

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.1**

NAME AND ADDRESS OF BORROWER	1. Smt. Priya. S.S., Keezhekavungal Veedu, Plamootukada P.O. Pin – 695 122. 2. Sri. Aji. S.R., Keezhekavungal Veedu, Plamootukada P.O. Pin – 695 122.
BRANCH	<b>Aruvippuram Branch</b>
ACCOUNT NUMBER	102460496200114
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Aji. S.R., Keezhekavungal Veedu, Plamootukada P.O. Pin – 695 122.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Perumkadavila
SY/Re.Sy. No.	Sy. No.185/6-1
Area/Extend of land	20.24 Ares (50 Cents)
TANDAPER No.	28847
<b>Boundaries of Property</b>	
East	Prop. of Baby
South	Prop. of Raji
West	Road
North	Prop. of Suseela

Reserve Price and EMD

Reserve Price	Rs. 20,00,000/-	
EMD	Rs. 2,00,000/-	
EMD Remittance Details		Kerala State Co-operative Bank
Branch	<b>Aruvippuram Branch</b>	
IFS Code	KSBK0001024	
General Suspense A/c No.	<b>10242200503601</b>	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** by 5.00 PM to Authorised Officer, The Kerala State

**[www.keralabank.co.in](http://www.keralabank.co.in)**

Office- 0471-2451596, 2476676

Email: [tvmro@keralabank.co.in](mailto: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](mailto: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](mailto: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](mailto: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 : 27.12.2025

**www.keralabank.co.in**

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.2**

NAME AND ADDRESS OF BORROWER	1. Sri. Anil. S., Kamarayil Veedu, Mithurmala P.O., Elankam. 2. Smt. Uma, Kamarayil Veedu, Mithurmala P.O., Elankam.
BRANCH	<b>Kallara</b> Branch
ACCOUNT NUMBER	103960357000118
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Uma, Kamarayil Veedu, Mithurmala P.O., Elankam.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Pangode
SY/Re.Sy. No.	Sy. No. 2589/9-2
Area/Extend of land	05 Cents
TANDAPER No.	28228
<b>Boundaries of Property</b>	
East	Prop. of Velayudhan Pillai
South	Thadam
West	Prop. of Mohanan Pillai
North	Prop. of Sathyabhamma

Reserve Price and EMD

Reserve Price	Rs. 7,50,000/-	
EMD	Rs. 75,000/-	
EMD Remittance Details		Kerala State Co-operative Bank
Branch	<b>Kallara Branch</b>	
IFS Code	KSBK0001039	
General Suspense A/c No.	10392200503601	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 4.00 PM**

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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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto:support@bankeauctions.com).
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Office- 0471-2451596, 2476676

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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
- ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- iii) Bidder's Name, Contact No., Address, Email Id
- iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
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**Authorized Officer**

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

Place : Thiruvananthapuram

Date : 27.12.2025

[www.keralabank.co.in](http://www.keralabank.co.in)

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

**SL No.3**

NAME AND ADDRESS OF BORROWER	1. Sri. Satheesh. S.K., Thottathil Veedu, Mithurmala P.O. 2. Smt. Subhadramma, Thottathil Veedu, Mithurmala P.O.
BRANCH	<b>Kallara</b> Branch
ACCOUNT NUMBER	103960357000894
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Subhadramma, Thottathil Veedu, Mithurmala P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Kallara
SY/Re.Sy. No.	Re.Sy. No. 1487/2, 1487/5, 1487/5-9, 1455/3
Area/Extend of land	80 Cents
TANDAPER No.	3038
<b>Boundaries of Property</b>	
East	Road
South	Prop. of Biju
West	Prop. of Jayakumar, Biju
North	Prop. of Subhadramma

Reserve Price and EMD

Reserve Price	Rs.48,00,000/-	
EMD	Rs. 4,80,000/-	
EMD Remittance Details		Kerala State Co-operative Bank
Branch	<b>Kallara Branch</b>	
IFS Code	KSBK0001039	
General Suspense A/c No.	<b>10392200503601</b>	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
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Email: [tvmro@keralabank.co.in](mailto:tvmro@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.
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**Authorized Officer**  
**Kerala State Co-operative Bank Ltd.**  
**Regional Office, Thiruvananthapuram.**

