

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 27.03.2026**

- (a) Mode of Auction : E-Auction  
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
(c) Date of Auction : 27.03.2026  
(d) Place of Auction : Online Auction, through the website  
https://www.bankeauctions.com

**SL No.1**

NAME AND ADDRESS OF BORROWER	1. Sri. Sudharmini, TC 65/2017, Aneesh Bhavan, Punchakari, Thiruvallam P.O . 2. Smt. Sheena, T.C 65/2017, Aneesh Bhavan, Punchakari, Thiruvallam P.O. 3. Smt. Lakshmi Amma, T.C 65/2017, Aneesh Bhavan, Punchakari, Thiruvallam P.O .
BRANCH	<b>Thiruvallam</b> Branch
ACCOUNT NUMBER	108760357000666
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sheena, & Smt. Lakshmi Amma, T.C 65/2017, Aneesh Bhavan, Punchakari, Thiruvallam P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Thiruvallam
SY/Re.Sy. No.	Re. Sy No. 292/17
Area/Extend of land	24.20 Cents
TANDAPER No.	43120
Boundaries of Property	
East	Prop. of Christ Nagar
South	Prop. of Al Areef
West	Prop. of Church
North	Pathway, Prop. of Rukmini

Reserve Price and EMD

Reserve Price	Rs. 48,40,000 /-	
EMD	Rs. 4,84,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Thiruvallam Branch</b>
	IFS Code	KSBK0001087
	General Suspense A/c No.	10872200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 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 01.03.2026 to 15.03.2026 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 24.03.2026 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 16.03.2026 by 4.00 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: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)

**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 : 20.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.2**

NAME AND ADDRESS OF BORROWER	1. Sri. Abhilash B R, Abhilash Bhavan, Mulamkadu, Kanakode, Vattappara P.O. 2. Sri. Babu S, Abhilash Bhavan, Mulamkadu, Kanakode, Vattappara P.O. 3. Smt. Rani P, Abhilash Bhavan, Mulamkadu, Kanakode, Vattappara P.O.
BRANCH	<b>Head Office</b> Branch
ACCOUNT NUMBER	110160322000245
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Babu S & Smt. Rani P., Abhilash Bhavan, Mulamkadu, Kanakode, Vattappara P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vembayam
SY/Re.Sy. No.	Re Sy No. 509/17-1
Area/Extend of land	14 Cents
TANDAPER No.	9422
Boundaries of Property	
East	Prop. of Chinnamma and Thomas
South	Prop. of Sebastian and Thadam
West	Private Road
North	Prop. of Thanurajan,Road

Reserve Price and EMD

Reserve Price	Rs. 33,17,400/-	
EMD	Rs. 3,31,740/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Head Office Branch</b>
	IFS Code	KSBK0001101
	General Suspense A/c No.	11012200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 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 01.03.2026 to 15.03.2026 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 24.03.2026 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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[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: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.
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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](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 : 20.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**  
**E-AUCTION DATED ON 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.3**

NAME AND ADDRESS OF BORROWER	1. Smt. Sukumari D, Deepa Bhavan, 16 <sup>th</sup> Stone, Chullimanoor P.O. 2. Smt. Divya, Deepa Bhavan, 16 <sup>th</sup> Stone , Chullimanoor P.O.
BRANCH	<b>Nedumangad</b> Branch
ACCOUNT NUMBER	106260357005807
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Divya, Deepa Bhavan, 16 <sup>th</sup> Street, Chullimanoor P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Karippooru
SY/Re.Sy. No.	Re Sy No. 44/9,44/9-2
Area/Extend of land	26.65
TANDAPER No.	13323,13322.
<b>Boundaries of Property 44/9</b>	
East	Prop. of Sukumari
South	Prop. of Valsala
West	Pathway and Prop. of Babu, Anitha, Sudhakaran
North	Prop. of Sasi and Babu

