

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
- (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
- (c) Date of Auction : 25.08.2025
- (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.1

NAME AND ADDRESS OF BORROWER	Sri. Sanal Das. S.J., Sandhya Bhavan, Mannamkonam Post.
BRANCH	Aruvipuram Branch
ACCOUNT NUMBER	102464362000447
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sanal Das. S.J., Sandhya Bhavan, Mannamkonam Post.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Vellarada
SY/Re.Sy. No.	Re. Sy No. 32/10-1-3
Area/Extend of land	Ext. 02.12 Ares (5.24 Cents)
TANDAPER No.	15334
Boundaries of Property	
East	Prop. of Binila, Enchal
South	Prop. of Johnson
West	Prop. of Suresh
North	Prop. of Ajeesh, Jaseentha, Pathway.

Reserve Price and EMD

Reserve Price	Rs. 15,90,000/-	
EMD	Rs. 1,59,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Aruvipuram Branch
	IFS Code	KSBK0001024
	General Suspense A/c No.	10242200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 01.08.2025 to 16.08.2025 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 21 .08.2025 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 22.08.2025 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.

- 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

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

Place : Thiruvananthapuram

Date : 17.07.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

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(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25/08/2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.2

NAME AND ADDRESS OF BORROWER	Sri. Abdul Hassan. M., Arafa, Vazhimukku, Athiyanloor, Balaramapuram, PO.
BRANCH	Balaramapuram Evening Branch
ACCOUNT NUMBER	102964362000968
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Abdul Hassan. M., Arafa, Vazhimukku, Athiyanloor, Balaramapuram, PO.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Balaramapuram
SY/Re.Sy. No.	Re. Sy No. 117/6
Area/Extend of land	Ext. 4.38 Ares (10.81 Cents)
TANDAPER No.	13012
Boundaries of Property	
East	Pathway
South	Prop. of Janardhanan
West	Prop. of Sekharan
North	Prop. of Sahadeva Panicker

Reserve Price and EMD

Reserve Price	Rs. 36,45,000/-	
EMD	Rs. 3,64,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Balaramapuram Evening Branch
	IFS Code	KSBK0001029
	General Suspense A/c No.	10292200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 4.00 PM

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- 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 01.08.2025 to 16.08.2025 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 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 21.08.2025 at 4.00 PM.
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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.
- 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.
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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.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Thiruvananthapuram.

Place : Thiruvananthapuram

Date : 17.07.2025

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- (c) Date of Auction : 25/08/2025
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SL No.3

NAME AND ADDRESS OF BORROWER	Sri. Nazar. M., Muhammed Sha Manzil, Mookambika Ashramam Road, Vayiloorkonam, Arumaloor, Kandala, PO.
BRANCH	Balaramapuram Evening Branch
ACCOUNT NUMBER	102960357001201
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Nazar. M., Muhammed Sha Manzil, Mookambika Ashramam Road, Vayiloorkonam, Arumaloor, Kandala, PO
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Maranalloor
SY/Re.Sy. No.	Re. Sy No. 234/4
Area/Extend of land	Ext. 03.60 Ares (08.90 Cents)
TANDAPER No.	21028
Boundaries of Property	
East	Concrete Road
South	Prop. of Rajitha & Chandrika
West	Prop. of Chandrika
North	Prop. of Ashramam

Reserve Price and EMD

Reserve Price	Rs. 17,80,000/-	
EMD	Rs. 1,78,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Balaramapuram Evening Branch
	IFS Code	KSBK0001029
	General Suspense A/c No.	10292200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
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SL No.4

NAME AND ADDRESS OF BORROWER	1. Smt. Reena Joy. V.S., Krishnapriya, Santhi Nagar, Kollode, PO. 2. Sri. Binu. V., Krishnapriya, Santhi Nagar, Kollode, PO.
BRANCH	Malayinkeezhu Branch
ACCOUNT NUMBER	105460357000533
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Binu. V., Krishnapriya, Santhi Nagar, Kollode, PO.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Malayinkeezhu
SY/Re.Sy. No.	Re. Sy No. 321/10-1-1
Area/Extend of land	Ext. 2.02 Ares (5 Cents)
TANDAPER No.	15420
Boundaries of Property	
East	Road
South	Prop. of Aroma Mani
West	Prop. of Aroma Mani
North	Prop. of Joy Raj, Clitus

