

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-

E-AUCTION DATED ON 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.1

NAME AND ADDRESS OF BORROWER	Sri. Sivadasan. C., Saniya Bhavan, Thoppil Veedu, Murukumpuzha. P.O.
BRANCH	Mangalapuram
ACCOUNT NUMBER	105560357001076
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sivadasan. C., Saniya Bhavan, Thoppil Veedu, Murukumpuzha. P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Veyiloor
VILLAGE	Thiruvananthapuram
SY/Re.Sy. No.	Sy.No.208/1-1
Area/Extend of land	10.93 Ares (27 Cents)
TANDAPER No.	11370
Boundaries of Property	
East	Prop. of Chandran
South	Prop. of Pranaya
West	Prop. of Stephen
North	Road

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 32,40,000/-	
EMD	Rs. 3,24,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Mangalapuram Branch
	IFS Code	KSBK0001055
	General Suspense A/c No.	10552200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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
- p)

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 24.11.2025

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Email: tvmro@keralabank.co.in
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https://www.bankeauctions.com

SL No.2

NAME AND ADDRESS OF BORROWER	Sri. Nobi. S., Manalithattu Vadakke Puthen Veedu, Chani, Kanjiramkulam P.O.
BRANCH	Kanjiramkulam
ACCOUNT NUMBER	104160357001285
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Nobi. S., Manalithattu Vadakke Puthen Veedu, Chani, Kanjiramkulam P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Kanjiramkulam
SY/Re.Sy. No.	Re.Sy. No. 480/5
Area/Extend of land	5.88 Ares (14.53 Cents)
TANDAPER No.	24822
Boundaries of Property	
East	Prop. of Simon
South	Prop. of Simon & Pathway
West	Prop. of Rini, Varghese, & Rani
North	Prop. of Nirmala

Reserve Price and EMD

Reserve Price	Rs. 9,26,000/-
EMD	Rs. 92,600/-

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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	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 4.00 PM

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- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
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- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
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- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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

Place : Thiruvananthapuram

Date : 24.11.2025

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https://www.bankeauctions.com

SL No.3

NAME AND ADDRESS OF BORROWER	Sri. Arun. G.S., Aswathy Bhavan, Kodithara, Anacode, Perumkadavila, Balarampuram– 695 124.
BRANCH	Balaramapuram Main
ACCOUNT NUMBER	103060357000315
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Arun. G.S., Aswathy Bhavan, Kodithara, Anacode, Perumkadavila, Balarampuram– 695 124.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Athiyanoor
SY/Re.Sy. No.	Sy. No. 104/34-4
Area/Extend of land	3.75 Ares (9.26 Cents)
TANDAPER No.	13905
Boundaries of Property	
East	Road
South	Prop. of Gopalan
West	Prop. of Sanal Kumar
North	Prop. of Shylaja

Reserve Price and EMD

Reserve Price	Rs. 9,90,000/-
EMD	Rs. 99,000/-

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EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Balaramapuram Main Branch
	IFS Code	KSBK0001030
	General Suspense A/c No.	10302200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
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2. Last date of submission of EMD : 23.12.2025, 4.00 PM

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Authorized Officer
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https://www.bankeauctions.com

SL No.4

NAME AND ADDRESS OF BORROWER	1. Sri. Abdul Samad. A., Roadvila Puthen Veedu, Palavacode, Kizhakkanela P.O. 2. Smt. Sofi Ahammed, Roadvila Puthen Veedu, Palavacode, Kizhakkanela P.O.
BRANCH	Pallickal
ACCOUNT NUMBER	106860357001606
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sofi Ahammed, Roadvila Puthen Veedu, Palavacode, Kizhakkanela P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Thekkada
SY/Re.Sy. No.	Re.Sy. No. 156/3-1
Area/Extend of land	8.55 Ares (21.12 Cents)
TANDAPER No.	8515
Boundaries of Property	
East	Prop. of Shanifa Ahammed
South	Prop. of Abdul Rasheed, Road
West	Own Property
North	Prop. of Abdul Rasheed
Reserve Price and EMD	
Reserve Price	Rs. 35,00,000/-
EMD	Rs. 3,50,000/-

www.keralabank.co.in

EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pallickal Branch
	IFS Code	KSBK0001068
	General Suspense A/c No.	10682200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
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www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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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.
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- 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 : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.5