Boundaries: 44/9-2	
East	Prop. of Mohanan
South	Prop. of Valsala
West	Pathway and Prop. of Divya
North	Prop. of Sasi

Reserve Price and EMD

Reserve Price	Rs. 15,60,000/-	
EMD	Rs. 1,56,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Nedumangad Branch</b>
	IFS Code	KSBK0001062
	General Suspense A/c No.	10622200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 16.03.2026, 4.00 PM

3. Other Terms and Conditions

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mentioned in the “Reserve Price & EMD schedule of each property” on or before 16.03.2026 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 24.03.2026 by 4.00 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.
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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price,

the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
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- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
(c) Date of Auction : 27.03.2026  
(d) Place of Auction : Online Auction, through the website  
https://www.bankeauctions.com

**SL No.4**

NAME AND ADDRESS OF BORROWER	1.Sri.Mansoor. G, TC 45/378, Bheemapally, Vallakkadavu, Thiruvananthapuram. 2. Sri.Salim, TC 45/378, Bheemapally, Vallakkadavu, Thiruvananthapuram. 3. Sri.Rahil Ummal, Bheemapally, Vallakkadavu, Thiruvananthapuram.
BRANCH	Manickyavilakom Branch
ACCOUNT NUMBER	105660357000664
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Salim & Sri.Rahil Ummal, T.C 45/378, Bheemapally, Vallakkadavu, Thiruvananthapuram
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Venganoor
SY/Re.Sy. No.	Re Sy No. 448/6-1
Area/Extend of land	46.40 Cents
TANDAPER No.	7227
Boundaries of Property	
East	Road
South	Prop. of Raveendran and Others
West	Hithapalan Nair
North	Thode

Reserve Price and EMD

Reserve Price	Rs. 46,40,000/-	
EMD	Rs. 4,64,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Manickyavilakom Branch
	IFS Code	KSBK0001056
	General Suspense A/c No.	10562200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 4.00 PM

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- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 10.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 16.03.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.03.2026 by 4.00 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: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)

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 20.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.5**

NAME AND ADDRESS OF BORROWER	1 Sri. Joji Vasu, Parvathi Mandhiram, Udayagiri, Chempazhanthy P.O. 2. Smt. Sangeetha Joji, Parvathi Mandhiram, Udayagiri, Chempazhanthy P.O.
BRANCH	<b>Medical College Branch</b>
ACCOUNT NUMBER	100460322000245
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sangeetha Joji, Parvathi Mandhiram, Udayagiri, Chempazhanthy P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Pagappara
SY/Re.Sy. No.	Re Sy No. 435/12-6
Area/Extend of land	03.08 Cents
TANDAPER No.	25345
Boundaries of Property	
East	Prop. of Rajendran and Concrete Road
South	Prop. of Anil Kumar
West	Prop of Sukumaran
North	Prop. of Babu and 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	<b>Medical College</b> Branch
	IFS Code	KSBK0001004
	General Suspense A/c No.	10042200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 4.00 PM

3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 10.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 16.03.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](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 24.03.2026 by 4.00 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.
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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**

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

Place : Thiruvananthapuram

Date : 20.02.2026

[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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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.6**

NAME AND ADDRESS OF BORROWER	1.Smt. Shobha J, IRA-28, Kalyani, Pappanamcode, Thiruvananthapuram. 2. Sri. Ajith Kumar S, Prakash Vilasam, Perunthaman, Pulimath P.O.
BRANCH	Fort Main Branch
ACCOUNT NUMBER	103364362000164
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Ajith Kumar S, Prakash Vilasam, Perunthaman, Pulimath P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Pulimath
SY/Re.Sy. No.	Re Sy No.27/1-1
Area/Extend of land	5.00 Cents
TANDAPER No.	14492
<b>Boundaries of Property 303/6-5-3</b>	
East	Prop. of Kunjumon
South	Road
West	Prop. of Sabeena
North	Prop. of Soman