Reserve Price and EMD

Reserve Price	Rs. 12,60,000/-	
EMD	Rs. 1,26,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malayinkeezhu Branch
	IFS Code	KSBK0001054
	General Suspense A/c No.	10542200503601
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- 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 : 17.07.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
- (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
- (c) Date of Auction : 25/08/2025
- (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.5

NAME AND ADDRESS OF BORROWER	Smt. Raja Ratnam, Paruthiyarathalakkal Veedu, Melariyode, Veliyamcode.
BRANCH	Malayinkeezhu Branch
ACCOUNT NUMBER	105460357000579
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Raja Ratnam, Paruthiyarathalakkal Veedu, Melariyode, Veliyamcode.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Maranalloor
SY/Re.Sy. No.	Re. Sy No. 166/16
Area/Extend of land	Ext. 32.80 Ares (81 Cents)
TANDAPER No.	5891
Boundaries of Property	
East	Pro. of Vimala
South	Thadam
West	Prop. of John
North	Prop. of Radha

Reserve Price and EMD

Reserve Price	Rs. 16,00,000/-	
EMD	Rs. 1,60,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malayinkeezhu Branch
	IFS Code	KSBK0001054
	General Suspense A/c No.	10542200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 01.08.2025 to 16.08.2025 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 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 21.08.2025 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 22.08.2025 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.

- 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

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

Place : Thiruvananthapuram

Date : 17.07.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
- (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
- (c) Date of Auction : 25/08/2025
- (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.6

NAME AND ADDRESS OF BORROWER	Sri. Ajayachandran. T.R., Neelambari, Plavila, Ooruttambalam
BRANCH	Malayinkeezhu Branch
ACCOUNT NUMBER	105460357000307
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Ajayachandran. T.R., Neelambari, Plavila, Ooruttambalam
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Malayinkeezhu
SY/Re.Sy. No.	Re. Sy No. 198/6-1
Area/Extend of land	Ext. 4.05 Ares (10 Cents)
TANDAPER No.	13694
Boundaries of Property	
East	Pro. of Ambili Raj
South	Prop. of Sarasamma
West	Donated Land
North	Prop. of Sasikumar

Reserve Price and EMD

Reserve Price	Rs. 22,50,000/-	
EMD	Rs. 2,25,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malayinkeezhu Branch
	IFS Code	KSBK0001054
	General Suspense A/c No.	10542200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 01.08.2025 to 16.08.2025 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 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 21.08.2025 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 22.08.2025 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](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 : 17.07.2025

www.keralabank.co.in

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

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25/08/2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.7

NAME AND ADDRESS OF BORROWER	Smt. Bindhu. K.B., KP/401, Agastia, Ayanikkadu, Karakulam PO.
BRANCH	Nedumangad M&E Branch
ACCOUNT NUMBER	106160357000782
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Bindhu. K.B., KP/401, Agastia, Ayanikkadu, Karakulam PO.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Pazhayakunnummel
SY/Re.Sy. No.	Re.Sy No. 327/9, 327/8
Area/Extend of land	Ext. 51.3 Ares (126.71 Cents)
TANDAPER No.	12736
Boundaries of Property ReSy No. (327/8)	
East	Road
South	Road
West	Prop. of Sumathi
North	Prop. of Nirmala
Boundaries of Property ReSy No. (327/9)	
East	Prop. of Rama Swami, Anil Kumar, Pathway
South	Prop. of Anil kumar
West	Prop. of Das
North	Road