NAME AND ADDRESS OF BORROWER	1. Sri. Raihan. S., Puthenvila, Chilakkoor, Varkala P.O. 2. Sri. Nissamudeen., Puthenvila, Chilakkoor, Varkala P.O.
BRANCH	Varkala M&E Branch
ACCOUNT NUMBER	109360357000366
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Nissamudeen., Puthenvila, Chilakkoor, Varkala P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Navaikulam
SY/Re.Sy. No.	Re.Sy. No. 121/36-1
Area/Extend of land	10.76 Ares (26.60 Cents)
TANDAPER No.	14321
Boundaries of Property	
East	Prop. of Subash
South	Prop. of Nusaiba
West	Panchayat Road
North	Prop. of Abida

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 19,95,000/-	
EMD	Rs. 1,99,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Varkala M&E Branch
	IFS Code	KSBK0001093
	General Suspense A/c No.	10932200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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 : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.6

NAME AND ADDRESS OF BORROWER	Sri. Pradeep Kumar. S., Kumaramangalam, Nedukadu, Eruthavoor, Balaramapuram
BRANCH	Balaramapuram Evening
ACCOUNT NUMBER	102964362001122
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Pradeep Kumar. S., Kumaramangalam, Nedukadu, Eruthavoor, Balaramapuram
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Malayinkeezhu
SY/Re.Sy. No.	Re.Sy. No. 301/2-1, 300/3-2
Area/Extend of land	19.96 Ares (49.30 Cents)
TANDAPER No.	19007
Boundaries of Property	
East	Prop. of Badran, Somasekharan & Krishnan
South	Prop. of Krishnan , Thodu
West	Prop. of Vikraman, Nadesan
North	Prop. of Panchayat Pond

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 19,12,500/-	
EMD	Rs. 1,91,250	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Balaramapuram Evening Branch
	IFS Code	KSBK0001029
	General Suspense A/c No.	10292200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 Authorized 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 23.12.2025 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

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- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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.
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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 : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.7

NAME AND ADDRESS OF BORROWER	1. Sri. Ajay Sam.G.S., Variyanvila Veedu, Thrikannapuram, Aramada P.O. 2. Sri. Samuel. M., Variyanvila Veedu, Thrikannapuram, Aramada P.O.
BRANCH	Thirumala
ACCOUNT NUMBER	108660357000337
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Samuel. M., Variyanvila Veedu, Thrikannapuram, Aramada P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Vilavoorkkal
SY/Re.Sy. No.	Re.Sy. No. 473/3-3-1
Area/Extend of land	4 Ares (9.88 Cents)
TANDAPER No.	38265
Boundaries of Property	
East	Prop. of Selvaraj
South	Road
West	Pathway
North	Prop. of Viju Thampi, Jalajambika

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 29,60,000/-	
EMD	Rs. 2,96,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Thirumala Branch
	IFS Code	KSBK0001086
	General Suspense A/c No.	10862200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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 : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.8

NAME AND ADDRESS OF BORROWER	1. Smt. Reena, Reena Bhavan, Olathanni, Neyyattinkara P.O. 2. Sri. Jawahar Bose, Reena Bhavan, Olathanni, Neyyattinkara P.O. 3. Sri. Appukuttan Nadar, Sindhu Bhavan, Poovada, Naruvamoodu. 4. Smt. Pushpa Bai, Sindhu Bhavan, Poovada, Pallichal
BRANCH	Neyyattinkara M&E
ACCOUNT NUMBER	106460357000284
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Jawahar Bose, Reena Bhavan, Olathanni, Neyyattinkara P.O. 2. Sri. Appukuttan Nadar, Sindhu Bhavan, Poovada, Naruvamoodu. 3. Smt. Pushpa Bai, Sindhu Bhavan, Poovada, Pallichal
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Pallichal
SY/Re.Sy. No.	Re.Sy. No. 259/3-1
Area/Extend of land	20.64 Ares (51 Cents)
TANDAPER No.	9367
Boundaries of Property	

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East	Prop. of Parameswaran Nair, Road
South	Prop. of Trinity Engineering College.
West	Prop. of Subash Bose
North	Prop. of Arun Raj

Reserve Price and EMD

Reserve Price	Rs. 40,00,000/-	
EMD	Rs. 4,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Neyyattinkara M&E Branch
	IFS Code	KSBK0001064
	General Suspense A/c No.	10642200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 Authorized 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 23.12.2025 at 4.00 PM.

