

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.1

NAME AND ADDRESS OF BORROWER	Smt. Abhaya Sudarsanan, Abhil, Pullanicode, Edava P.O., Varkala
BRANCH	Kavalayoor Branch
ACCOUNT NUMBER	104560496200986
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Abhaya Sudarsanan, Abhil, Pullanicode, Edava P.O., Varkala
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Varkala
SY/Re.Sy. No.	Re. Sy No. 149
Area/Extend of land	6.4 Ares (15.83Cents)
TANDAPER No.	744
Boundaries of Property	
East	Road
South	Prop. of Ramachandran
West	Prop. of Thulasidas, Suhija
North	Prop. of Sudarsanan

Reserve Price and EMD

Reserve Price	Rs. 15,19,000/-	
EMD	Rs. 1,51,900 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kavalayoor Branch
	IFS Code	KSBK0001045
	General Suspense A/c No.	10452200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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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- 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 i.e. 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.
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SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 22.10.2025

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Email: tvmro@keralabank.co.in
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SL No.2

NAME AND ADDRESS OF BORROWER	Smt. Yamuna. S., Sivam, Venniyoor, Venganoor P.O, Tvpm.
BRANCH	Pettah Branch
ACCOUNT NUMBER	107560496000028
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Yamuna. S., Sivam, Venniyoor, Venganoor P.O, Tvpm
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Venganoor
SY/Re.Sy. No.	Re. Sy No. 93/13-2-1
Area/Extend of land	4.45 Ares (11.00 Cents)
TANDAPER No.	20826
Boundaries of Property	
East	Pathway
South	Tar Road
West	Prop. of Saji
North	Prop. of Saji

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 26,40,000/-	
EMD	Rs. 2,64,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pettah Branch
	IFS Code	KSBK0001075
	General Suspense A/c No.	10752200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 4.00 PM

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- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
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Authorized Officer
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Regional Office, Thiruvananthapuram.

Place : Thiruvananthapuram

Date : 22.10.2025

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SL No.3

NAME AND ADDRESS OF BORROWER	1. Sri. Midhun Madhavan. S.J., Gokulam, GSS NRA 27, Ambalamukku, PO., Peroorkada. 2. Sri. Selvam. M.S., Gokulam, GSS NRA 27, Ambalamukku, PO., Peroorkada.
BRANCH	Vithura Branch
ACCOUNT NUMBER	110360496000387
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Selvam. M.S., Gokulam, GSS NRA 27, Ambalamukku, PO., Peroorkada.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Tholicode
SY/Re.Sy. No.	Sy. No.1169/1-2-2-1-2, 1169/1-2-2-3
Area/Extend of land	8.09 Ares (20 Cents)
TANDAPER No.	40668
Boundaries of Property No.1169/1-2-2-1-2,	
East	Prop. of Chacko
South	Prop. of Pinky
West	Thadam
North	Prop. of Vishnu

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Boundaries of Property Sy. No. 1169/1-2-2-3	
East	Prop. of Chacko
South	Prop. of Rahul
West	Prop. of Saran & Pathway
North	Prop. of Eeppan

Reserve Price and EMD

Reserve Price	Rs. 27,25,000/-	
EMD	Rs. 2,72,500 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pettah Branch
	IFS Code	KSBK0001103
	General Suspense A/c No.	11032200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
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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.
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Regional Office, Thiruvananthapuram.

Place : Thiruvananthapuram

Date : 22.10.2025

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https://www.bankeauctions.com

SL No.4

NAME AND ADDRESS OF BORROWER	1. Sri. Samilkhan. M.S., Simna Manzil, Block No.69, Sasthavattom P.O., Pin 695 305. 2. Smt. Shahida. S., Simna Manzil, Block No.69, Sasthavattom P.O., Pin 695 305.
BRANCH	Mangalapuram Branch
ACCOUNT NUMBER	105560496000678
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Shahida. S., Simna Manzil, Block No.69, Sasthavattom P.O., Pin 695 305.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Azhoor
SY/Re.Sy. No.	Re.Sy No. 380/2
Area/Extend of land	4.15 Ares (10.25 Cents)
TANDAPER No.	7277
Boundaries of Property	
East	Pathway
South	Road
West	Prop. of Mohan
North	Prop. of Sobha

