttappan Nadar
South	Prop. of Chandra Babu
West	Road
North	Prop. of Kuttappan Nadar

Reserve Price and EMD

Reserve Price	Rs.1,20,00,000/-	
EMD	Rs.12,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kanjiramkulam
	IFS Code	KSBK0001041
	General Suspense A/c No.	10412200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

2. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - 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 lakh (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, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@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.

**Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Thiruvananthapuram**

Place : Thiruvananthapuram

Date : 18.11.2024

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.12.2024**

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
<https://www.bankseauction.com>

SL No.10

NAME AND ADDRESS OF BORROWER	Sri. John. G., Smt. Jessey, John Sadanam, Lekshmi Nagar, Ooruttukala, Neyyattinkara, Thiruvananthapuram.
BRANCH	Neyyattinkara M& E
ACCOUNT NUMBER	106460357002116
NAME AND ADDRESS OF PROPERTY OWNER	Sri. John. G., & Smt. Jessey, John Sadanam, Lekshmi Nagar, Ooruttukala, Neyyattinkara, Thiruvananthapuram. .
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Neyyattinkara
SY/Re.Sy. No.	Re.Sy No.279/6
Area/Extend of land	2.02 Ares
TANDAPER NO	12347

Boundaries of Property	
East	Prop. of Kumari
South	Prop. of John
West	Prop. of Kala
North	Thadam

Reserve Price and EMD

Reserve Price	Rs.15,00,000/-	
EMD	Rs.1,50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Neyyattinkara M& E
	IFS Code	KSBK0001064
	General Suspense A/c No.	10642200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

2. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram , by hand or by email-tvmro@keralabank.co.in, tvmroccmr@keralabank.co.in,
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - 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.
 - Bidder's Name, Contact No., Address, Email Id
 - 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 lakh (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, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@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.

**Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Thiruvananthapuram**

Place : Thiruvananthapuram

Date : 18.11.2024

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.12.2024**

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
<https://www.bankseauction.com>

SL No.11

NAME AND ADDRESS OF BORROWER	Sri. Asokan. C.K., Smt.Aswathy. P. Aswathy Bhanan, Plavarthala, Manjavilakom P.O., Thiruvananthapuram.
BRANCH	Neyyattinkara M& E
ACCOUNT NUMBER	106460357000715
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Aswathy. P. , Aswathy Bhanan, Plavarthala, Manjavilakom P.O., Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Kollayil
SY/Re.Sy. No.	Re.Sy No.212/3, 212/7, 212/9-1
Area/Extend of land	7.64 Ares
TANDAPER NO	8691

Boundaries of Property	
East	Prop. of Bindhu
South	Prop. of Maniyan, Sudheer
West	Prop. of Maniyan, Bindhu
North	Prop. of Bindhu

Reserve Price and EMD

Reserve Price	Rs.5,50,000/-	
EMD	Rs.55,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Neyyattinkara M& E
	IFS Code	KSBK0001064
	General Suspense A/c No.	10642200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

2. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram , by hand or by email-tvmro@keralabank.co.in, tvmroccmr@keralabank.co.in,
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - 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.
 - 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 lakh (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, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@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.

**Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Thiruvananthapuram**

Place : Thiruvananthapuram

Date : 18.11.2024

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-

E-AUCTION DATED ON

- 1 (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.12.2024
(d) Place of Auction : Online Auction, through the website
<https://www.bankseauction.com>

SL No.12

NAME AND ADDRESS OF BORROWER	Smt. Resma Francis, Sri.Vineeth, Thiruvonam, Near St. Paul's Church, Kottamukal, Ooruttambalam P.O.,Thiruvananthapuram.
BRANCH	Neyyattinkara M& E
ACCOUNT NUMBER	106460357001283
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Resma Francis, & Sri.Vineeth, Thiruvonam, Near St. Paul's Church, Kottamukal, Ooruttambalam P.O.,Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Maranalloor
SY/Re.Sy. No.	Re.Sy No.280/1, 282/20
Area/Extend of land	10.60 Ares
TANDAPER NO	12384

Boundaries of Property	
East	Prop. of Biju, Vijayan, Kamalakshy
South	Pathway
West	Prop. of Lekshmanan Nadar, Shaji
North	Prop. of Thankappan, Sobhanan

Reserve Price and EMD

Reserve Price	Rs.11,00,000/-	
EMD	Rs.1,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Neyyattinkara M&E
	IFS Code	KSBK0001064
	General Suspense A/c No.	10642200503601
Date and Time of Inspection	05.12.2024 to 20.12.2024 during working hours	
Date and Time of Auction	27.12.2024	
	11.00 AM to 5.00 P M	

22. Last date of submission of EMD : 24.12.2024, 4.00 PM

3. Other Terms and Conditions

- 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.
- 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 05.12.2024 to 20.12.2024 between 10 AM to 5 PM prior appointment with Area Manager/Authorized Officer on any working day.
- 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.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour 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 24.12.2024 at 4 PM.
- 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.
- After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 26.12.2024 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram , by hand or by email-tvmro@keralabank.co.in, tvmroccmr@keralabank.co.in,
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - 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.
 - Bidder’s Name, Contact No., Address, Email Id
 - 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 lakh (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, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@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.

**Authorized Officer
Kerala State Co-operative Bank Ltd
Regional Office, Thiruvananthapuram**

Place : Thiruvananthapuram

Date : 18.11.2024.