

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.07.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.1.

NAME AND ADDRESS OF BORROWER	Sri. J. Roberters & Laji. T.S. Kripa Sadanam, Kalluvarambu, Anthiyoorkonam, Malayinkeezhu. P.O.
BRANCH	Jagathy Branch
ACCOUNT NUMBER	103564362000242
NAME AND ADDRESS OF PROPERTY OWNER	Sri. J. Roberters & Laji. T.S. Kripa Sadanam, Kalluvarambu, Anthiyoorkonam, Malayinkeezhu. P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Malayinkeezhu
SY/Re.Sy. No.	Re.Sy No. 320/9, 327/2-1,
Area/Extend of land	Ext. 1.40 & 3. 40 Are (11.85 Cents)
TANDAPER No.	18737 & 26268

Boundaries of Property	
East	1) Prop. of Neelakandan 2) Prop. of Cashew Factory
South	1) Tar Road 2) Prop. of Cletus
West	1) Prop. of Biju 2) Prop. of Komalakumari & Jayakumar.
North	1) Prop. of Biju 2) Prop. of Jose

Reserve Price and EMD

Reserve Price	Rs. 20,00,000/-	
EMD	Rs. 2,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Jagathy
	IFS Code	KSBK0001035
	General Suspense A/c No.	10352200503601
Date and Time of Inspection	01.07.2025 to 15.07.2025 during working hours	
Date and Time of Auction	25.07.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 22.07.2025 , 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 01.07.2025 to 15.07.2025 between 10.00 AM to 5.00 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 22.07.2025 at 4.00 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 23.07.2025 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 lakhs/- (Rupees Fifty Lakhs) 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.



Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
P.B.No. 5122
East Fort, Fort P O
Thiruvananthapuram-695023

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- 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

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

Place : Thiruvananthapuram

Date : 21.06.2025

www.keralabank.co.in

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
vsr.

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-

E-AUCTION DATED ON

- (a) Mode of Auction : E-Auction
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SL No.2

NAME AND ADDRESS OF BORROWER	Sri. John Stephen, Lilly Cottage, Kurisumuttom, Valiyottukonam, Perukavu P.O. – 695 573.
BRANCH	Thirumala Branch
ACCOUNT NUMBER	108660357000133
NAME AND ADDRESS OF PROPERTY OWNER	Sri. John Stephen, Lilly Cottage, Kurisumuttom, Valiyottukonam, Perukavu P.O. – 695 573.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Vilavoorkkal
SY/Re.Sy. No.	Sy No. 138/1-4-2
Area/Extend of land	Ext. 4.05 Are (10 Cents)
TANDAPER No.	34604

Boundaries of Property	
East	Prop. of John Stephen
South	Property of Mohandas
West	Road
North	Road

Reserve Price and EMD

Reserve Price	Rs. 40,00,000/-	
EMD	Rs. 4,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Thirumala
	IFS Code	KSBK0001086
	General Suspense A/c No.	10862200503601
Date and Time of Inspection	01.07.2025 to 15.07.2025 during working hours	
Date and Time of Auction	25.07.2025	
	11.00 AM to 5 P M	

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- 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 22.07.2025 at 4.00 PM.
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 - 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.
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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) 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.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Thiruvananthapuram.

Place : Thiruvananthapuram

Date : 21.06.2025

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

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(bv) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
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SL No.3

NAME AND ADDRESS OF BORROWER	Sri. Najumkhan.A., Vadakke Bungalow, Manankku Perumkulam P.O.
BRANCH	Kadakkavoor
ACCOUNT NUMBER	103660357000219
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Nujumkhan.A., Vadakke Bungalow, Manankku Perumkulam P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezh
VILLAGE	Vakkom
SY/Re.Sy. No.	Re.Sy No. 487/A
Area/Extend of land	Ext. 5.46 Ares (13.50 cents)
TANDAPER No.	17487

Boundaries of Property	
East	Prop. of Gafoorkhan
South	Prop. of Thushara
West	Prop. of Samadkhan
North	Prop. of Kalam

Reserve Price and EMD

Reserve Price	Rs. 25,00,000/-	
EMD	Rs. 2,50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadakkavoor
	IFS Code	KSBK0001036
	General Suspense A/c No.	10362200503601
Date and Time of Inspection	01.07.2025 to 15.07.2025 during working hours	
Date and Time of Auction	25.07.2025	
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Regional Office: Thiruvananthapuram
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SL No.4

NAME AND ADDRESS OF BORROWER	Sri. Pradeep Kumar.S., Kumaramangalam, Nadukkad, Eruthavoor, Balaramapuram.
BRANCH	Balaramapuram Evening
ACCOUNT NUMBER	102964362001122
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Pradeep Kumar.S., Kumaramangalam, Nadukkad, Eruthavoor, Balaramapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Malayinkeezh
SY/Re.Sy. No.	Sy No. 300/3-2, 301/2-1
Area/Extend of land	Ext. 19.96 Ares (49.30 Cents)
TANDAPER No.	19007

Boundaries of Property	
East	Prop. of Badran, Somasekharan & Krishnan
South	Prop. of Krishnan, Thodu
West	Prop. of Vikraman, Nadesan.
North	Prop. of Bhadrar, Panchayath Pond.