Place : Thiruvananthapuram

Date : 27.12.2025

[www.keralabank.co.in](http://www.keralabank.co.in)

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 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.4**

NAME AND ADDRESS OF BORROWER	1. Smt. Sudha. S. Banarji, Aswathy Bhavan, Panakottukonam, Kavalayoor. 2. Sri. Banarji, Aswathy Bhavan, Panakottukonam, Kavalayoor.
BRANCH	<b>Kavalayur</b> Branch
ACCOUNT NUMBER	104560322000066
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Banarji, Aswathy Bhavan, Panakottukonam, Kavalayoor.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Varkala
VILLAGE	Cherunniyoor
SY/Re.Sy. No.	Sy. No. 92/4-1
Area/Extend of land	3.44 Ares (8.50 Cents)
TANDAPER No.	19333/7
<b>Boundaries of Property</b>	
East	Prop. of Remani
South	Prop. of Rajan
West	Prop. of Pushkaran
North	Road, Ottoor Temple

Reserve Price and EMD

Reserve Price	Rs. 31,00,000/-	
EMD	Rs. 3,10,000/-	
EMD Remittance Details		Kerala State Co-operative Bank
Branch	Kavalayur Branch	
IFS Code	KSBK0001045	
General Suspense A/c No.	10452200503601	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
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- d) 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 **27.01.2026** 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](mailto: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 **27.01.2026** by 5.00 PM to Authorised Officer, The Kerala State

**[www.keralabank.co.in](http://www.keralabank.co.in)**

Office- 0471-2451596, 2476676

Email: [tvmro@keralabank.co.in](mailto: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](mailto: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](mailto: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](mailto: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 : 27.12.2025

[www.keralabank.co.in](http://www.keralabank.co.in)

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.5**

NAME AND ADDRESS OF BORROWER	1. Smt. Beena Asokan, T.C. 68/12, M.C.T. House, Edayar, Thiruvallam P.O. 2. Sri. Asokan, T.C. 68/12, M.C.T. House, Edayar, Thiruvallam P.O.
BRANCH	<b>Manikyavilakom</b> Branch
ACCOUNT NUMBER	105660357000826
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Asokan, T.C. 68/12, M.C.T. House, Edayar, Thiruvallam P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Muttathara
SY/Re.Sy. No.	Sy. No. 654/1, 653/1-1, 655/1-1
Area/Extend of land	52.50 Cents
TANDAPER No.	36217
<b>Boundaries of Property</b>	
East	Karamana River
South	Prop. of Asokan, Divakaran & Vishalam
West	Prop. of Divakaran & Asokan
North	Prop. of Muhammed Koya

Reserve Price and EMD

Reserve Price	Rs.54,60,000/-	
EMD	Rs. 5,46,000/-	
EMD Remittance Details		Kerala State Co-operative Bank
Branch	<b>Manikyavilakom</b> Branch	
IFS Code	KSBK0001056	
General Suspense A/c No.	10562200503601	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** 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](mailto: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.

- I) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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](mailto: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 : 27.12.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**  
**E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.6**

NAME AND ADDRESS OF BORROWER	Sri. Shibulal.K.K., Varuvilakathu Veedu, Medical College P.O., Thiruvananthapuram -695 011.
BRANCH	<b>Medical College Main</b> Branch
ACCOUNT NUMBER	100460356000955
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Shibulal.K.K., Varuvilakathu Veedu, Medical College P.O., Thiruvananthapuram -695 011.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Varkala
VILLAGE	Edava
SY/Re.Sy. No.	Re.Sy. No. 594/2-1
Area/Extend of land	14.40 Ares (35.56 Cents)
TANDAPER No.	18829
<b>Boundaries of Property</b>	
East	Prop. of Shubai Musaliar, Abdul Vahid
South	Prop. of Shaji
West	Prop. of Kamarudeen
North	Prop. of Rafeeq

Reserve Price and EMD

Reserve Price	Rs.41,00,000/-	
EMD	Rs. 4,10,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Medical College Main Branch
	IFS Code	KS BK0001004
	General Suspense A/c No.	10042200503601
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** 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](mailto: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](mailto: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](mailto:support@bankeauctions.com)

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 27.12.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**

