

**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 INDIAPvt.Ltd
- (c) Date of Auction : 17-03-2026
- (d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SLNo.1

NAME AND ADDRESS OF BORROWER	Smt. Sobhana J., Kanjirathumkalayil, Urukunnu P.O., Pin - 691307
BRANCH	Thenmala Branch
ACCOUNT NUMBER	116260357000061
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sobhana J., Kanjirathumkalayil, Urukunnu P.O., Pin - 691307
Description of Property	
VILLAGE	Thenmala
TALUK	Punalur
DISTRICT	Kollam
State	Kerala
SY/Re.Sy.No.	ReSy.No.872/1/193/2, 872/1/193/2/3
Area/Extend of land	16.38 Ares
TANDAPER No.	3242
Boundaries of Property	
East	Prop.of George
South	Prop.of Anandan
West	Road
North	Prop.of Chandran & Masood

Reserve Price and EMD

Reserve Price	Rs.611550/-	
EMD	Rs.61155/-	
EMDRemittanceDetails	Kerala State Co-operative Bank	
	Branch	Thenmala Branch
	IFS Code	KSBK0001162
	General Suspense A/c No.	116260357000356
Date and Time of Inspection	07.02.2026 to 16.03.2026 during working hours	
Date and Time of Auction	17/03/2026	
	10.00 AM to 5PM	

2. Last date of submission of EMD :16-03-2026,4.00PM

3. Other Terms and Conditions

- a. Auction/biddingshallbeonlythrough“OnlineElectronicBidding”throughthewebsite
- b. <https://www.bankeauctions.com>.Biddersareadvisedtogothroughthewebsitefordetailed
 - a. termsbeforetakingpartinthe e-auctionsaleproceedings.
- c. 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/iesetc., and to inspect & satisfy themselves. The property can be inspected, from01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. 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.
- e. EMD Amountof10%of the ReservePriceis to be depositedby wayofDemandDraft 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 inthe“ReservePrice&EMD schedule of eachproperty” onor before24.02.2026at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the ServiceProviderM/s.C1IndiaPvt.Ltd.HelplineNo.91-124-4302020/21/22, +91-7291981124/1125/1126,Helplinee-mailidsupport@bankeauctions.com.

- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 24.02.2026 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,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. 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.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. 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.
- m. 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.
- n. 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.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/herself 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.
- p. 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.

- q. 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.
- r. 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.
- s. 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.
- t. For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 [e.mail-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in) or the service provider M/s. C1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Authorized Officer

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

Place: Thiruvananthapuram

Date: 07/02/2026

www.keralabank.co.in

Office-0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (e) Mode of Auction : E-Auction
 (f) Details of Auction Service provider : C 1 INDIAPvt.Ltd
 (g) Date of Auction : 17-03-2026
 (h) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SLNo.2

NAME AND ADDRESS OF BORROWER	Smt. Nisha Ajeesh, Charuvila Puthen Veedu, Ottakkal P.O. (Souparnika, 17 th Block, Urukunnu P.O.)
BRANCH	Thenmala Branch
ACCOUNT NUMBER	116260357000044
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Nisha Ajeesh, Charuvila Puthen Veedu, Ottakkal P.O. (Souparnika, 17 th Block, Urukunnu P.O.)
Description of Property	
VILLAGE	Thenmala
TALUK	Punalur
DISTRICT	Kollam
State	Kerala
SY/Re.Sy.No.	ReSy.No.872/1/47/2/1
Area/Extend of land	21.24 Ares
TANDAPER No.	6455
Boundaries of Property	
East	Road
South	Road
West	Property of Sreekumar
North	Thodu

Reserve Price and EMD

Reserve Price	Rs.1356750/-	
EMD	Rs.135675/-	
EMDRemittanceDetails	Kerala State Co-operative Bank	
	Branch	Thenmala Branch
	IFS Code	KSBK0001162
	General Suspense A/c No.	116260357000356
Date and Time of Inspection	07.02.2026 to 16.03.2026 during working hours	
Date and Time of Auction	17/03/2026	
	10.00 AM to 5PM	

4. Last date of submission of EMD :16-03-2026,4.00PM

2. OtherTermsandConditions

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- b. <https://www.bankeauctions.com>.Biddersareadvisedtogothroughthewebsitefordetailed
 - a. termsbeforetakingpartinthe e-auctionsaleproceedings.
- c. 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/iesetc., and to inspect & satisfy themselves. The property can be inspected, from01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. 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.
- e. EMD Amountof10%of the ReservePriceis to be depositedby wayofDemandDraft 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 inthe“ReservePrice&EMD schedule of eachproperty” onor before24.02.2026at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the ServiceProviderM/s.C1IndiaPvt.Ltd.HelplineNo.91-124-4302020/21/22, +91-7291981124/1125/1126,Helplinee-mailidsupport@bankeauctions.com.

- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 24.02.2026 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,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. 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.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. 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.
- m. 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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- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/herself 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.
- p. 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.