Reserve Price and EMD

Reserve Price	Rs. 21,25,000/-	
EMD	Rs. 2,12,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Balaramapuram Evening
	IFS Code	KSBK0001029
	General Suspense A/c No.	10292200503601
Date and Time of Inspection	01.07.2025 to 15.07.2025 during working hours	
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- 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 lakhs/- (Rupees Fifty Lakhs) 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.



Regional Office: Thiruvananthapuram
P.B.No. 5122
East Fort, Fort P O
Thiruvananthapuram-695023

- 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 : 21.06.2025

www.keralabank.co.in

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.07.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.5

NAME AND ADDRESS OF BORROWER	Sri. Pushpam.L., Esther Nivas, Nellikkakuzhy, Kanjiramkulam P.O.
BRANCH	Kanjiramkulam Branch
ACCOUNT NUMBER	104160357002779
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Abhilash N.P. & Akhila Esther Nivas, Nellikkakuzhy, Kanjiramkulam P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Thirupuram
SY/Re.Sy. No.	.Re.Sy No. 308/24-1
Area/Extend of land	Ext. 10.40 Ares (25.68 cents)
TANDAPER No.	18621

Boundaries of Property	
East	Prop. of Sanal Kumar
South	Prop. of Radhakumari
West	Prop. of Pushpam
North	Prop. of Vincy Bai & Kurissu Muthan, Pathway

Reserve Price and EMD

Reserve Price	Rs. 19,27,500/-	
EMD	Rs. 1,92,750/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kanjiramkulam
	IFS Code	KSBK0001041
	General Suspense A/c No.	10412200503601
Date and Time of Inspection	01.07.2025 to 15.07.2025 during working hours	
Date and Time of Auction	25.07.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 22.07.2025 , 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 01.07.2025 to 15.07.2025 between 10.00 AM to 5.00 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 22.07.2025 at 4.00 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 23.07.2025 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,



Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
P.B.No. 5122
East Fort, Fort P O
Thiruvananthapuram-695023

- 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 lakhs/- (Rupees Fifty Lakhs) 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

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- 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

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

Place : Thiruvananthapuram
Date : 21.06.2025

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.07.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.6

NAME AND ADDRESS OF BORROWER	Sri. Dileep K. Jayan, Beena Bhavan, Neduman, Malavila, Kovalam.
BRANCH	Kovalam Branch
ACCOUNT NUMBER	104960454000095
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Dileep K. Jayan, Beena Bhavan, Neduman, Malavila, Kovalam.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Venganoor
SY/Re.Sy. No.	Re.Sy.No. 18/9-1-2, 18/9-2-2, 18/9-1-4
Area/Extend of land	2.03 Ares (5 Cents)
TANDAPER No.	26655

Boundaries of Property	
East	Prop. of Biju
South	Prop. of Biju
West	Panchayat Road
North	Prop. of Beena

Reserve Price and EMD

Reserve Price	Rs. 12,50,000 /-	
EMD	Rs. 1,25,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kovalam Branch
	IFS Code	KSBK0001049
	General Suspense A/c No.	10492200503601
Date and Time of Inspection	01.07.2025 to 15.07.2025 during working hours	
Date and Time of Auction	25.07.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 22.07.2025 , 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 01.07.2025 to 15.07.2025 between 10.00 AM to 5.00 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 22.07.2025 at 4.00 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 23.07.2025 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 lakhs/- (Rupees Fifty Lakhs) 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.



Regional Office: Thiruvananthapuram
P.B.No. 5122
East Fort, Fort P O
Thiruvananthapuram-695023

- 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

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

Place : Thiruvananthapuram

Date : 21.06.2025

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Email: tvmro@keralabank.co.in
vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.07.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.7

NAME AND ADDRESS OF BORROWER	Smt. Simla Basheer, Simla Manzil, Marutham moodu, Chettachal P.O. Smt. Soudath, Simla Manzil, Marutham moodu, Chettachal P.O.
BRANCH	Vithura Branch
ACCOUNT NUMBER	110360357002391
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Soudath, Simla Manzil, Marutham moodu, Chettachal P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Thennoor
SY/Re.Sy. No.	Re.Sy.No. 3128/1-2, 3128/3
Area/Extend of land	12.55 Ares (31 Cents)
TANDAPER No.	2124

Boundaries of Property	
East	Prop. of Sulaimankunju
South	Prop. of Soudath
West	Thadam, Thode

North	Chettachal River
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Reserve Price and EMD

Reserve Price	Rs. 15,50,000 /-	
EMD	Rs. 1,55,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vithura Branch
	IFS Code	KSBK0001103
	General Suspense A/c No.	11032200503601
Date and Time of Inspection	01.07.2025 to 15.07.2025 during working hours	
Date and Time of Auction	25.07.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 22.07.2025 , 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 01.07.2025 to 15.07.2025 between 10.00 AM to 5.00 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 22.07.2025 at 4.00 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 23.07.2025 by 5.00 PM to Authorised Officer, The Kerala State



Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
P.B.No. 5122
East Fort, Fort P O
Thiruvananthapuram-695023

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 lakhs/- (Rupees Fifty Lakhs) 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.