**E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.7**

NAME AND ADDRESS OF BORROWER	1. Sri. Joji Vasu, Parvathy Mandiram, Udayagiri, Chempazhanthi P.O., Thiruvananthapuram - 695 587 2. Smt. Sangeetha Joji , Parvathy Mandiram, Udayagiri, Chempazhanthi P.O., Thiruvananthapuram 695 587.
BRANCH	<b>Medical College Main</b> Branch
ACCOUNT NUMBER	100460322000245
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sangeetha Joji , Parvathy Mandiram, Udayagiri, Chempazhanthi P.O., Thiruvananthapuram 695 587.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Pangappara
SY/Re.Sy. No.	Re.Sy. No. 435/12-16
Area/Extend of land	01.25 Ares (03.08 Cents)
TANDAPER No.	25345
<b>Boundaries of Property</b>	
East	Pathway & Prop. of Rajendran
South	Prop. of Anil Kumar
West	Prop. of Sukumaran
North	Prop. of Babu & Rajendran

Reserve Price and EMD

Reserve Price	Rs.44,00,000/-	
EMD	Rs. 4,40,000/-	
EMD Remittance Details		Kerala State Co-operative Bank
Branch	Medical College Main Branch	
IFS Code	KSBK0001004	
General Suspense A/c No.	10042200503601	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** 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](mailto: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.

- I) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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](mailto: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 : 27.12.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.8**

NAME AND ADDRESS OF BORROWER	1. Smt. Archana S.R., T.C. 22/464, Rajesh Nivas, Konchiravila, Manacaud P.O., Thiruvananthapuram. 2. Sri. Vinod Kumar.V., T.C. 22/464, Rajesh Nivas, Konchiravila, Manacaud P.O., Thiruvananthapuram.
BRANCH	<b>Medical College Main</b> Branch
ACCOUNT NUMBER	100460356000725
NAME AND ADDRESS OF PROPERTY OWNER	
Sri. Vinod Kumar.V., T.C. 22/464, Rajesh Nivas, Konchiravila, Manacaud P.O., Thiruvananthapuram.	
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Sasthamangalam
SY/Re.Sy. No.	Sy. No.1057/27, 1057/27-1 & 1057/27-2, Re.Sy. No. 77
Area/Extend of land	03.91 Ares (09.60 Cents)
TANDAPER No.	12697
Boundaries of Property	
East	Prop. of Kumar, Rajappan
South	Concrete Road
West	Prop. of Usha, Saradha
North	Crematorium

Reserve Price and EMD

Reserve Price	Rs.29,50,000/-	
EMD	Rs.2,95,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Medical College Main Branch
	IFS Code	KS BK0001004
	General Suspense A/c No.	10042200503601
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** 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](mailto: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.

- I) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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](mailto:support@bankeauctions.com)

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 27.12.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.9**

NAME AND ADDRESS OF BORROWER	1. Sri. Harilal. S., Sreenilayam, Attinkuzhi, Kazhakuttom P.O., Thiruvananthapuram -695 582. 2. Sri. Sathyaseelan. K., Sreenilayam, Attinkuzhi, Kazhakuttom P.O., Thiruvananthapuram -695 582. 3. Smt. Laila Seelan, Sreenilayam, Attinkuzhi, Kazhakuttom P.O., Thiruvananthapuram -695 582.
BRANCH	Murinjapalam (Medical College ) Branch
ACCOUNT NUMBER	105864362000013
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sathyaseelan. K., & Smt. Laila Seelan , Sreenilayam, Attinkuzhi, Kazhakuttom P.O., Thiruvananthapuram - 695 582.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Pallippuram
SY/Re.Sy. No.	Re.Sy. No.185/22
Area/Extend of land	5.82 Ares (14.37 Cents)
TANDAPER No.	18519
<b>Boundaries of Property</b>	
East	Road
South	Road

West	Prop.of Shibu
North	Pathway, Prop. of Sumayya

Reserve Price and EMD

Reserve Price	Rs.57,00,000/-	
EMD	Rs. 5,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Murinjapalam (Medical College ) Branch
	IFS Code	KSBK0001058
	General Suspense A/c No.	10582200503601
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** 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](mailto: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](mailto: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](mailto:support@bankeauctions.com)

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 27.12.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.10**