- q. 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.
- r. 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.
- s. 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.
- t. For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 [e.mail-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in) or the service provider M/s. C1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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

Place: Thiruvananthapuram

Date: 07/02/2026

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

- (i) Mode of Auction : E-Auction
(j) Details of Auction Service provider : C 1INDIA Pvt. Ltd
(k) Date of Auction : 17-03-2026
(l) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SLNo.3

NAME AND ADDRESS OF BORROWER	Sri. Biju P. Panicker, Biju Bhavan, Thonichal, Edamon P.O. Pin - 691307
BRANCH	Thenmala Branch
ACCOUNT NUMBER	116260356000192
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Neena, Biju Bhavan, Thonichal, Edamon P.O. Pin - 691307
Description of Property	
VILLAGE	Edamon
TALUK	Punalur
DISTRICT	Kollam
State	Kerala
SY/Re.Sy.No.	ReSy.No.872/1-36-71
Area/Extend of land	18.21 Ares
TANDAPER No.	11582
Boundaries of Property	
East	Prop.of Binu
South	Prop.of Latheef
West	Prop. of Omana Amma
North	Vazhy & Forest

Reserve Price and EMD

Reserve Price	Rs.1453950	
EMD	Rs.145395/-	
EMDRemittanceDetails	Kerala State Co-operative Bank	
	Branch	Thenmala Branch
	IFS Code	KSBK0001162
	General Suspense A/c No.	116260357000356
Date and Time of Inspection	07.02.2026 to 16.03.2026 during working hours	
Date and Time of Auction	17/03/2026	
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5. Last date of submission of EMD :16-03-2026,4.00PM

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- c. 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/iesetc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
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tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. 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.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
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- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/herself 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.
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- q. All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Thiruvananthapuram.

Place: Thiruvananthapuram
Date: 07-02-2026

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

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 (n) Details of Auction Service provider : C 1INDIA Pvt. Ltd
 (o) Date of Auction : 17-03-2026
 (p) Place of Auction : Online Auction, through the website
 https://www.bankeauctions.com

SLNo.4

NAME AND ADDRESS OF BORROWER	Sri Reni C., Valiyavila Veedu, Edamon P.O, Pin-691307
BRANCH	Thenmala Branch
ACCOUNT NUMBER	116260357000037
NAME AND ADDRESS OF PROPERTY OWNER	Sri Reni, Valiyavila Veedu, Edamon P.O, Pin-691307
Description of Property	
VILLAGE	Edamon
TALUK	Punalur
DISTRICT	Kollam
State	Kerala
SY/Re.Sy.No.	ReSy.No.54/1/3/5
Area/Extend of land	7.28 Ares
TANDAPER No.	11613
Boundaries of Property	
East	Prop.of Pushpangathan
South	Prop.of Chellappan
West	Property of Manju & Sanju
North	Nadavazhy

Reserve Price and EMD

Reserve Price	Rs.870750/-	
EMD	Rs.87075/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Thenmala Branch
	IFS Code	KSBK0001162
	General Suspense A/c No.	116260357000356
Date and Time of Inspection	07.02.2026 to 16.03.2026 during working hours	
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	10.00 AM to 5PM	

6. Last date of submission of EMD :16-03-2026,4.00PM

2. 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 01.02.2026 to 15.02.2026 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 in favour of Authorized Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 24.02.2026 at 4.00 PM.
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tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
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 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
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- 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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- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 [e.mail-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in) or the service provider M/s. C1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place: Thiruvananthapuram

Date: 07-02-2026

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

- (q) Mode of Auction : E-Auction
 (r) Details of Auction Service provider : C 1 INDIAPvt.Ltd
 (s) Date of Auction : 17-03-2026
 (t) Place of Auction : Online Auction, through the website
 https: //www.bankeauctions.com

SLNo.5

NAME AND ADDRESS OF BORROWER	Sri. Selvam, Lakshmi Vilasam, Edamon P.O.
BRANCH	Thenmala Branch
ACCOUNT NUMBER	116260356000807
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Selvam, Lakshmi Vilasam, Edamon P.O.
Description of Property	
VILLAGE	Edamon
TALUK	Punalur
DISTRICT	Kollam
State	Kerala
SY/Re.Sy.No.	ReSy.No.83/1/18/20/1
Area/Extend of land	2.83 Ares
TANDAPER No.	1207
Boundaries of Property	
East	Prop.of Velayudhan
South	Prop.of Serfudeen
West	Property of Annamma
North	Road & Prop.of Velayudhan

Reserve Price and EMD

Reserve Price	Rs.700000/-	
EMD	Rs.70000/-	
EMDRemittanceDetails	Kerala State Co-operative Bank	
	Branch	Thenmala Branch
	IFS Code	KSBK0001162
	General Suspense A/c No.	116260357000356
Date and Time of Inspection	07.02.2026 to 16.03.2026 during working hours	
Date and Time of Auction	17/03/2026	
	10.00 AM to 5PM	

7. Last date of submission of EMD :16-03-2026,4.00PM

2. OtherTermsandConditions

- 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 01.02.2026 to 15.02.2026 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 in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before 24.02.2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office-0471-2451596,2476676

Email: tvmro@keralabank.co.in

vsr.

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

- g) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- h) 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.
- i) Bidder's Name, Contact No., Address, Email Id
- j) Bidder's Bank A/c details for online refund of EMD.
- k) 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.
- l) 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.
- m) 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.
- n) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/herself 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.
- o) 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: 07-02-2026