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- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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 : 24.11.2025

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 24.12.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.9

NAME AND ADDRESS OF BORROWER	Sri. Joseph.V., Sradha Bhavan, Poonthura, Thiruvananthapuram.
BRANCH	Vettukadu
ACCOUNT NUMBER	110260357000308
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Joseph.V., Sradha Bhavan, Poonthura, Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Muttathara
SY/Re.Sy. No.	Re.Sy. No. 1012/13-14-1,1012/13-14-3
Area/Extend of land	12.700 Cents
TANDAPER No.	48069
Boundaries of Property	
East	Puthanar
South	Prop. of Joseph.
West	Prop. of Eldaphone
North	Prop. of Church

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Reserve Price and EMD

Reserve Price	Rs. 34,00,000/-	
EMD	Rs. 3,40,000/-	
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	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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 : 24.11.2025

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Email: tvmro@keralabank.co.in
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.10

NAME AND ADDRESS OF BORROWER	1. Sri.Sabu. T., Future Globe Enterprises, 12 B1, Ziber Palma, SFS Chari, Karimanal P.O. Thiruvananthapuram. 2. Smt. Ayishath, Anjupurayil Veedu, Daivapura P.O., Peringamala, Nedumangadu, Thiruvananthapuram. 3. Sri. Shiburaj. J., Anjupurayil Veedu, Daivapura P.O., Peringamala, Nedumangadu,. Thiruvananthapuram.
BRANCH	Prasanth Nagar M&E
ACCOUNT NUMBER	108064373000018
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Ayishath, Anjupurayil Veedu, Daivapura P.O., Peringamala, Nedumangadu, Thiruvananthapuram. 2. Sri. Shiburaj. J., Anjupurayil Veedu, Daivapura P.O., Peringamala, Nedumangadu,. Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Thennoor
SY/Re.Sy. No.	Sy. No. 2746/2-1-1-1, Re. Sy. No. 245/11, 245/2, 250/5A

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Area/Extend of land	11.03, 34.24
TANDAPER No.	14512,11495

Boundaries of Property <u>Sy. No. 2746/2-1-1-1</u>	
East	Tar Road
South	Prop. of Muhammed Rafi.
West	Prop. of Sabu
North	Prop. of Vahab
Boundaries of Property <u>Sy. No. 245/11, 245/2, 250/5A</u>	
East	Prop. of Salu, Saju.
South	Prop. of Sherif.
West	Pathway.
North	Prop. of Resna Beegam

Reserve Price and EMD

Reserve Price	Rs. 60,40,000/-	
EMD	Rs. 6,04,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

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- b) 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 5.12.2025 to 20.12.2025 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) 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.
- d) 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 23.12.2025 at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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.
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Authorized Officer

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

Place : Thiruvananthapuram

Date : 24.11.2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.11.

NAME AND ADDRESS OF BORROWER	Smt. Divya. L.R., T.C. 14/1211, Palavila Veedu, Lenin Nagar, Palayam, Vikas Bhavan P.O., Thiruvananthapuram -695 563.
BRANCH	Prasanth Nagar M&E
ACCOUNT NUMBER	108060357000055
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Divya. L.R., T.C. 14/1211, Palavila Veedu, Lenin Nagar, Palayam, Vikas Bhavan P.O., Thiruvananthapuram -695 563.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Vilappil
SY/Re.Sy. No.	Sy. No. 289/10-2-1, 289/10-2-1-1
Area/Extend of land	02.02 Ares (5.00 Cents)
TANDAPER No.	14937
Boundaries of Property	
East	Interlock Road
South	Prop. of Concrete Road
West	Prop. of Thankarajan, Krishnan Kutty
North	Prop. of Dennison.