Reserve Price and EMD

Reserve Price	Rs. 26,50,000/-	
EMD	Rs. 2,65,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nedumangad M&E Branch
	IFS Code	KSBK0001061
	General Suspense A/c No.	10612200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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.
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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 21.08.2025 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 22.08.2025 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](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

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

Place : Thiruvananthapuram

Date : 17.07.2025

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

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
- (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
- (c) Date of Auction : 25/08/2025
- (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.8

NAME AND ADDRESS OF BORROWER	1. Sri. Shiju., Kavipurathu Veedu, Kanjirampara, Panacode P.O. 2. Smt. Soumya., Kavipurathu Veedu, Kanjirampara, Panacode P.O.
BRANCH	Nedumangad Main Branch
ACCOUNT NUMBER	106260357004225
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Soumya., Kavipurathu Veedu, Kanjirampara, Panacode P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangadu
VILLAGE	Uzhamanakkal
SY/Re.Sy. No.	Re.Sy No. 54/13, 59/31-1
Area/Extend of land	Ext. 18.15 Ares (44.83 Cents)
TANDAPER No.	14591
Boundaries of Property (54/13)	
East	Pro. of Arya, Pathway
South	Prop. of Mohanan
West	Prop. of Radhakrishnan
North	Prop. of Gopalan, Arya



Kerala State Co-operative Bank

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

Boundaries of Property (59/31-1)	
East	Pro. of Sreelal
South	Road
West	Prop. of Arun Lal
North	Prop. of Arun Lal

Reserve Price and EMD

Reserve Price	Rs. 16,72,800/-	
EMD	Rs. 1,67,280/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nedumangad Main Branch
	IFS Code	KSBK0001062
	General Suspense A/c No.	10622200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 01.08.2025 to 16.08.2025 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 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 21.08.2025 at 4.00 PM.

www.keralabank.co.in

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

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- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 22.08.2025 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.



Kerala State Co-operative Bank

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

- 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 : 17.07.2025

www.keralabank.co.in

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

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
- (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
- (c) Date of Auction : 25/08/2025
- (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.9

NAME AND ADDRESS OF BORROWER	Smt. Vijayakumari. J.N., Manchari, Mylamoodu, Panacode PO.
BRANCH	Nedumangad Main Branch
ACCOUNT NUMBER	106260357001755
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Vijayakumari. J.N., Manchari, Mylamoodu, Panacode PO.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangadu
VILLAGE	Karipoor
SY/Re.Sy. No.	Sy No. 814/26, 814/28, 814/27
Area/Extend of land	Ext. 14.55 Ares (35.93 Cents)
TANDAPER No.	6912
Boundaries of Property	
East	Pathway
South	Prop. of Ratheesh, Rajeesh, Remya, Gouriamma
West	Prop. of Suku
North	Prop. of Bijumon, Sajini, Shajitha Beegam

Reserve Price and EMD

Reserve Price	Rs. 20,00,000/-	
EMD	Rs. 2,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nedumangad Main Branch
	IFS Code	KSBK0001062
	General Suspense A/c No.	10622200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 01.08.2025 to 16.08.2025 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 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 21.08.2025 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 22.08.2025 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
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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](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

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

Place : Thiruvananthapuram

Date : 17.07.2025.

www.keralabank.co.in

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

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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 : 22/08/2025
- (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.10

NAME AND ADDRESS OF BORROWER	1. Sri. Ajithkumar. R., V V House, New Amman Covil, Nedumangad PO. 2. Sri. Thyagarajan., V V House, New Amman Covil, Nedumangad PO. 3. Smt. Jayalekshmi., V V House, New Amman Covil, Nedumangad PO.
BRANCH	Nedumangad Main Branch
ACCOUNT NUMBER	106260357001613
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri. Thyagarajan., V V House, New Amman Covil, Nedumangad PO. 2. Smt. Jayalekshmi., V V House, New Amman Covil, Nedumangad PO.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangadu
VILLAGE	Aruvikkara
SY/Re.Sy. No.	Re.Sy No. 105/22
Area/Extend of land	Ext. 60 Ares (148.20 Cents)
TANDAPER No.	15167
Boundaries of Property	
East	Pro. of Abdul Rehman
South	Prop. of Shahabudeen