NAME AND ADDRESS OF BORROWER	Smt. Shahana, Han House, Karikuttiyil Puthen Veedu, Valicode, Nedumangad P.O.
BRANCH	Nedumangad M&E Branch
ACCOUNT NUMBER	106164362000304
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Shahana, Han House, Karikuttiyil Puthen Veedu, Valicode, Nedumangad P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Vithura
SY/Re.Sy. No.	Re.Sy. No.962/3-1-1
Area/Extend of land	60 Cents
TANDAPER No.	13604
<b>Boundaries of Property</b>	
East	Prop. of Vimala Nair
South	Thodu
West	Prop of. Krishna kumari, Thulasi
North	Prop. of Sulaikha

Reserve Price and EMD

Reserve Price	Rs.24,50,000/-		
EMD	Rs. 2,45,000/-		
	Kerala State Co-operative Bank		
EMD Remittance Details	Branch	Nedumangad	M&E
	IFS Code	KS BK0001061	
	General Suspense A/c No.	10612200503601	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours		
Date and Time of Auction	30.01.2026		
	11.00 AM to 5 PM		

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** 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](mailto: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.

- I) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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](mailto:support@bankeauctions.com)

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

Place : Thiruvananthapuram

Date : 27.12.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.11**

NAME AND ADDRESS OF BORROWER	Sri. Abdul Assiz, A.S. Manzil, Chemmanamkuzhi, Kollamcode, Kuttichal P.O.
BRANCH	Nedumangad M&E Branch
ACCOUNT NUMBER	106160357000862
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Abdul Assiz, A.S. Manzil, Chemmanamkuzhi, Kollodu, Kuttichal P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Nedumangad
SY/Re.Sy. No.	Re.Sy. No.424/36
Area/Extend of land	02.80 Ares (6.91 Cents )
TANDAPER No.	5168
<b>Boundaries of Property</b>	
East	Thadam
South	Prop. of Shajahan
West	Prop of. Asharaf
North	Prop. of Basheer

**Boundaries**

Reserve Price and EMD

Reserve Price	Rs.22,50,000/-		
EMD	Rs. 2,25,000/-		
EMD Remittance Details		Kerala State Co-operative Bank	
Branch		Nedumangad	M&E
IFS Code		KS BK0001061	
General Suspense A/c No.		10612200503601	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours		
Date and Time of Auction	30.01.2026		
	11.00 AM to 5 PM		

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** 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](mailto: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.

- I) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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](mailto:support@bankeauctions.com)

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 27.12.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.12**

NAME AND ADDRESS OF BORROWER	1. Smt. Archana Rajendran, Kulirma, Vandannoor, Maranalloor,Kattakkada. 2. Smt. Sheeba, Kulirma, Vandannoor, Maranalloor,Kattakkada.
BRANCH	<b>Palayam Main</b> Branch
ACCOUNT NUMBER	106660357000473
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sheeba, Kulirma, Vandannoor, Maranalloor,Kattakkada.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Maranalloor
SY/Re.Sy. No.	Re.Sy.No. 351/18
Area/Extend of land	12.80 Ares (31.61 Cents)
TANDAPER No.	16873
Boundaries of Property	
East	Prop. of Gopalan & Surendra Babu
South	Thevarakodu Pond
West	Pathway
North	Prop. of Sasi & Surendra Babu

Reserve Price and EMD

Reserve Price	Rs. 31,00,000/-	
EMD	Rs. 3,10,000/-	
EMD Remittance Details		Kerala State Co-operative Bank
Branch	Palayam Main Branch	
IFS Code	KSBK0001066	
General Suspense A/c No.	10662200503601	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** by 5.00 PM to Authorised Officer, The Kerala State

**[www.keralabank.co.in](http://www.keralabank.co.in)**

Office- 0471-2451596, 2476676

Email: [tvmro@keralabank.co.in](mailto: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](mailto: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](mailto: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](mailto:support@bankeauctions.com)

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 27.12.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.13**