Reserve Price and EMD

Reserve Price	Rs. 16,25,000/-	
EMD	Rs. 1,62,500/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Fort Main Branch
	IFS Code	KSBK0001033
	General Suspense A/c No.	10332200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 16.03.2026, 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 01.03.2026 to 15.03.2026 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 16.03.2026 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 24.03.2026 by 4.00 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:email-tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto:tvmroccmr@keralabank.co.in),

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  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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 : 20.02.2026

[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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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.7**

NAME AND ADDRESS OF BORROWER	1. Sri. Pradeep Kumar G, Vilayil House, Market Road, Attingal P.O . 2. Smt. Akhila J, Varuvilakath House, Vellumannadi P.O.
BRANCH	Attingal M&E Branch
ACCOUNT NUMBER	102760357000202
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Akhila J, Varuvilakath House, Vellumannadi P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Pullampara
SY/Re.Sy. No.	Re Sy No. 98/10-1
Area/Extend of land	15.00 Cents
TANDAPER No.	11697.
<b>Boundaries of Property</b>	
East	Prop. of Saranya
South	Prop .of Saboora and Baby
West	Pathway and Prop.of School
North	Prop. of Rajaki

Reserve Price and EMD

Reserve Price	Rs. 6,00,000/-	
EMD	Rs. 60,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Attingal M&E Branch
	IFS Code	KSBK0001027
	General Suspense A/c No.	10272200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 4.00 PM

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  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
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- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
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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: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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.8**

NAME AND ADDRESS OF BORROWER	Sri. Ramesh K, Vilayil Veedu, Kadavila, Vanchiyoor P.O
BRANCH	<b>Attingal M&amp;E</b> Branch
ACCOUNT NUMBER	102760357001178
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Ramesh K, Vilayil Veed, Kadavila, Vanchiyoor P.O
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Alamcode
SY/Re.Sy. No.	Re Sy No.382/3-1
Area/Extend of land	22.00 Cents
TANDAPER No.	17149
<b>Boundaries of Property</b>	
East	Tar Road and Prop. of Kamalasan
South	Pathway, Prop. of Kamalasan
West	Prop. of Suresh
North	Prop. of Rajappan Pillai and Lissy

Reserve Price and EMD

Reserve Price	Rs. 19,80,000/-	
EMD	Rs. 1,98,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Attingal M&E Branch
	IFS Code	KSBK0001027
	General Suspense A/c No.	10272200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 4.00 PM

3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 15.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 16.03.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.03.2026 by 4.00 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: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)

**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 : 20.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.9**

NAME AND ADDRESS OF BORROWER	1. Smt. Subhadra, Charuvila Puthenveedu, Kottukalkonam, Kattachalkuzhi P.O 2. Sri. Radhakrishnan, Charuvila Puthenveedu, Kottukalkonam, Kattachalkuzhi P.O.
BRANCH	Balaramapuram Evening Branch
ACCOUNT NUMBER	102960357000072
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Radhakrishnan, Charuvila Puthenveedu, Kottukalkonam, Kattachalkuzhi P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Kottukal
SY/Re.Sy. No.	Re Sy No.442/8-7
Area/Extend of land	15.00 Cents
<b>Boundaries of Property</b>	
East	Prop. of Velayudhan and Ratheesh
South	Prop. of Sanal and Shobhana
West	Prop. of Suresh
North	Pathway

Reserve Price and EMD

Reserve Price	Rs. 20,30,000/-	
EMD	Rs. 2,03,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Balaramapuram Evening Branch
	IFS Code	KSBK0001029
	General Suspense A/c No.	10292200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026 11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 4.00 PM

3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 15.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 16.03.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](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 24.03.2026 by 4.00 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),
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - 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.
  - Bidder's Name, Contact No., Address, Email Id
  - 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: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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd.  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.10**