West	Pathway
North	Prop. of Aji, Jalaludeen

Reserve Price and EMD

Reserve Price	Rs. 44,46,000/-	
EMD	Rs. 4,44,600/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nedumangad Main Branch
	IFS Code	KSBK0001062
	General Suspense A/c No.	10622200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 01.08.2025 to 16.08.2025 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 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 21.08.2025 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 22.08.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
P.B.No. 5122
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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.
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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

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

Place : Thiruvananthapuram

Date : 17.07.2025

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25/08/2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.11

NAME AND ADDRESS OF BORROWER	Smt. Sree Rekha. G.D., Vrindhavanam, Alamkuzhi, Paruthikuzhy PO.
BRANCH	Nedumangad Main Branch
ACCOUNT NUMBER	106260357001191
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sree Rekha. G.D., Vrindhavanam, Alamkuzhi, Paruthikuzhy PO.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangadu
VILLAGE	Vellanad
SY/Re.Sy. No.	Re.Sy No. 544/1
Area/Extend of land	Ext. 24.30 Ares (60.02 Cents)
TANDAPER No.	15304
Boundaries of Property	
East	Pro. of Vikraman Nair
South	Road
West	Thodu
North	Prop. of Daniel Nadar

Reserve Price and EMD

Reserve Price	Rs. 30,61,000/-	
EMD	Rs. 3,06,100/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nedumangad Main Branch
	IFS Code	KSBK0001062
	General Suspense A/c No.	10622200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 21.08.2025 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 22.08.2025 by 5.00 PM to Authorised Officer, The Kerala State



Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
P.B.No. 5122
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Co-operative Bank, Regional Office, Thiruvananthapuram , by hand or by [email-
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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.
- 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.
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Regional Office: Thiruvananthapuram
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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 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 : 17.07.2025.

www.keralabank.co.in

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

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25/08/2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.12

NAME AND ADDRESS OF BORROWER	Sri. Jijimon. C.B., Thiruvathira, Thittamangalam, Vattiyoorkavu, Tvm.
BRANCH	Palayam Main Branch
ACCOUNT NUMBER	106664362000256
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Jijimon. C.B., Thiruvathira, Thittamangalam, Vattiyoorkavu, Tvm.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Ottashekharamangalam
SY/Re.Sy. No.	Re.Sy No. 329/3-2
Area/Extend of land	Ext. 43.20 Ares (106.70 Cents)
TANDAPER No.	10157
Boundaries of Property	
East	Pro. of Viswambharan Kani
South	Prop. of Nesaian
West	Prop. of Chandravathi
North	Prop. of Viswambharan Kani, Pathway

Reserve Price and EMD

Reserve Price	Rs. 36,27,800/-	
EMD	Rs. 3,62,780/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Palayam Main
	IFS Code	KSBK0001066
	General Suspense A/c No.	10662200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 01.08.2025 to 16.08.2025 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 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 21.08.2025 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 22.08.2025 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,

www.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](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 : 17.07.2025

www.keralabank.co.in

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

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25/08/2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.13

NAME AND ADDRESS OF BORROWER	1. Smt. Majitha Beevi, Aneesa Building, Parakonam, kizhakkumkara, Peringamala 2. Sri. Ayoob kunju, Aneesa Building, Parakonam, kizhakkumkara, Peringamala.
BRANCH	Palode Branch
ACCOUNT NUMBER	106960357000206
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Majitha Beevi, Aneesa Building, Parakonam, kizhakkumkara, Peringamala 2. Sri. Ayoob kunju, Aneesa Building, Parakonam, kizhakkumkara, Peringamala.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Peringamala
SY/Re.Sy. No.	Re.Sy No. 3361/2, 3361/2
Area/Extend of land	Ext. 21Cents
TANDAPER No.	14664, 16314
Boundaries of Property Sy. No. 3361/2 (15 Cents)	
East	Pro. of Muhammed, Pathummal
South	Prop. of Seelas, Kabani
West	Pathway