NAME AND ADDRESS OF BORROWER	Sri. Anil Kumar. S., Anandu Nivas, T.C. 64/1097, Karumam P.O., Thiruvananthapuram
BRANCH	Palayam Main Branch
ACCOUNT NUMBER	106664362000506
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Anil Kumar. S., Anandu Nivas, T.C. 64/1097, Karumam P.O., Thiruvananthapuram
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Nemom
SY/Re.Sy. No.	Sy. No. 272/3, 272/9
Area/Extend of land	12.80 Ares + 12.20 Ares=25 Ares, (61.75 Cents)
TANDAPER No.	20216
<b>Boundaries of Property</b>	
East	Prop. of Rajamma
South	Road
West	Prop. of Vijayan
North	Prop. of Reghu

Reserve Price and EMD

Reserve Price	Rs. 1,12,62,500/-	
EMD	Rs. 11,26,250/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Palayam Main Branch
	IFS Code	KSBK0001066
	General Suspense A/c No.	10662200503601
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** 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](mailto: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.

- I) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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](mailto:support@bankeauctions.com)

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

Place : Thiruvananthapuram

Date : 27.12.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.14**

NAME AND ADDRESS OF BORROWER	1. Sri. Prasanth Kumar, Kesava Vilasom, Malakkal P.O., Madavoor – 695 602. 2. Smt. Suseela, Kesava Vilasom, Malakkal P.O., Madavoor – 695 602.
BRANCH	Pallickal Branch
ACCOUNT NUMBER	106864362002205
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Suseela, Kesava Vilasom, Malakkal P.O., Madavoor – 695 602.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Varkala
VILLAGE	Madavoor
SY/Re.Sy. No.	Sy.No. 384/3-1
Area/Extend of land	13.13 Ares (32.43 Cents)
TANDAPER No.	10535
<b>Boundaries of Property</b>	
East	Prop. of Soman
South	Prop. of Babu Raj
West	Prop. of Babu Raj
North	Prop. of Sathyan

Reserve Price and EMD

Reserve Price	Rs. 21,00,000 /-	
EMD	Rs. 2,10,000 /-	
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	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** by 5.00 PM to Authorised Officer, The Kerala State

**[www.keralabank.co.in](http://www.keralabank.co.in)**

Office- 0471-2451596, 2476676

Email: [tvmro@keralabank.co.in](mailto: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](mailto:tvmroccmr@keralabank.co.in),

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- iii) Bidder's Name, Contact No., Address, Email Id.
- iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/- . The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
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- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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](mailto: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 : 27.12.2025

**www.keralabank.co.in**

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.15**

NAME AND ADDRESS OF BORROWER	1. Smt. Shifansa.S. , Puthen Veedu, Kattuputhusseri, Pallickal P.O. – 695 604. 2. Smt. Minida Beegam , Puthen Veedu, Kattuputhusseri, Pallickal P.O. – 695 604.
BRANCH	Pallickal Branch
ACCOUNT NUMBER	106860357001712
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Minida Beegam , Puthen Veedu, Kattuputhusseri, Pallickal P.O. – 695 604.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Varkala
VILLAGE	Pallickal
SY/Re.Sy. No.	Sy.No. 461/8-1
Area/Extend of land	8.09 Ares (20 Cents)
TANDAPER No.	10719/25
Boundaries of Property	
East	Prop. of Shahul Hameed, Hassar Beevi.
South	Prop. of Church
West	Prop. of Saifudeen
North	Prop. of Sathyan

Reserve Price and EMD

Reserve Price	Rs. 55,00,000/-	
EMD	Rs. 5,50,000/-	
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	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** 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](mailto: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.

- I) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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](mailto:support@bankeauctions.com)

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 27.12.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**

**E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.16**

NAME AND ADDRESS OF BORROWER	1. Sri. Nizar.M., Akkaravila Veedu, Veiloor, Murukumpuzha P.O. 2. Sri. Salahudeen. A., Akkaravila Veedu, Veiloor, Murukumpuzha P.O.
BRANCH	Puthenchantha Main Branch
ACCOUNT NUMBER	108360357000302
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Salahudeen. A., Akkaravila Veedu, Veiloor, Murukumpuzha P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Chirayinkeezu
VILLAGE	Muthakkal
SY/Re.Sy. No.	Re.Sy.No. 216/2-1, 216/2-3, 216/2-2
Area/Extend of land	61.50 Ares (151.90 Cents)
TANDAPER No.	7041
<b>Boundaries of Property</b>	
East	Prop. of Shobha, Bismi Raj, Savithri
South	Prop. of Ashanth, Veena
West	Thadam
North	Prop. of Nalini, Kumari

Reserve Price and EMD

Reserve Price	Rs. 64,50,000/-	
EMD	Rs. 6,45,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Puthenchantha Main Branch
	IFS Code	KS BK0001083
	General Suspense A/c No.	10832200503601
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** 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](mailto: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.