NAME AND ADDRESS OF BORROWER	1.Smt. Rejani. V.S., Kunnathukonathu House, Thannimoodu P.O. 2. Sri. Sankar.V.S., Kunnathukonathu House, Thannimoodu P.O.
BRANCH	Balaramapuram Evening Branch
ACCOUNT NUMBER	102960357000318
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sankar.V.S., Kunnathukonathu House, Thannimoodu P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Kottukal Village
SY/Re.Sy. No.	Re. Sy. No.276/54, 276/9-3
Area/Extend of land	15.60 Cents
<b>Boundaries of Property</b>	
East	Pathway
South	Prop. of Chandramohanan
West	Prop. of Somasekharan
North	Tar Road

Reserve Price and EMD

Reserve Price	Rs. 56,80,000/	
EMD	Rs. 5,68,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Balaramapuram Evening Branch
	IFS Code	KSBK0001029
	General Suspense A/c No.	10292200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026 11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 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 01.03.2026 to 15.03.2026 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 16.03.2026 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 24.03.2026 by 4.00 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),
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - 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.
  - Bidder's Name, Contact No., Address, Email Id
  - Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.11**

NAME AND ADDRESS OF BORROWER	Smt. Sandhya. S., Ponneduthamkuzhi, Uriyakodu
BRANCH	Malayinkeezhu Branch
ACCOUNT NUMBER	105464362001232
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sandhya. S., Ponneduthamkuzhi, Uriyakodu
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Perumkulam
SY/Re.Sy. No.	Re. Sy No. 344/29, 344/22, 344/4-2
Area/Extend of land	40.15 Cents
TANDAPER No.	17677
<b>Boundaries of Property</b>	
East	Prop. of Selvadas
South	Prop. of Balan Kani & Pathway
West	Prop. of James & Sandhya
North	Prop. of Sarojam

Reserve Price and EMD

Reserve Price	Rs. 14,80,000/-	
EMD	Rs. 1,48,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malayinkeezhu Branch
	IFS Code	KSBK0001054
	General Suspense A/c No.	10542200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 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 01.03.2026 to 15.03.2026 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 16.03.2026 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 24.03.2026 by 4.00 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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.12**

NAME AND ADDRESS OF BORROWER	Sri. Joymon, Gurunilayam, Velarkudi, Attingal P.O.
BRANCH	Attingal M&E Branch
ACCOUNT NUMBER	102760357000576
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Joymon, Gurunilayam, Velarkudi, Attingal P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Ottoor
SY/Re.Sy. No.	Re Sy No. 512/11-3-2, 512/11-3-1 , 512/11-2-1
Area/Extend of land	10.50, 32.83 Cents
TANDAPER No.	20470
Boundaries of Property Re.Sy.No. 512/11-3-2	
East	Pathway
South	Prop.of Raveendran & Manoj
West	Prop. of Neelamma
North	Prop. of Sulochana
Boundaries of Property Re.Sy.No. 512/11-3-1, 512/11-2-1	
East	Pathway
South	Prop.of Manoj
West	Prop. of Raghavan

North	Prop. of Padmanabhan
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Reserve Price and EMD

Reserve Price	Rs. 8,30,000/-	
EMD	Rs. 83,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Attingal M&E Branch
	IFS Code	KSBK0001027
	General Suspense A/c No.	10272200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 4.00 PM

### 3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 15.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 16.03.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](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 24.03.2026 by 4.00 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),
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - 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.
  - Bidder's Name, Contact No., Address, Email Id
  - 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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.13**

NAME AND ADDRESS OF BORROWER	Sri. Nazer. M., Muhammed Sha Manzil, Mookambika, Astramam Road, Vayilookonam, Arumaloor, Kandala P.O.
BRANCH	Balaramapruam Evening Branch
ACCOUNT NUMBER	102960357001201
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Nazer. M., Muhammed Sha Manzil, Mookambika, Astramam Road, Vayilookonam, Arumaloor, Kandala P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Maranalloor
SY/Re.Sy. No.	Re Sy No. 234/4
Area/Extend of land	08.90 Cents
TANDAPER No.	21028
Boundaries of Property	
East	Concrete Road
South	Prop. of Rejitha & Chandrika
West	Prop. of Chandrika
North	Prop. of Aasthramam