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Regional Office: Thiruvananthapuram
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East Fort, Fort P O
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- 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

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

Place : Thiruvananthapuram

Date : 21.06.2025

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Office- 0471-2451596, 2476676
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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON**

- (a) Mode of Auction : E-Auction
- (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
- (c) Date of Auction : 25.07.2025
- (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.8

NAME AND ADDRESS OF BORROWER	Sri. Vinod. R.L., Karthika, Maniyankal, Arumanoorkada, Poovar. P.O.
BRANCH	Kanjiramkulam
ACCOUNT NUMBER	104160357000383
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Vinod. R.L., Karthika, Maniyankal, Arumanoorkada, Poovar. P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Thirupuram
SY/Re.Sy. No.	Re.Sy.No. 38/11-1, 38/11-2, 38/10-4
Area/Extend of land	4.43 Ares (10.95 Cents)
TANDAPER No.	15089

Boundaries of Property	
East	Prop. of Shajahan
South	Prop. of Indira
West	Prop. of Sivakumar & Vinod.
North	Prop. of Sarasamma Pillai

Reserve Price and EMD

Reserve Price	Rs. 8,50,000 /-	
EMD	Rs. 85,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kanjiramkulam Branch
	IFS Code	KSBK0001041
	General Suspense A/c No.	10412200503601
Date and Time of Inspection	01.07.2025 to 15.07.2025 during working hours	
Date and Time of Auction	25.07.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 22.07.2025 , 4.00 PM

3. Other Terms and Conditions

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- 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 22.07.2025 at 4.00 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 23.07.2025 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.
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- 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 lakhs/- (Rupees Fifty Lakhs) 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.



Regional Office: Thiruvananthapuram
P.B.No. 5122
East Fort, Fort P O
Thiruvananthapuram-695023

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- 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

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

Place : Thiruvananthapuram

Date : 21.06.2025

www.keralabank.co.in

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.07.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.9

NAME AND ADDRESS OF BORROWER	Sri. Pushpalatha.K., Sreeragam, Kaleekkal, Vithura P.O.
BRANCH	Vithura Branch
ACCOUNT NUMBER	110360357000925
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Pushpalatha. K., Sreeragam, Kaleekkal, Vithura P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vithura
SY/Re.Sy. No.	Re.Sy.No. 555/2-8-1-1
Area/Extend of land	20.24 Ares (50 Cents)
TANDAPER No.	9356

Boundaries of Property	
East	Pallanchira Thadam
South	Prop. of Omana
West	Prop. of Jagatha
North	Prop. of Rajan, Sulochana Ambika & Sasi

Reserve Price and EMD

Reserve Price	Rs. 16,00,000 /-	
EMD	Rs. 1,60,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vithura Branch
	IFS Code	KSBK0001103
	General Suspense A/c No.	11032200503601
Date and Time of Inspection	01.07.2025 to 15.07.2025 during working hours	
Date and Time of Auction	25.07.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 22.07.2025 , 4.00 PM

3. Other Terms and Conditions

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- 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.
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- 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.
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- 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.
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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) 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

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

Place : Thiruvananthapuram

Date : 21.06.2025

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.07.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.10

NAME AND ADDRESS OF BORROWER	Sri. Suresh Babu. B., Suseela Mandiram, Kailathakomam, Kurakkade P.O. Sri. Sajith Lal, Nethaji Bhavan, Pedikulam, Pulimath P.O.,
BRANCH	Mangalapuram Branch
ACCOUNT NUMBER	105560357000261
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sajith Lal, Nethaji Bhavan, Pedikulam, Pulimath P.O.,
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezh
VILLAGE	Pulimath
SY/Re.Sy. No.	Re.Sy.No. 225/17-A
Area/Extend of land	06.07 Ares (15 Cents)
TANDAPER No.	16425

Boundaries of Property	
East	Prop. of Sujith
South	Prop. of Sarojam
West	Prop. of Sarojam
North	Prop. of Vamadevan, Thadam.

Reserve Price and EMD

Reserve Price	Rs. 12,00,000 /-	
EMD	Rs. 1,20,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Mangalapuram Branch
	IFS Code	KSBK0001055
	General Suspense A/c No.	10552200503601
Date and Time of Inspection	01.07.2025 to 15.07.2025 during working hours	
Date and Time of Auction	25.07.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 22.07.2025 , 4.00 PM

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Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
P.B.No. 5122
East Fort, Fort P O
Thiruvananthapuram-695023

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.
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Regional Office, Thiruvananthapuram.

Place : Thiruvananthapuram

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