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Reserve Price and EMD

Reserve Price	Rs. 22,00,000/-	
EMD	Rs.2,20,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 Authorized 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 23.12.2025 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

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- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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 : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.12

NAME AND ADDRESS OF BORROWER	1. Sri. Innocent D'cruz, T.C. 30/1332(1), Thyvilakom Veedu, Vettukadu P.O., Thiruvananthapuram . 2. Smt. Merlin, T.C. 30/1332(1), Thyvilakom Veedu, Vettukadu P.O., Thiruvananthapuram. 3. Smt. Jaseenthal, T.C. 30/1332(1), Thyvilakom Veedu, Vettukadu P.O., Thiruvananthapuram – 695 563.
BRANCH	Pettah
ACCOUNT NUMBER	107560357000648
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Merlin, T.C. 30/1332(1), Thyvilakom Veedu, Vettukadu P.O., Thiruvananthapuram
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Kadakompally
SY/Re.Sy. No.	Sy. No. 2670/A-1
Area/Extend of land	02 Ares (5.5 Cents)
TANDAPER No.	37345
Boundaries of Property	
East	Prop. of Stella
South	Pathway

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West	Prop. of Pathrose
North	Prop. of Kunjamma

Reserve Price and EMD

Reserve Price	Rs. 14,00,000/-	
EMD	Rs. 1,40,000/-	
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	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.

- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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 : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.13.

NAME AND ADDRESS OF BORROWER	1.Smt. Shakira, T.C. 46/1195, Sadam Nagar, Beemapally, Vallakadavu P.O. Thiruvananthapuram -695 008. 2. Sri. Shaji & Bindu, Punnakunnu Puthen Veedu, Keezharoor, Ottasekharamangalam P.O., Thiruvananthapuram.
BRANCH	Vettukadu Branch
ACCOUNT NUMBER	110260357000428
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Shaji & Bindu, Punnakunnu Puthen Veedu, Keezharoor, Ottasekharamangalam P.O., Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Keezharoor
SY/Re.Sy. No.	Sy. No. 280/5
Area/Extend of land	28.60 Ares (70.64 Cents)
TANDAPER No.	17311
Boundaries of Property	
East	Prop. of Gopi.
South	Prop. of Stephen, Chellamma

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West	Prop. of Vijayan Kasari
North	Prop. of Vincent

Reserve Price and EMD

Reserve Price	Rs. 27,00,000/-	
EMD	Rs. 2,70,000/-	
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	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.

- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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 : 24.11.2025

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Email: tvmro@keralabank.co.in
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.14

NAME AND ADDRESS OF BORROWER	Smt. Nisha. S.S. Nedumpazhanji Puthen Veedu, Parassuvaickal P.O,Thiruvananthapuram.
BRANCH	Kunnathukal
ACCOUNT NUMBER	105160357000324
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Nisha. S.S. Nedumpazhanji Puthen Veedu, Parassuvaickal P.O,Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Parasuvaickal
SY/Re.Sy. No.	Re.Sy. No. 426/17-1
Area/Extend of land	10.12 Ares (25 Cents)
TANDAPER No.	20076
Boundaries of Property	
East	Prop. of Soman & Sathikumari
South	Prop.of Suseela
West	Road
North	Prop. of Anandavally & Grave

Reserve Price and EMD

Reserve Price	Rs. 20,00,000/-	
EMD	Rs. 2,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kunnathukal Branch
	IFS Code	KSBK0001051
	General Suspense A/c No.	10512200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 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 23.12.2025 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 : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.15

NAME AND ADDRESS OF BORROWER	Sri. Jayapalan. A., Sanjai Bhavan, Cheruvathurpotta, Parassuvaickal P.O, Thiruvananthapuram.
BRANCH	Kunnathukal
ACCOUNT NUMBER	105160357000412
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Jayapalan. A., Sanjai Bhavan, Cheruvathurpotta, Parassuvaickal P.O, Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Parasuvaickal
SY/Re.Sy. No.	Re.Sy. No. 226/4-4
Area/Extend of land	4.85 Ares (11.98 Cents)
TANDAPER No.	12325
Boundaries of Property	
East	Prop. of Sanal
South	Prop. of Selvaraj
West	Road
North	Prop. of Jayapalan & Shibu Kumar

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Reserve Price and EMD

Reserve Price	Rs. 20,96,500/-	
EMD	Rs. 2,09,650/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kunnathukal Branch
	IFS Code	KSBK0001051
	General Suspense A/c No.	10512200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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.