- I) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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](mailto:support@bankeauctions.com)

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 27.12.2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**  
**E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.17**

NAME AND ADDRESS OF BORROWER	Smt. Thulasi. J., Sunitha Bhavan, Mukkumpalamoodu, Peyad P.O.
BRANCH	Thirumala Branch
ACCOUNT NUMBER	108660357000113
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Thulasi. J., Sunitha Bhavan, Mukkumpalamoodu, Peyad P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Vilappil
SY/Re.Sy. No.	Sy.No. 352/1-1
Area/Extend of land	02.00 Ares (4.94 Cents)
TANDAPER No.	17050
<b>Boundaries of Property</b>	
East	Prop. of Thampi
South	Prop. of Velu
West	Road
North	Prop. of Thampi

Reserve Price and EMD

Reserve Price	Rs. 19,76,000/-	
EMD	Rs. 1,97,600/-	
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	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** by 5.00 PM to Authorised Officer, The Kerala State

**[www.keralabank.co.in](http://www.keralabank.co.in)**

Office- 0471-2451596, 2476676

Email: [tvmro@keralabank.co.in](mailto: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](mailto: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](mailto: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](mailto:support@bankeauctions.com)

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**Authorized Officer**

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

Place : Thiruvananthapuram

Date : 27.12.2025

**www.keralabank.co.in**

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.18**

NAME AND ADDRESS OF BORROWER	1. Sri. Chandran. T., C.S. Cottage, Alummoodu Vila, Malayam P.O. , Thiruvananthapuram. 2. Smt. Sherly. C.R., C.S. Cottage, Alummoodu Vila, Malayam P.O. , Thiruvananthapuram
BRANCH	Vanchiyoor M&E Branch
ACCOUNT NUMBER	109164362000306
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sherly. C.R., C.S. Cottage, Alummoodu Vila, Malayam P.O. , Thiruvananthapuram
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Vilavoorkkal
SY/Re.Sy. No.	Re.Sy.No. 699/2-2
Area/Extend of land	21.25 Ares (52.48 Cents)
TANDAPER No.	16284
Boundaries of Property	
East	Prop. of Shaji
South	Prop. of Chandran
West	Road
North	Prop. of Lidson Roy

Reserve Price and EMD

Reserve Price	Rs. 1,15,45,000/-	
EMD	Rs. 11,54,500/-	
EMD Remittance Details		Kerala State Co-operative Bank
Branch	Vanchiyoor M&E Branch	
IFS Code	KSBK0001091	
General Suspense A/c No.	10912200503601	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** by 5.00 PM to Authorised Officer, The Kerala State

**[www.keralabank.co.in](http://www.keralabank.co.in)**

Office- 0471-2451596, 2476676

Email: [tvmro@keralabank.co.in](mailto: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](mailto: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](mailto: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](mailto:support@bankeauctions.com)

**SPECIAL INSTRUCTION /CAUTION**

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**Authorized Officer**

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

Place : Thiruvananthapuram

Date : 27.12.2025

**www.keralabank.co.in**

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**

**E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.19**

NAME AND ADDRESS OF BORROWER	1. Sri. Ramakrishnan.C., Vimala Bhavan, Chudukattinmughal, Poovathoor P.O., Thiruvananthapuram. 2. Smt. Vimala, Vimala Bhavan, Chudukattinmughal, Poovathoor P.O., Thiruvananthapuram.
BRANCH	Vattappara Branch
ACCOUNT NUMBER	109464362000019
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Vimala, Vimala Bhavan, Chudukattinmughal, Poovathoor P.O., Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Nedumangad
SY/Re.Sy. No.	Sy.No. 175/11
Area/Extend of land	24.60 Ares (61.25 Cents)
TANDAPER No.	2817
<b>Boundaries of Property</b>	
East	Prop. of Bhaskaran
South	Prop. of Arjunan
West	Prop. of Flori Mabel
North	Prop. of Narayanan