Reserve Price and EMD

Reserve Price	Rs. 10,25,000/-	
EMD	Rs. 1,02,500 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Mangalapuram Branch
	IFS Code	KSBK0001055
	General Suspense A/c No.	10552200503601
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- 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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- 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 i.e. 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

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 : 22.10.2025

www.keralabank.co.in

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.5

NAME AND ADDRESS OF BORROWER	1. Smt. Salina Manilal & Harilal, Mavila Veedu, Cherinnyoor P.O., Varkala, Tvpm. 2. Sri. Harilal., Mavila Veedu, Cherinnyoor P.O., Varkala, Tvpm.
BRANCH	Kavalayoor Branch
ACCOUNT NUMBER	104560496200904
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Harilal., Mavila Veedu, Cherinnyoor P.O., Varkala, Tvpm.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Cherinnyoor
SY/Re.Sy. No.	Re.Sy No. 312/1-2
Area/Extend of land	4.05 Ares (10 Cents)
TANDAPER No.	29919
Boundaries of Property	
East	Prop. of Manilal
South	Prop. of Gomathy
West	Prop. of Sukumaran
North	Road

Reserve Price and EMD

Reserve Price	Rs. 12,00,000/-	
EMD	Rs. 1,20,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kavalayoor Branch
	IFS Code	KSBK0001045
	General Suspense A/c No.	10452200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 22.10.2025

www.keralabank.co.in

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.6

NAME AND ADDRESS OF BORROWER	1. Sri. Shaji.J., Thamaravila, Keezhkolla, Amaravila P.O., 2. Smt. Jessey Mol., Thamaravila, Keezhkolla, Amaravila P.O.,
BRANCH	Parassala Branch
ACCOUNT NUMBER	107364373000018
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Shaji & Smt. Jessey Mol., Thamaravila, Keezhkolla, Amaravila P.O.,
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Uliyazhathura
SY/Re.Sy. No.	Re.Sy No. 171/15-2
Area/Extend of land	4.05 Ares (10 Cents)
TANDAPER No.	24490
Boundaries of Property	
East	Prop. of Jibu Jose, Thankachan, Road
South	Prop. of Sherli
West	Prop. of Radha
North	Prop. of Sugunabai, Jibu Jose

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 20,00,000/-	
EMD	Rs. 2,00,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Parassala Branch
	IFS Code	KSBK0001073
	General Suspense A/c No.	10732200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 22.10.2025

www.keralabank.co.in

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.7

NAME AND ADDRESS OF BORROWER	1. Sri. Siju Soman, Sreeja Mandiram, Kannankara, Perumkulam. P.O. 2. Smt. Suseela., Sreeja Mandiram, Kannankara, Perumkulam. P.O.
BRANCH	Kavalayoor Branch
ACCOUNT NUMBER	104560357000662
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Suseela., Sreeja Mandiram, Kannankara, Perumkulam. P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Manamboor
SY/Re.Sy. No.	Re.Sy No.312/15
Area/Extend of land	6.07 Ares (15 Cents)
TANDAPER No.	14160
Boundaries of Property	
East	Road
South	Prop. of Subi
West	Prop. of Subi
North	Prop. of Prop of Johni

Reserve Price and EMD

Reserve Price	Rs. 15,00,000/-	
EMD	Rs. 1,50,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kavalayoor Branch
	IFS Code	KSBK0001045
	General Suspense A/c No.	10452200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 22.10.2025

www.keralabank.co.in

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.8

NAME AND ADDRESS OF BORROWER	1. Sri. Sudarsanan. , S.N. Bhavan, Valiyamala, Paruthikuzhy. P.O. 2. Smt. Usha Kumari. S., S.N. Bhavan, Valiyamala, Paruthikuzhy. P.O.
BRANCH	Nedumangad Main Branch
ACCOUNT NUMBER	106260357004748
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sudarsanan. & Smt. Usha Kumari. S., S.N. Bhavan, Valiyamala, Paruthikuzhy. P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Karipoor
SY/Re.Sy. No.	Sy No. 217/12-1
Area/Extend of land	13.96 Ares (34.48 Cents)
TANDAPER No.	9744
Boundaries of Property	
East	Thadam.
South	Prop. of Kuttan
West	Road, Ration Shop
North	Prop. of Santha