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- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 24.11.2025

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 24.12.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.16

NAME AND ADDRESS OF BORROWER	Smt.Sarika Chandran. S., T.C. 67/1903, Parameswara Vilasam, Beach Road, Kovalam P.O. Thiruvananthapuram.
BRANCH	Kovalam
ACCOUNT NUMBER	104960357000571
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Sarika Chandran. S., T.C. 67/1903, Parameswara Vilasam, Beach Road, Kovalam P.O. Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Vizhinjam
SY/Re.Sy. No.	Re.Sy. No. 40/1, 40/31
Area/Extend of land	3.65 Ares (9 Cents)
TANDAPER No.	39162
Boundaries of Property	
East	Prop. of Sudhakaran
South	Concrete Pathway
West	Road
North	Road

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 25,20,000/-	
EMD	Rs. 2,52,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kovalam Branch
	IFS Code	KSBK0001049
	General Suspense A/c No.	10492200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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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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
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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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- 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 : 24.11.2025

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 24.12.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.17

NAME AND ADDRESS OF BORROWER	Sri. Anil Kumar. S., Saraswathi Mandiram, Chayam, Vithura P.O.
BRANCH	Vithura
ACCOUNT NUMBER	110360357000525
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Anil Kumar. S., Saraswathi Mandiram, Chayam, Vithura P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Tholicode
SY/Re.Sy. No.	Sy. No. 542/3-1, 542/3-2-1, 542/3-5
Area/Extend of land	61.14 Ares (151 Cents)
TANDAPER No.	35138
Boundaries of Property	
East	Prop. of Najeem
South	Prop. of Padma Kumar
West	Prop. of Basheer
North	Prop. of C.T. Thomas

Reserve Price and EMD

www.keralabank.co.in

Reserve Price	Rs. 42,28,000/-	
EMD	Rs. 4,22,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vithura Branch
	IFS Code	KSBK0001103
	General Suspense A/c No.	11032200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 4.00 PM

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www.keralabank.co.in

Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder 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.

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

Place : Thiruvananthapuram
Date : 24.11.2025

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 24.12.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.18

NAME AND ADDRESS OF BORROWER	Smt. Pushpalatha, Sreeragam, Kalikkal, Vithura P.O. Thiruvananthapuram.
BRANCH	Vithura
ACCOUNT NUMBER	110360357000925
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Pushpalatha, Sreeragam, Kalikkal, Vithura P.O. Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vithura
SY/Re.Sy. No.	Re.Sy. No. 555/2-8-1-1
Area/Extend of land	20.24 Ares (50 Cents)
TANDAPER No.	9356
Boundaries of Property	
East	Pallanchira Thadam.
South	Prop.of Omana
West	Prop. of Jagatha
North	Prop. of Rajan, Sulochana, Ambika & Sasi

Reserve Price and EMD

www.keralabank.co.in

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

Reserve Price	Rs. 12,50,000/-	
EMD	Rs. 1,25,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vithura Branch
	IFS Code	KSBK0001103
	General Suspense A/c No.	11032200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 4.00 PM

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www.keralabank.co.in

Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
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- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
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- p)

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

Place : Thiruvananthapuram
Date : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.19

NAME AND ADDRESS OF BORROWER	1. Sri. Aji. D., Aji Nivas, Mullilavinmoodu, Vellarada -695 505. 2. Smt. Remya., Aji Nivas, Mullilavinmoodu, Vellarada -695 505.
BRANCH	Kunnathukal
ACCOUNT NUMBER	105160357000157
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Remya., Aji Nivas, Mullilavinmoodu, Vellarada -695 505
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Vellarada
SY/Re.Sy. No.	Re.Sy. No. 382/6
Area/Extend of land	11.90 Ares (29.40 Cents)
TANDAPER No.	11755
Boundaries of Property	
East	Panchayat Road
South	Prop.of Santhosh & Saradha
West	Prop. of Raju Rankanaswami
North	Prop. of Joseph & Jijo