Reserve Price and EMD

Reserve Price	Rs. 16,02,000/-	
EMD	Rs. 1,60,200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Balaramapruam Evening Branch
	IFS Code	KSBK0001029
	General Suspense A/c No.	10292200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026 11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 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 01.03.2026 to 15.03.2026 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 16.03.2026 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 24.03.2026 by 4.00 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: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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.14**

NAME AND ADDRESS OF BORROWER	1. Smt. Rajeswari, Padma Vilasom, Vayyettu, Venjarammoodu P.O. 2. Smt. Sathyabhama, Nedunthani Veedu, Kadumpooru, Palakonam P.O.
BRANCH	Venjarammoodu Branch
ACCOUNT NUMBER	109960357000194
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sathyabhama, Nedunthani Veedu, Kadumpooru, Palakonam P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumagad
VILLAGE	Manickkal
SY/Re.Sy. No.	Re. Sy No. 93/13
Area/Extend of land	45.00 Cents
TANDAPER No.	1373
<b>Boundaries of Property</b>	
East	Prop. of Girija
South	Pathway
West	Prop. of Krishnapillai
North	Prop. of Balanandan

Reserve Price and EMD

Reserve Price	Rs. 25,00,000/-	
EMD	Rs. 2,50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Venjarammoodu Branch
	IFS Code	KSBK0001099
	General Suspense A/c No.	10992200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	15.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 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 01.03.2026 to 15.03.2026 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 16.03.2026 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 24.03.2026 by 4.00 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: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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.15**

NAME AND ADDRESS OF BORROWER	Sri. Sharafudeen. A., Muhammed Khan Manzil, Mannoorakonam P.O.
BRANCH	Tholicode Branch
ACCOUNT NUMBER	108860357000051
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sharafudeen. A., Muhammed Khan Manzil, Mannoorakonam P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Karipoor
SY/Re.Sy. No.	Re.Sy No. 92/2-2, 99/2-1
Area/Extend of land	16.99 + 2.99 = 19.98 Cents
TANDAPER No.	20947
<b>Boundaries of Property</b>	
East	Prop. of Sathikumar
South	Pathway
West	Prop .of Sasi, Remya
North	Prop. of Remya, Dasan

Reserve Price and EMD

Reserve Price	Rs. 27,00,000/-	
EMD	Rs.2,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Tholicode <b>Branch</b>
	IFS Code	KSBK0001088
	General Suspense A/c No.	10882200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 4.00 PM

3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 15.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 16.03.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.03.2026 by 4.00 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: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)

**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 : 20.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.16**

NAME AND ADDRESS OF BORROWER	Smt. Bindhu. K.B., K.P./401, Agastya, Ayanikkadu, Karakulam P.O.
BRANCH	Nedumangad M&E Branch
ACCOUNT NUMBER	106160357000782
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Bindhu. K.B., K.P./401, Agastya, Ayanikkadu, Karakulam P.O
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Pazhayakunnumel
SY/Re.Sy. No.	Re. Sy No. 327/8, 327/9
Area/Extend of land	126.71 Cents
TANDAPER No.	12736
<b>Boundaries of Property Re.Sy.No. 327/8</b>	
East	Road
South	Road
West	Prop. of Sumathi
North	Prop. of Nirmala
<b>Boundaries of Property Re.Sy.No. 327/9</b>	
East	Pathway, Prop. of Ramaswami, Anilkumar
South	Prop. of Anil Kumar

West	Prop. of Das
North	Road

Reserve Price and EMD

Reserve Price	Rs. 22,80,000/-	
EMD	Rs. 2,28,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nedumangad M&E Branch
	IFS Code	KSBK0001061
	General Suspense A/c No.	10612200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 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 01.03.2026 to 15.03.2026 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 16.03.2026 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 24.03.2026 by 4.00 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)