Reserve Price and EMD

Reserve Price	Rs. 21,98,000/-	
EMD	Rs. 2,19,800 /-	
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	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 22.10.2025

www.keralabank.co.in

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.9

NAME AND ADDRESS OF BORROWER	Smt. Santhi. S., Jitto Nivas, Puliyoorkonam, Payattuvara P.O.
BRANCH	Punnakulam Branch
ACCOUNT NUMBER	108260357000837
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Santhi. S., Jitto Nivas, Puliyoorkonam, Payattuvara P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Kottukal
SY/Re.Sy. No.	Re.Sy No. 132/24
Area/Extend of land	6.70 Ares (16.54 Cents)
TANDAPER No.	17918
Boundaries of Property	
East	Canal Bund Road
South	Prop. of Babu
West	Prop. of Santhosh & Road
North	Prop. Canal Bund Road

Reserve Price and EMD

Reserve Price	Rs. 24,81,000/-	
EMD	Rs. 2,48,100 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Punnakulam Branch
	IFS Code	KSBK0001082
	General Suspense A/c No.	10822200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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.

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.11.2025 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 i.e. 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

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 : 22.10.2025

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.10

NAME AND ADDRESS OF BORROWER	Smt. Preetha. V, Vipin Sadanam, Vawamoola, Nellivila P.O.
BRANCH	Poonkulam Branch
ACCOUNT NUMBER	107760357001418
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Preetha. V, Vipin Sadanam, Vawamoola, Nellivila P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Venganoor
SY/Re.Sy. No.	Re.Sy No. 173/5, 173/5-1
Area/Extend of land	3.50 Ares (8.64 Cents)
TANDAPER No.	18055, 18053
Boundaries of Property	
East	Prop. of Thankayyan Nadar
South	Prop. of Soman
West	Prop. of Soman, Watertank
North	Prop. of Preetha.

Reserve Price and EMD

Reserve Price	Rs. 17,00,000/-	
EMD	Rs. 1,70,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Poonkulam Branch
	IFS Code	KSBK0001077
	General Suspense A/c No.	10772200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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.

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.11.2025 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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.10.2025

www.keralabank.co.in

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

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.11

NAME AND ADDRESS OF BORROWER	1. Smt. Vasantha Kumari. J, Punnainna Veedu, Puthenkada, Thirupuram P.O. 2. Sri. Anuraj, Punnainna Veedu, Puthenkada, Thirupuram P.O.
BRANCH	Neyyattinkara Main Branch
ACCOUNT NUMBER	106360357001553
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Vasantha Kumari. J, & Sri. Anuraj, Punnainna Veedu, Puthenkada, Thirupuram P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Thirupuram
SY/Re.Sy. No.	Re.Sy No. 62/11-1, 62/3-1
Area/Extend of land	4.63 Ares (11.43 Cents)
TANDAPER No.	24253
Boundaries of Property	
East	Prop. of Suresh, Jayanthi Devi
South	Prop. of Siva Prasad
West	Prop. of Suresh, Vasantha KUmari
North	Prop. of Vasanthakumari, Road

Reserve Price and EMD

Reserve Price	Rs. 8,50,000/-	
EMD	Rs. 85,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Neyyattinkara Main Branch
	IFS Code	KSBK0001063
	General Suspense A/c No.	10632200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 4.00 PM

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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 24.11.2025 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 24.11.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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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- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Kerala State Co-operative Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

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

Place : Thiruvananthapuram

Date : 22.10.2025

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.12

NAME AND ADDRESS OF BORROWER	Smt. Shyma. T.S., Parayamvilakathu Veedu, Irinchayam PO.
BRANCH	Nedumangad Main Branch
ACCOUNT NUMBER	106260357003936
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Shyma. T.S., Parayamvilakathu Veedu, Irinchayam PO.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangadu
VILLAGE	Anad
SY/Re.Sy. No.	Sy No. 252/6-4-1
Area/Extend of land	8.09 Ares (19.98 Cents)
TANDAPER No.	15865
Boundaries of Property	
East	Pro. of Ajayakumar
South	Road
West	Prop. of Thankamani
North	Prop. of Reghu

Reserve Price and EMD

Reserve Price	Rs. 30,00,000/-	
EMD	Rs. 3,00,000 /-	
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	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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.