Kerala State Co-operative Bank

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

North	Prop. of Majitha Beevi , Pathway
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Boundaries of Property Sy No. 3361/2 (6 Cents)	
East	Pro. of Muhammed
South	Prop. of Ayoob Kunju
West	Prop. of Francis, Pathway
North	Prop. of Najumudeen

Reserve Price and EMD

Reserve Price	Rs. 16,00,000/-	
EMD	Rs. 1,60,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Palode Branch
	IFS Code	KSBK0001069
	General Suspense A/c No.	10692200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 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 21.08.2025 at 4.00 PM.

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 22.08.2025 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.
- 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

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

Place : Thiruvananthapuram

Date : 17.07.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
- (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
- (c) Date of Auction : 25/08/2025
- (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.14

NAME AND ADDRESS OF BORROWER	1. Sri. Shijumon. V.C., Casilde Eruthavoor, Mukkampalemoodu, Naravamoodu, Pin 695 528 2. Sri. Varghese., Casilde Eruthavoor, Mukkampalemoodu, Naravamoodu, Pin. 695 528 3. Smt. Christina., Casilde Eruthavoor, Mukkampalemoodu, Naravamoodu, Pin. 695528
BRANCH	Peyad Branch
ACCOUNT NUMBER	107660357000206
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Varghese., Casilde Eruthavoor, Mukkampalemoodu, Naravamoodu, Pin. 695 528 2. Smt. Christina., Casilde Eruthavoor, Mukkampalemoodu, Naravamoodu, Pin. 695528
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Vilappil
SY/Re.Sy. No.	Re.Sy No. 51/9
Area/Extend of land	Ext. 30.35 Ares (74.96 Cents)
TANDAPER No.	8453
Boundaries of Property	
East	Pro. of Thamson, Pathway

South	Prop. of Varghese
West	Road
North	Prop. of Anil Kumar

Reserve Price and EMD

Reserve Price	Rs. 46,00,000/-	
EMD	Rs. 4,60,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Peyad Branch
	IFS Code	KSBK0001076
	General Suspense A/c No.	10762200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 21.08.2025 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 22.08.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in



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.
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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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Regional Office: Thiruvananthapuram
P.B.No. 5122
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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](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

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

Place : Thiruvananthapuram

Date : 17.07.2025

www.keralabank.co.in

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

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25/08/2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.15

NAME AND ADDRESS OF BORROWER	Sri. Stephen.H. , Thekkuthai Veedu, Pozhiyoor P.O.
BRANCH	Pozhiyoor Branch
ACCOUNT NUMBER	107960357001732
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Stephen.H. , Thekkuthai Veedu, Pozhiyoor P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Kulathoor
SY/Re.Sy. No.	Re.Sy No. 302/31-2, 302/35, 302/36, 302/36-2
Area/Extend of land	Ext. 5.67 Ares (14 Cents)
TANDAPER No.	17899
Boundaries of Property	
East	Prop. of Decruz, Melkiyas
South	Pathway
West	Prop. of Paniyadiyamma, Vijayamma
North	Prop. of Decruz

Reserve Price and EMD

Reserve Price	Rs. 27,00,000/-	
EMD	Rs. 2,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pozhiyoor Branch
	IFS Code	KSBK0001079
	General Suspense A/c No.	10792200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 01.08.2025 to 16.08.2025 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 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 21.08.2025 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 22.08.2025 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 accept the highest offer and the Bank has the absolute right to accept or reject any or

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Email: tvmro@keralabank.co.in

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Kerala State Co-operative Bank

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

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 : 17.07.2025

www.keralabank.co.in

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

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25/08/2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.16