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

Place : Thiruvananthapuram

Date : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.17**

NAME AND ADDRESS OF BORROWER	1. Sri. Ratheesh. S.R., Radha Nilayam, Kaniyapurathuvila, Kudavoor, Thonnakkal P.O. 2. Sri. Thulaseedharan Asari, Radha Nilayam, Kaniyapurathuvila, Kudavoor, Thonnakkal P.O. 3. Smt. Sheela Thulaseedharan, Radha Nilayam, Kaniyapurathuvila, Kudavoor, Thonnakkal P.O.
BRANCH	Mangalapuram Branch
ACCOUNT NUMBER	105560357000316
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Thulaseedharan Asari & Smt. Sheela Thulaseedharan, Radha Nilayam, Kaniyapurathuvila, Kudavoor, Thonnakkal P.O
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Azhoor
SY/Re.Sy. No.	Re Sy No. 208/14, 208/19
Area/Extend of land	22.00, 14.80 Cents
TANDAPER No.	6959
Boundaries of Property Re.Sy.No. 208/14	
East	Prop. of sheela
South	Prop. of Sheela
West	Prop. of Shiju

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North	Prop. of Narayanan, Rakhi Rajan
Boundaries of Property Re.Sy.No. 208/19	
East	Prop. of Lalkumar
South	Prop. of Remya
West	Prop. of 2 m Clay Pathway
North	Prop. of Santhosh, Sheela

Reserve Price and EMD

Reserve Price	Rs. 8,50,000/-	
EMD	Rs. 85,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Mangalapuram Branch
	IFS Code	KSBK0001055
	General Suspense A/c No.	10552200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 4.00 PM

3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 15.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through

RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 16.03.2026 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 24.03.2026 by 4.00 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.
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.18**

NAME AND ADDRESS OF BORROWER	1. Smt. Salini. K.R., Charuvila, Dhanya Bhavan, Puthenkonam, Kattachalkuzhi P.O. 2. Sri. Krishnan, Charuvila, Dhanya Bhavan, Puthenkonam, Kattachalkuzhi P.O. 3. Smt. Retnamma, Charuvila, Dhanya Bhavan, Puthenkonam, Kattachalkuzhi P.O.
BRANCH	Peringamala Branch
ACCOUNT NUMBER	107460357000466
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Krishnan & Smt. Retnamma Charuvila, Dhanya Bhavan, Puthenkonam, Kattachalkuzhi P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Venganoor
SY/Re.Sy. No.	Re. Sy No.96/10
Area/Extend of land	20.18 Cents
TANDAPER No.	10210
Boundaries of Property	
East	Prop. of Murugan, Dhanya
South	Prop. of Hari

West	Pathway
North	Prop. of Salini

Reserve Price and EMD

Reserve Price	Rs. 21,60,000/	
EMD	Rs. 2,16,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Peringamala Branch</b>
	IFS Code	KSBK0001074
	General Suspense A/c No.	<b>10742200503601</b>
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	19.03.2026 11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 4.00 PM

3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 15.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 16.03.2026 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 24.03.2026 by 4.00 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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.19**

NAME AND ADDRESS OF BORROWER	Smt. Urmila. D.S., Sankara Vilasom, Pakalkuri, Pallichal P.O.
BRANCH	Thiruvallam Branch
ACCOUNT NUMBER	108760357002191
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Urmila. D.S., Sankara Vilasom, Pakalkuri, Pallichal P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Thiruvallam
SY/Re.Sy. No.	Re. Sy No.79/2-3-2
Area/Extend of land	23.39 Cents
TANDAPER No.	41694
<b>Boundaries of Property</b>	
East	Clay pathway
South	Prop. of Remya
West	Prop. of Bindhu, Latha, Sindhu & Pradeep
North	Prop. of Thara