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

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.11.2025 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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.10.2025

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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.13

NAME AND ADDRESS OF BORROWER	Smt. Santha.R., Mullukkadu Veedu, Punnakulam, Kottukal P.O.
BRANCH	Punnakulam Branch
ACCOUNT NUMBER	108264362000523
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Santha.R., Mullukkadu Veedu, Punnakulam, Kottukal P.O.,
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Kottukal
SY/Re.Sy. No.	Re.Sy No. 14/4-4
Area/Extend of land	02.02 Ares (5 Cents)
TANDAPER No.	22590
Boundaries of Property	
East	Prop. of Sanjeev
South	Road
West	Prop. of Gopi
North	Prop. of Sanjeev

Reserve Price and EMD

Reserve Price	Rs. 11,50,000/~	
EMD	Rs. 1,15,000/~	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Parassala Branch
	IFS Code	KSBK0001073
	General Suspense A/c No.	10732200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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.

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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.11.2025 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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.10.2025

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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.14

NAME AND ADDRESS OF BORROWER	Smt. Nisha. O.G., Lalitha Bhavan, Keeliyodu Junction, Perumpazhuthoor P.O.,
BRANCH	Aruvipuram Branch
ACCOUNT NUMBER	102464362000184
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Nisha. O.G., Lalitha Bhavan, Keeliyodu Junction, Perumpazhuthoor P.O.,
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Keezharoor
SY/Re.Sy. No.	Re.Sy No. 375/29-1
Area/Extend of land	10.12 Ares (25 Cents)
TANDAPER No.	25752
Boundaries of Property	
East	Prop. of Suseela, Bhadran, Enos.
South	Prop. of Gangadharan, Enos.
West	Prop. of Gangadharan, Road
North	Prop. of Jaseendha

Reserve Price and EMD

Reserve Price	Rs. 9,00,000 /-	
EMD	Rs. 90,000 /-	
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	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025 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 01.11.2025 to 16.11.2025 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 24.11.2025 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.

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.11.2025 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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.10.2025

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.15

NAME AND ADDRESS OF BORROWER	1. Sri. Vijayakumar. G.P., Melathil Veedu, Kuzhakottukonam, Parasuvaickal P.O., 2. Sri. Beena. P.R., Melathil Veedu, Kuzhakottukonam, Parasuvaickal P.O.,
BRANCH	Aruvipuram Branch
ACCOUNT NUMBER	102464362000453
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Beena. P.R., Melathil Veedu, Kuzhakottukonam, Parasuvaickal P.O.,
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Parasuvaickal
SY/Re.Sy. No.	Re.Sy No. 470/3-4-1
Area/Extend of land	3.44 Ares (8.50 Cents)
TANDAPER No.	21247
Boundaries of Property	
East	Chanel Bund, Thadam
South	Prop. of Gangadharan, Enos.
West	Prop. of Soudamini
North	Prop. of Bhadra Thulasi
Reserve Price and EMD Reserve Price	Rs. 9,18,000/-

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EMD	Rs. 91,800 /-	
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	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 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,

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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.
- 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 i.e. 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

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 : 22.10.2025

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 25.11.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.16

NAME AND ADDRESS OF BORROWER	Sri. Sajad. S., Chemmannuvila Puthen Veedu, Puliyoorsala, Panachamoodu, PO.
BRANCH	Aruvipuram Branch
ACCOUNT NUMBER	102464362000078
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sajad. S., Chemmannuvila Puthen Veedu, Puliyoorsala, Panachamoodu, PO.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Kunnathukal
SY/Re.Sy. No.	Re.Sy No. 493/24-2-1-3
Area/Extend of land	02.43 Ares (6 Cents)
TANDAPER No.	7374
Boundaries of Property	
East	Pathway
South	Prop. of Ambi
West	Prop. of Ambi
North	Prop. of Soman

Reserve Price and EMD

Reserve Price	Rs. 13,50,000/-	
EMD	Rs. 1,35,000 /-	
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	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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.