NAME AND ADDRESS OF BORROWER	Sri. Selvaraj.E., Melekidayankaravila Veedu, Nalloorvattam, Plamoottudada P.O.
BRANCH	Pozhiyoor Branch
ACCOUNT NUMBER	107960357000987
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Selvaraj.E., Melekidayankaravila Veedu, Nalloorvattam, Plamoottudada P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Karode
SY/Re.Sy. No.	Re.Sy No. 121/2, 121/3, 121/4, 123/5
Area/Extend of land	Ext. 5.50 Ares (13.60 Cents)
TANDAPER No.	13416
Boundaries of Property	
East	Prop. Madanan, Own Prop.
South	Prop. of Pramod
West	Pathway
North	Prop. Sidhardhan Nair

Reserve Price and EMD

Reserve Price	Rs. 20,00,000/-	
EMD	Rs. 2,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pozhiyoor Branch
	IFS Code	KSBK0001079
	General Suspense A/c No.	10792200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 01.08.2025 to 16.08.2025 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 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 21.08.2025 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 22.08.2025 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.

- 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 : 17.07.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25/08/2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.17

NAME AND ADDRESS OF BORROWER	1. Smt. Pushpa Rani. R.C., Charuvilakathu Veedu, Seemamulamukku, Vencode, PO. 2. Sri. Sanal Kumar. J./Sanil Kumar Johnson Sanil Bhavan, Seemamulamukku, Vencode, PO.
BRANCH	Vattappara Branch
ACCOUNT NUMBER	109464362000075
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Pushpa Rani. R.C., Charuvilakathu Veedu, Seemamulamukku, Vencode, PO. 2. Sri. Sanal Kumar. J./Sanil Kumar Johnson Sanil Bhavan, Seemamulamukku, Vencode, PO.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vattappara
SY/Re.Sy. No.	Re.Sy No. 287/14
Area/Extend of land	Ext. 8 Ares (19.77 Cents)
TANDAPER No.	2696
Boundaries of Property	
East	Prop. Sivarajan
South	Prop. of Jnanadas
West	Prop. of Geetha kumari
North	Prop. Sudhakaran, Road

Reserve Price and EMD

Reserve Price	Rs. 16,50,000/-	
EMD	Rs. 1,65,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vattappara Branch
	IFS Code	KSBK0001094
	General Suspense A/c No.	10942200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 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 01.08.2025 to 16.08.2025 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 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 21.08.2025 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 22.08.2025 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.

- 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

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

Place : Thiruvananthapuram

Date : 17.07.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.08.2025**

- (a) Mode of Auction : E-Auction
- (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
- (c) Date of Auction : 25/08/2025
- (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.18

NAME AND ADDRESS OF BORROWER	1. Sri. Suresh. M., Siva Ganga, Vittinyam, Peyd. P.O. 2. Smt. Reena Mol, Siva Ganga, Vittinyam, Peyd. P.O
BRANCH	Peyad Branch
ACCOUNT NUMBER	107660357000081
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Suresh. M., Siva Ganga, Vittinyam, Peyd. P.O. 2. Smt. Reena Mol, Siva Ganga, Vittinyam, Peyd. P.O
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Vilappil
SY/Re.Sy. No.	Re.Sy No. 274/12-5
Area/Extend of land	Ext. 4.05 Ares (10 Cents)
TANDAPER No.	21502
Boundaries of Property	
East	Prop. of Ramachandran Nair
South	Thadam
West	Prop. of Madanakumaran Nair
North	Property

Reserve Price and EMD

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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Kerala State Co-operative Bank

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

Reserve Price	Rs. 8,000,000/-	
EMD	Rs. 80,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Peyad Branch
	IFS Code	KSBK0001076
	General Suspense A/c No.	10762200503601
Date and Time of Inspection	01.08.2025 to 16.08.2025 during working hours	
Date and Time of Auction	25.08.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.08.2025, 4.00 PM

3. Other Terms and Conditions

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- 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 01.08.2025 to 16.08.2025 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 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 21.08.2025 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 22.08.2025 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,

www.keralabank.co.in

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

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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.
- 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.
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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.
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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](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 : 17.07.2025