Reserve Price and EMD

Reserve Price	Rs. 46,00,000/-	
EMD	Rs. 4,60,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Thiruvallam Branch
	IFS Code	KSBK0001087
	General Suspense A/c No.	10872200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 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 01.03.2026 to 10.03.2026 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 16.03.2026 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 24.03.2026 by 4.00 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),
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - 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.
  - Bidder's Name, Contact No., Address, Email Id
  - Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in) or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: [support@bankeauctions.com](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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.20**

NAME AND ADDRESS OF BORROWER	Sri. Biju. T.K., Sivaganga, Mangalathukonam, Kattachalkuzhi P.O.
BRANCH	Peringamala Branch
ACCOUNT NUMBER	107460357000432
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Biju. T.K., Sivaganga, Mangalathukonam, Kattachalkuzhi P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Venganoor
SY/Re.Sy. No.	Re.Sy No. 112/5-2
Area/Extend of land	13.98 Cents
TANDAPER No.	17636
<b>Boundaries of Property</b>	
East	Prop. of Baiju, Pathway
South	Prop. of Santhosh Kumar, baiju
West	Prop. of Krishnakumar
North	Prop. of Suresh Kumar

Reserve Price and EMD

Reserve Price	Rs.17,50,000/-	
EMD	Rs.1,75,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Peringamala Branch
	IFS Code	KSBK0001074
	General Suspense A/c No.	10742200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 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 01.03.2026 to 15.03.2026 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 16.03.2026 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 24.03.2026 by 4.00 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)

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

Place : Thiruvananthapuram

Date : 20.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.21**

NAME AND ADDRESS OF BORROWER	Smt.Reji Devi, J.R. Sadanam, Kalavanvila, Thirupuram P.O.
BRANCH	Kanjiramkulam Branch
ACCOUNT NUMBER	104164362000186
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Reji Devi, J.R. Sadanam, Kalavanvila, Thirupuram P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Balaramapuram
SY/Re.Sy. No.	Re Sy No. 483/33
Area/Extend of land	58.19 Cents
TANDAPER No.	8278
Boundaries of Property	
East	Prop. of Church & Lekshmanan Nadar
South	Prop. of Mohanan
West	Interlock Road
North	Prop. of Church

Reserve Price and EMD

Reserve Price	Rs. 74,40,000/-	
EMD	Rs. 7,44,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kanjiramkulam Branch
	IFS Code	KSBK0001041
	General Suspense A/c No.	10412200503601
Date and Time of Inspection	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 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 01.03.2026 to 15.03.2026 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 16.03.2026 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 24.03.2026 by 4.00 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),
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - 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.
  - Bidder's Name, Contact No., Address, Email Id
  - 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 : 20.02.2026

[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 27.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 27.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.22**

NAME AND ADDRESS OF BORROWER	1. Sri. Ramakrishnan.C., Vimala Bhavan, Chudukattinmughal, Poovathoor P.O. 2. Smt. Vimala., Vimala Bhavan, Chudukattinmughal, Poovathoor P.O.
BRANCH	<b>Vattappara</b> Branch
ACCOUNT NUMBER	109464362000019
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Vimala., Vimala Bhavan, Chudukattinmughal, Poovathoor P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Nedumangad
SY/Re.Sy. No.	Re Sy No. 175/11
Area/Extend of land	61.25 Cents
TANDAPER No.	2817
Boundaries of Property	
East	Prop. of Bhaskaran
South	Prop. of Arjunan
West	Prop. of Flory 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	01.03.2026 to 15.03.2026 during working hours	
Date and Time of Auction	27.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 24.03.2026, 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 01.03.2026 to 15.03.2026 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 16.03.2026 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 24.03.2026 by 4.00 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.
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**Authorized Officer**  
**Kerala State Co-operative Bank Ltd.**  
**Regional Office, Thiruvananthapuram.**

Place : Thiruvananthapuram

Date : 20.02.2026

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