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Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.11.2025 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,
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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.
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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 i.e. 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

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 : 22.10.2025

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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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.17

NAME AND ADDRESS OF BORROWER	Sri. Midhun Krishnan.B.A., Mannakkallu, Kakkamoola, Kalliyoor. P.O., Tvpm.
BRANCH	Kalliyoor
ACCOUNT NUMBER	104064362000235
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Midhun Krishnan.B.A., Mannakkallu, Kakkamoola, Kalliyoor. P.O., Tvpm.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Kalliyoor
SY/Re.Sy. No.	Re.Sy No. 118/2-1
Area/Extend of land	02.02 Ares (4.989 Cents)
TANDAPER No.	21770
Boundaries of Property	
East	Prop. of Satheesh Kumar
South	Kavu
West	Road
North	Prop. of Beena Kumar

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Reserve Price and EMD

Reserve Price	Rs. 15,00,000/-	
EMD	Rs. 1,50,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kalliyoor Branch
	IFS Code	KSBK0001040
	General Suspense A/c No.	10402200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 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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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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.10.2025

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 25.11.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.18

NAME AND ADDRESS OF BORROWER	1. Smt. Mini. J.K., Ajith Bhavan, Kanjampazhinji. P.O. 2. Sri. Ajith, Ajith Bhavan, Kanjampazhinji.P.O.
BRANCH	Kanjiramkulam Branch
ACCOUNT NUMBER	104164362000057
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Ajith, Ajith Bhavan, Kanjampazhinji.P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Chenkal
SY/Re.Sy. No.	Re.Sy No. 164/28
Area/Extend of land	3.06 Ares (7.55 Cents)
TANDAPER No.	16186
Boundaries of Property	
East	Pathway, Own Property
South	Prop. of Njanaseelan
West	Prop. of Ani
North	Prop. of Appukuttan

Reserve Price and EMD

Reserve Price	Rs. 14,15,000/-	
EMD	Rs. 1,41,500 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kanjiramkulam Branch
	IFS Code	KSBK0001041
	General Suspense A/c No.	10412200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 24.11.2025 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 24.11.2025 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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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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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Thiruvananthapuram.

Place : Thiruvananthapuram

Date : 22.10.2025

www.keralabank.co.in

Office- 0471-2451596, 2476676
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.19

NAME AND ADDRESS OF BORROWER	Sri. Satheesh. S, S. L. Nivas, T.C. 66/1483, Poonkulam, Vellayani. P.O.
BRANCH	Poonkulam Branch
ACCOUNT NUMBER	107760357000994
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Satheesh. S, S. L. Nivas, T.C. 66/1483, Poonkulam, Vellayani. P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Maranalloor
SY/Re.Sy. No.	Re.Sy No. 175/25-1, 175/25
Area/Extend of land	3.10 Ares (7.66 Cents)
TANDAPER No.	19816
Boundaries of Property	
East	Prop. of Manikantan
South	Prop. of Sudhakumari
West	Pathway
North	Prop. of Anjana

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 6,51,000/-	
EMD	Rs. 65,100 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Poonkulam Branch
	IFS Code	KSBK0001077
	General Suspense A/c No.	10772200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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.

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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.11.2025 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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.10.2025

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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.20

NAME AND ADDRESS OF BORROWER	Sri. Sajikumar. T., Chithira, Perumkulangara, Neyyardam P.O.
BRANCH	Kattakkada M&E Branch
ACCOUNT NUMBER	104464362002365
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sajikumar. T., Chithira, Perumkulangara, Neyyardam P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Kallikadu
SY/Re.Sy. No.	Re.Sy No. 178/4-2
Area/Extend of land	11.68 Ares (28.86 Cents)
TANDAPER No.	12766
Boundaries of Property	
East	Prop. of Udayakumar
South	Prop. of Remani
West	Road
North	Prop. of Udayakumar

Reserve Price and EMD

Reserve Price	Rs. 17,31,600/-	
EMD	Rs. 1,73,160 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattakada M&E Branch
	IFS Code	KSBK0001044
	General Suspense A/c No.	10442200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025 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 01.11.2025 to 16.11.2025 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 24.11.2025 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.