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 35,28,000/-	
EMD	Rs. 3,52,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kunnathukal Branch
	IFS Code	KSBK0001051
	General Suspense A/c No.	10512200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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

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 : 24.11.2025

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 24.12.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.20

NAME AND ADDRESS OF BORROWER	Smt. Sakunthala.S., Appuppara, Thekkumkara Vazhiyarkathu Veedu, Keezpaloor, Vinobhanikethan P.O. – 695 542.
BRANCH	Aryanad
ACCOUNT NUMBER	102564362001376
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sakundala.S., Appuppara, Thekkumkara Vazhiyarkathu Veedu, Keezpaloor, Vinobhanikethan P.O. – 695 542.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Aryanad
SY/Re.Sy. No.	Re.Sy. No. 73/2-1, 73/2-2
Area/Extend of land	20.25 Ares (50 Cents)
TANDAPER No.	9060, 8356
Boundaries of Property	
East	Prop. of Chandrika & Gokul
South	Prop. of Ajayan
West	Road
North	Prop. of Shobha & Usha

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 22,50,000/-	
EMD	Rs. 2,25,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Aryanad Branch
	IFS Code	KSBK0001025
	General Suspense A/c No.	10252200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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 : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.21

NAME AND ADDRESS OF BORROWER	1. Smt. Gopika.S.S., Kavuvila Puthen Veedu, Pappanam, Ambalathinkala P.O. 2. Smt. Suma.S., Kavuvila Puthen Veedu, Pappanam, Ambalathinkala P.O.
BRANCH	Kattakada Main
ACCOUNT NUMBER	104360357003814
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Suma.S., Kavuvila Puthen Veedu, Pappanam, Ambalathinkala P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Kulathummal
SY/Re.Sy. No.	Re.Sy. No. 356/7-1, 356/7
Area/Extend of land	14.90 Ares (36.82 Cents)
TANDAPER No.	B1/9/19793
Boundaries of Property	
East	Prop. of Vinod & Thaji
South	Prop. of Mohanan & Joseph
West	Thadam
North	Prop. of Sujatha & Girija

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 23,50,000/-	
EMD	Rs. 2,35,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattakada Main Branch
	IFS Code	KSBK0001043
	General Suspense A/c No.	10432200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 4.00 PM

3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
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- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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 : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.22

NAME AND ADDRESS OF BORROWER	1. Sri. Sivakumar. P.K., kunnumpurathu Veedu, Anakudi. P.O. 2. Smt. Chandrika Devi., kunnumpurathu Veedu, Anakudi. P.O.
BRANCH	Karette
ACCOUNT NUMBER	104260357000778
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Chandrika Devi., kunnumpurathu Veedu, Anakudi. P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vamanapuram
SY/Re.Sy. No.	Re.Sy. No. 840/2-2
Area/Extend of land	12.50 Cents
TANDAPER No.	29624
Boundaries of Property	
East	Road
South	Prop.of Sukumara Pillai
West	Thodu
North	Prop. of Chandrika Devi

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 11,00,000/-	
EMD	Rs. 1,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Karett Branch
	IFS Code	KSBK0001042
	General Suspense A/c No.	10422200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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

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 : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.23

NAME AND ADDRESS OF BORROWER	Smt. Sindhu. G.S., Vilayil Veedu, Ozhukupara, Anakudi. P.O.
BRANCH	Karette
ACCOUNT NUMBER	104260357000724
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sindhu. G.S., Vilayil Veedu, Ozhukupara, Anakudi. P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vamanapuram
SY/Re.Sy. No.	Re.Sy. No. 928/59-3, 928/59
Area/Extend of land	30 Cents
TANDAPER No.	21866
Boundaries of Property	
East	Prop. of Surendran, Pathway
South	Prop. of Sahadevan
West	Prop. of Uthaman
North	Road

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 13,25,000/-	
EMD	Rs. 1,32,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Karette Branch
	IFS Code	KSBK0001042
	General Suspense A/c No.	10422200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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.
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 - 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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- 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.