Reserve Price and EMD

Reserve Price	Rs.37,50,000/-	
EMD	Rs. 3,75,000/-	
EMD Remittance Details		Kerala State Co-operative Bank
Branch	Vattappara Branch	
IFS Code	KSBK0001094	
General Suspense A/c No.	10942200503601	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 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.
- 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 **15.01.2026 to 30.01.2026** 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** by 5.00 PM to Authorised Officer, The Kerala State

**[www.keralabank.co.in](http://www.keralabank.co.in)**

Office- 0471-2451596, 2476676

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

- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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](mailto: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 : 27.12.2025

**www.keralabank.co.in**

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.20**

NAME AND ADDRESS OF BORROWER	1. Sri. Varun Bose, Edatharapoika Veedu, Panthalakodu, Pothencode, Ayiroopara P.O., Thiruvananthapuram. 2. Smt. Chandrika. B., Nalini Nivas, , Ayiroopara, Pothencode P.O., Thiruvananthapuram. 3. Sri. Chandra Babu, Nalini Nivas, , Ayiroopara, Pothencode P.O., Thiruvananthapuram.
BRANCH	<b>Vattappara</b> Branch
ACCOUNT NUMBER	109464362000303
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Chandrika. B., & Sri. Chandra Babu, Nalini Nivas, , Ayiroopara, Pothencode P.O., Thiruvananthapuram
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Vembayam
SY/Re.Sy. No.	Sy.No. 404/9-5
Area/Extend of land	8.10 Ares (20 Cents)
TANDAPER No.	10524.
<b>Boundaries of Property</b>	
East	Prop. of Gopinathan
South	Pathway

West	Prop. of Rajeev
North	Prop. of Veni Bose

Reserve Price and EMD

Reserve Price	Rs. 25,00,000/-	
EMD	Rs. 2,50,000/-	
EMD Remittance Details		Kerala State Co-operative Bank
Branch	Palayam Main Branch	
IFS Code	KSBK0001066	
General Suspense A/c No.	10662200503601	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : 27.01.2026, 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.
- 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 15.01.2026 to 30.01.2026 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 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 **27.01.2026** 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](mailto: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 **27.01.2026** 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:email-tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto: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](mailto: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](mailto:support@bankeauctions.com)

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

Place : Thiruvananthapuram

Date : 27.12.2025

[www.keralabank.co.in](http://www.keralabank.co.in)

**Office- 0471-2451596, 2476676**  
**Email: [tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in)**  
vsr.

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 30.01.2026**

(a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 30.01.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.21**

NAME AND ADDRESS OF BORROWER	Sri. George. K.A., kaithamattathil House, Karibinmughal, Kanakkode, Vattappara
BRANCH	<b>Vattappara</b> Branch
ACCOUNT NUMBER	109464362000323
NAME AND ADDRESS OF PROPERTY OWNER	Sri. George. K.A., kaithamattathil House, Karibinmughal, Kanakkode, Vattappara.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Vattappara
SY/Re.Sy. No.	Re.Sy.No. 482/18
Area/Extend of land	3.35 Ares (8.27 Cents)
TANDAPER No.	2935
<b>Boundaries of Property</b>	
East	Prop. of George
South	Road
West	Prop. of Gopalan
North	Prop. of Sarojini

Reserve Price and EMD

Reserve Price	Rs. 23,50,000/-	
EMD	Rs. 2,35,000/-	
EMD Remittance Details		Kerala State Co-operative Bank
Branch	Vattappara Branch	
IFS Code	KSBK0001094	
General Suspense A/c No.	10942200503601	
Date and Time of Inspection	15.01.2026 to 30.01.2026 during working hours	
Date and Time of Auction	30.01.2026	
	11.00 AM to 5 PM	

2. Last date of submission of EMD : **27.01.2026, 4.00 PM**

3. Other Terms and Conditions

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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 **15.01.2026 to 30.01.2026** between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
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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](mailto: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 **27.01.2026** 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](mailto:tvmroccmr@keralabank.co.in),

  - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.

- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/- . The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

- I) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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](mailto: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 : 27.12.2025



Regional Office: Thiruvananthapuram  
P.B.No. 5122  
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