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.11.2025 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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.10.2025

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.21

NAME AND ADDRESS OF BORROWER	1. Sri. Justin. T., Chevidayara Veedu, Thevancode, Mylakkara P.O. 2. Sri. Chandran. T., Bethel House, Thevancode, Mylakkara P.O.
BRANCH	Kattakkada M&E Branch
ACCOUNT NUMBER	104464362001934
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Chandran. T., Bethel House, Thevancode, Mylakkara P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Veeranakavu
SY/Re.Sy. No.	Sy No. 386/14-1
Area/Extend of land	4.05 Ares (10 Cents)
TANDAPER No.	17704
Boundaries of Property	
East	Thodu
South	Road
West	Prop. of Bindu
North	Prop. of Bindu

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 15,00,000/-	
EMD	Rs. 1,50,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattakkada M&E Branch
	IFS Code	KSBK0001044
	General Suspense A/c No.	10442200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 24.11.2025 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 24.11.2025 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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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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.10.2025

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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 25.11.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.22

NAME AND ADDRESS OF BORROWER	1. Sri. Jayakumar. V.K., O.K. Nivas, Chullalam, Koonanvenga P.O. 2. Smt. Radha.A., O.K. Nivas, Chullalam, Koonanvenga P.O. .
BRANCH	Panavoor Branch
ACCOUNT NUMBER	107064362001074
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Radha.A., O.K. Nivas, Chullalam, Koonanvenga P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vembayam
SY/Re.Sy. No.	Re.Sy No. 418/7
Area/Extend of land	11.86 Ares (29.29 Cents)
TANDAPER No.	2297
Boundaries of Property	
East	Prop. of Prabhakara Panicker, Viswanathan
South	Road
West	Prop. of Venu
North	Prop. of Indira, Rajammal

Reserve Price and EMD

Reserve Price	Rs. 24,50,000/-	
EMD	Rs. 2,45,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Panavoor Branch
	IFS Code	KSBK0001070
	General Suspense A/c No.	10702200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 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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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 i.e. 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

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 : 22.10.2025

www.keralabank.co.in

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

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.23

NAME AND ADDRESS OF BORROWER	1. Smt. Shyla Shankar, T.C. 27/559(2), Anugraha, Pattoor, Vanchiyoor P.O. 2. Sri. Satheesh Kumar. K., Tharattayil, Thadatharikathu Veedu, Kachani, Karakulam P.O.
BRANCH	Kesavadasapuram M&E Branch
ACCOUNT NUMBER	104760357000372
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Satheesh Kumar. K., Tharattayil, Thadatharikathu Veedu, Kachani, Karakulam P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Aruvikkara
SY/Re.Sy. No.	Sy No. 216/2-3-1
Area/Extend of land	10.12 Ares (25.00 Cents)
TANDAPER No.	13480
Boundaries of Property	
East	Prop. of Christopher
South	Road Prop. of Lali
West	Prop. of Joy
North	Road

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 37,50,000/-	
EMD	Rs. 3,75,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kesavadasapuram M&E
	IFS Code	KSBK0001047
	General Suspense A/c No.	10472200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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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- 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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.10.2025

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 25.11.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.24

NAME AND ADDRESS OF BORROWER	1. Sri. Jayakumar. V.V., T.C. 19/1808, Sree Nilayam, DR PNRA – 45(A), Poojappura, Thirumala P.O., Tvpm – 695012. 2. Smt. Sreekala Devi.,T.C. 19/1808, Sree Nilayam, DR PNRA – 45(A), Poojappura, Thirumala P.O., Tvpm – 695 012.
BRANCH	Puthenchanthai Main
ACCOUNT NUMBER	108360357000109
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sreekala Devi.,T.C. 19/1808, Sree Nilayam, DR PNRA – 45(A), Poojappura, Thirumala P.O., Tvpm – 695 012.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Thirumala
SY/Re.Sy. No.	Re.Sy No. 1831/A-3-1, 1831/A-5-1
Area/Extend of land	1.61 Ares (4 Cents)
TANDAPER No.	43533
Boundaries of Property	
East	Road
South	Prop. of Padmakumaran Nair
West	Prop. of Radhambika
North	Prop. of Radhakrishna Kurup