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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 24.11.2025

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 24.12.2025**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.24

NAME AND ADDRESS OF BORROWER	Sri. Anas Kamarudeen, Anvar Manzil, Kalayapuram, Kollyil P.O.,
BRANCH	Madathara
ACCOUNT NUMBER	105360357001777
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Anas Kamarudeen, Anvar Manzil, Kalayapuram, Kollayil P.O.,
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Peringamala
SY/Re.Sy. No.	Re.Sy. No.4179/1/6
Area/Extend of land	10.12 Ares (25 Cents)
TANDAPER No.	22352.
Boundaries of Property	
East	Prop. of Jayaraj
South	Road
West	Prop. of Mohanan
North	Prop. of Majitha Beevi & Pathway

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 45,00,000/-	
EMD	Rs. 4,50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Madathara Branch
	IFS Code	KSBK0001053
	General Suspense A/c No.	10532200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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.

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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 24.11.2025

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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.25

NAME AND ADDRESS OF BORROWER	Sri. Jaya Kumar. R.V., Raj Bhavan, Puthukurichi. P.O. – 695 303.
BRANCH	Kadinamkulam
ACCOUNT NUMBER	103760357001036
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Jaya Kumar. R.V., Raj Bhavan, Puthukurichi. P.O. – 695 303.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Kadinamkulam
SY/Re.Sy. No.	Re.Sy. No. 308/1-1
Area/Extend of land	05.27 Ares (13.02 Cents)
TANDAPER No.	24364
Boundaries of Property	
East	Prop. of Omana, Unnikrishnan.
South	Prop. of Chandran, Unnikrishnan
West	Road
North	Prop. of Dileep & Unnikrishnan

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 20,50,000/-	
EMD	Rs. 2,05,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadinamkulam Branch
	IFS Code	KSBK0001037
	General Suspense A/c No.	10372200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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.

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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 24.11.2025

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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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.26

NAME AND ADDRESS OF BORROWER	Sri. Arsh. R.Nair, House No. 648, Kamala Nivas, Prasanth Nagar, Medical College P.O.
BRANCH	Prasanth Nagar M&E
ACCOUNT NUMBER	108060357000467
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Arsh. R.Nair, House No. 648, Kamala Nivas, Prasanth Nagar, Medical College P.O
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vattappara
SY/Re.Sy. No.	Re.Sy. No. 327/14-3, 327/13-1
Area/Extend of land	02.05 Ares (5 Cents)
TANDAPER No.	2965
Boundaries of Property	
East	Prop. of Aparna
South	Prop. of Usha
West	Thadam
North	Concrete Road

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 17,50,000/-	
EMD	Rs. 1,75,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 23.12.2025 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

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- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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 : 24.11.2025

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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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.27

NAME AND ADDRESS OF BORROWER	Smt. Aswathy. S.S., Akkaravila Veedu, Kallampally, Sreekariyam P.O.
BRANCH	Prasanth Nagar M&E
ACCOUNT NUMBER	108060357000603
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Aswathy. S.S., Akkaravila Veedu, Kallampally, Sreekariyam P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vamanapuram
SY/Re.Sy. No.	Sy. No. 2199/1-3
Area/Extend of land	20 Cents
TANDAPER No.	TP No.24827
Boundaries of Property	
East	Prop. of Gopi
South	Prop. of Jaganathan
West	Concrete Road
North	Prop. of Remasan

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Reserve Price and EMD

Reserve Price	Rs. 18,90,000/-	
EMD	Rs. 1,89,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 Authorized 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 23.12.2025 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

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- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder 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 : 24.11.2025