Reserve Price and EMD

Reserve Price	Rs. 28,00,000/-	
EMD	Rs. 2,80,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Puthenchanthai Main
	IFS Code	KSBK0001083
	General Suspense A/c No.	10832200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.10.2025

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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.25

NAME AND ADDRESS OF BORROWER	Sri. Milton Francis, T.C. 33/78(1), Shibu Cottage, Kannanthura, Beach P.O., Tvpm.
BRANCH	Vettukadu Branch
ACCOUNT NUMBER	110260357001425
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Milton Francis, T.C. 33/78(1), Shibu Cottage, Kannanthura, Beach P.O., Tvpm.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Kadakompally
SY/Re.Sy. No.	Sy No. 2650/1
Area/Extend of land	1.92 Ares (4.74 Cents)
TANDAPER No.	47660
Boundaries of Property	
East	Prop. of Joseph Vydyan
South	Road
West	Prop. of Shibu Francis
North	Prop. of Gratta Nazerath

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 20,00,000/-	
EMD	Rs. 2,00,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vettukadu Branch
	IFS Code	KSBK0001102
	General Suspense A/c No.	11022200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 22.10.2025

www.keralabank.co.in

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

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.26

NAME AND ADDRESS OF BORROWER	1. Sri. Shaji. S., Meenakshy Nivas, Kaniyarkonam, Pothencode, Tvp. 2. Smt. Sreemathi., Chunayara Veedu, Madavoorpara, Sasthavattom, Kattayikonam.
BRANCH	Sreekariyam Branch
ACCOUNT NUMBER	108564362000191
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sreemathi., Chunayara Veedu, Madavoorpara, Sasthavattom, Kattayikonam.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Ayirooppara
SY/Re.Sy. No.	Re.Sy No. 274/27-1
Area/Extend of land	03.55 Ares (8.76 Cents)
TANDAPER No.	28668
Boundaries of Property	
East	Pathway
South	Prop. of Reghu
West	Prop. of Bindu
North	Prop. of Madhukumar

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Reserve Price and EMD

Reserve Price	Rs. 21,50,000/-	
EMD	Rs. 2,15,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Sreekariyam Branch
	IFS Code	KSBK0001085
	General Suspense A/c No.	10852200503601
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.11.2025, 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 01.11.2025 to 16.11.2025 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 24.11.2025 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 24.11.2025 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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 i.e. 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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.10.2025

www.keralabank.co.in

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.27

NAME AND ADDRESS OF BORROWER	Smt. Meena Krishna Raj, Salma, Pandit Colony, A-29, Kowdiar, PO., TVPM. 695 003.
BRANCH	Murinjapalam Medical College Branch
ACCOUNT NUMBER	105860480000063 (105860357000275)
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Meena Krishna Raj, Salma, Pandit Colony, A-29, Kowdiar, PO., TVPM. 695 003.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Aryanad
SY/Re.Sy. No.	Re.Sy No. 71/1-1, 71/1-2, 71/1
Area/Extend of land	9 Ares Ares (22.23 Cents)
TANDAPER No.	20961
Boundaries of Property	
East	Church
South	Prop. of Kochani
West	Road
North	Prop. of Meena, Sadanandhan

Reserve Price and EMD

Reserve Price	Rs. 24,30,000/-		
EMD	Rs. 2,43,000 /-		
EMD Remittance Details	Kerala State Co-operative Bank		
	Branch	Medical College (Murinjapalam) Branch	Branch
	IFS Code	KSBK0001058	
	General Suspense A/c No.	10582200503601	
Date and Time of Inspection	01.11.2025 to 16.11.2025 during working hours		
Date and Time of Auction	25.11.2025		
	11.00 AM to 5 P M		

2. Last date of submission of EMD : 24.11.2025 4.00 PM

3. Other Terms and Conditions

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www.keralabank.co.in

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.11.2025 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.
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- g) sdThe 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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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Thiruvananthapuram.

Place : Thiruvananthapuram

Date : 22.10.2025

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.



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

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