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.28

NAME AND ADDRESS OF BORROWER	1. Smt. Sheeba. S., Gokulam, Perumpattom, Sharkara, Chirayinkeezh P.O. 2. Sri. Muhammed Sakir., Aluvila Puthen Veedu, Vellumannadi, Venjaramoodu, Panavoor P.O.
BRANCH	Prasanth Nagar M&E
ACCOUNT NUMBER	108060357000614
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Muhammed Sakir., Aluvila Puthen Veedu, Vellumannadi, Venjaramoodu, Panavoor P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Pullampara
SY/Re.Sy. No.	Re.Sy. No. 281/1-7
Area/Extend of land	26.26 Ares (64.86 Cents)
TANDAPER No.	8998
Boundaries of Property	
East	Prop. of Rasheed
South	Concrete Road & Mud Road
West	Steepy Concrete Road
North	Prop. of Assiz & Abdul Kareem

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Reserve Price and EMD

Reserve Price	Rs. 64,80,000/-	
EMD	Rs. 6,48,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 4.00 PM

3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
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- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorized 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 23.12.2025 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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- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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

Place : Thiruvananthapuram

Date : 24.11.2025

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.29

NAME AND ADDRESS OF BORROWER	Sri. Jayakumaran. V., T.C. 5/1817(1), Parayankonam, Puthuval Puthen Veedu, Cheruvaickal, Sreekariyam P.O., Thiruvananthapuram.
BRANCH	Prasanth Nagar M&E Branch
ACCOUNT NUMBER	108060357000553
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Jayakumaran. V., T.C. 5/1817(1), Parayankonam, Puthuval Puthen Veedu, Cheruvaickal, Sreekariyam P.O., Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Cheruvaickal
SY/Re.Sy. No.	Sy. No. 223/15
Area/Extend of land	02.00 Ares (05.00 Cents)
TANDAPER No.	15041
Boundaries of Property	
East	Prop. of Vijayakumaran
South	Own Property
West	Prop. of Pappachan
North	Concrete Road

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Reserve Price and EMD

Reserve Price	Rs. 36,00,000/-	
EMD	Rs. 3,60,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 Authorized 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 23.12.2025 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 23.12.2025 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
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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.
- 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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- 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 : 24.11.2025

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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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.30

NAME AND ADDRESS OF BORROWER	Sri. Sudheer. S. Kiliyamvilakom, Kannamangalam, Vakkom P.O.
BRANCH	Prasanth Nagar M&E Branch
ACCOUNT NUMBER	108060357000168
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sudheer. S. Kiliyamvilakom, Kannamangalam, Vakkom P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Vilappil
SY/Re.Sy. No.	Re.Sy. No. 22/2-2
Area/Extend of land	06.88 Ares (17.00 Cents)
TANDAPER No.	29606
Boundaries of Property	
East	Interlock Pathway
South	Prop. of Surendran
West	Prop. of Ushakumari
North	Prop. of Enoy, Vimala & Vijayamma

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Reserve Price and EMD

Reserve Price	Rs. 22,50,000/-	
EMD	Rs. 2,25,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 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 5.12.2025 to 20.12.2025 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 Authorized 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 23.12.2025 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

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- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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 : 24.11.2025

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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 24.12.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 24.12.2025
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.31

NAME AND ADDRESS OF BORROWER	Smt. Chitra Muralina. A.T., Mekkumkara Veedu, Manchira, Choozha, Aryanad P.O.
BRANCH	Aryanad Branch
ACCOUNT NUMBER	102560357001929
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Chitra Murali. A.T., Mekkumkara Veedu, Manchira, Choozha, Aryanad P.O.
Description of Property	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Aryanad
SY/Re.Sy. No.	Re.Sy. No. 324/6-17
Area/Extend of land	34.82 Ares (86 Cents)
TANDAPER No.	14575
Boundaries of Property	
East	Road
South	Prop. of Maniyan & Rajesh
West	Prop. of Asha Nandini
North	Road

Reserve Price and EMD

Reserve Price	Rs. 17,20,000/-	
EMD	Rs. 1,72,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Aryanad Branch
	IFS Code	KSBK0001025
	General Suspense A/c No.	10252200503601
Date and Time of Inspection	05.12.2025 to 20.12.2025 during working hours	
Date and Time of Auction	24.12.2025	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 23.12.2025, 4.00 PM

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- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 5.12.2025 to 20.12.2025 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 23.12.2025 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 23.12.2025 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.
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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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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Thiruvananthapuram.

Place : Thiruvananthapuram

Date : 24.11.2025

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

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