

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.1

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Mathew George, Kalluvilayil Veedu, Anappara P.O, Vithura |
| BRANCH | Vithura Branch |
| ACCOUNT NUMBER | 11036436200032 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Mithun George, Kalluvilayil Veedu, Anappara P.O., Vithura. |
| Description of Property | |
| VILLAGE | Vithura |
| TALUK | Nedumangad |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re Sy. No.188/2, 188/1-2, 188/4-2-1 |
| Area/Extend of land | 172 Cents |
| TANDAPER No. | 13970 |
| Boundaries of Property | |
| East | Prop. of Baby K Mathew |
| South | Prop. of P V George |
| West | Prop.of George Roy |
| North | Prop. of Megna Mathew and Road |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------|
| Reserve Price | Rs. 31,00,000/- | |
| EMD | Rs. 3,10,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Vithura Branch |
| | IFS Code | KSBK0001103 |
| | General Suspense A/c No. | 11032200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 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 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 24.02.2026 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.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.2

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Simi. S.G., Kizhakke Midalam, Maruthuvamala P.O. |
| BRANCH | Vithura Branch |
| ACCOUNT NUMBER | 110360454000307 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Anilesh Shankar, Sreemangalam, Near Sivan Temple, Vithura P.O. |
| Description of Property | |
| VILLAGE | Vithura |
| TALUK | Nedumangad |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No.293/1,293/3 |
| Area/Extend of land | 18 Cents |
| TANDAPER No. | 2137 |
| Boundaries of Property | |
| East | Prop. of Gopalakrishnan |
| South | Road |
| West | Prop. of Bhadran |
| North | Prop. of Bhadran |

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------|
| Reserve Price | Rs. 9,00,000/- | |
| EMD | Rs. 90,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Vithura Branch |
| | IFS Code | KSBK0001103 |
| | General Suspense A/c No. | 11032200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

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 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

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Office- 0471-2451596, 2476676

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

- (a) Mode of Auction : E-Auction
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(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.3

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Simla Basheer, Simla Manzil, Maruthamoodu, Chettachal P.O. |
| BRANCH | Vithura Branch |
| ACCOUNT NUMBER | 110360357002391 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Smt. Soudath, Simla Manzil, Maruthamoodu, Chettachal P.O. |
| Description of Property | |
| VILLAGE | Thenoor |
| TALUK | Nedumangad |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No.3128/1-2, 3128/3 |
| Area/Extend of land | 12.55 Ares(31Cents) |
| TANDAPER No. | 2124 |
| Boundaries of Property | |
| East | Prop. of Sulaimankunju |
| South | Prop. of Soudath |
| West | Thodu, Chanal |
| North | Prop. of Chettachal River |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------|
| Reserve Price | Rs. 14,00,000/- | |
| EMD | Rs. 1,40,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Vithura Branch |
| | IFS Code | KSBK0001103 |
| | General Suspense A/c No. | 11032200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
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- e. 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 24.02.2026 at 4.00 PM.
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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
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- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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- o. 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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

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Office- 0471-2451596, 2476676

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(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.4

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Shameer. B., Sanooja Manzil, Mangadu, Parappara P.O. |
| BRANCH | Vithura Branch |
| ACCOUNT NUMBER | 110360357000545 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Sanooja, Sanooja Manzil, Mangadu, Parappara P.O. |
| Description of Property | |
| VILLAGE | Tholicode |
| TALUK | Nedumangad |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No.457/1-2-4-1 |
| Area/Extend of land | 25 Cents |
| TANDAPER No. | 23386 |
| Boundaries of Property | |
| East | Road |
| South | Prop. of Shilaja |
| West | Prop. of Ravi |
| North | Prop. of Jayan |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------|
| Reserve Price | Rs. 14,40,000/- | |
| EMD | Rs. 1,44,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Vithura Branch |
| | IFS Code | KSBK0001103 |
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- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 24.02.2026 at 4.00 PM.
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www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.5

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt. Sunitha. L., Vadakkechalathottathil Veedu, Vellar, Kovalam P.O. |
| BRANCH | Thiruvallam Branch |
| ACCOUNT NUMBER | 108760357000514 |
| NAME AND ADDRESS OF PROPERTY OWNER | Hari. S., Pannimuttathu Veedu, Karumam, Thiruvallam P.O. |
| Description of Property | |
| VILLAGE | Nemom |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No.286/10 |
| Area/Extend of land | 2.37 Ares |
| TANDAPER No. | 45661 |
| Boundaries of Property | |
| East | Prop. of Ani |
| South | Prop. of Hari |
| West | Pathway |
| North | Prop. of Vinod |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|---------------------------|
| Reserve Price | Rs. 21,40,000/- | |
| EMD | Rs. 2,14,000/- | |
| 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 | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD: 24-02-2026, 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 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 24.02.2026 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.
- After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- g) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- h) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- i) Bidder's Name, Contact No., Address, Email Id
- j) Bidder's Bank A/c details for online refund of EMD.
- k) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- l) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- m) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- n) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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.
- o) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- p) 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.

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.6

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt. Deepa. T.R., Deepalayam, Vellalloor P.O., Kilimananoor. |
| BRANCH | Kilimananoor Branch |
| ACCOUNT NUMBER | 104860357000356 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Arjun, Deepalayam, Vellalloor P.O., Kilimananoor. |
| Description of Property | |
| VILLAGE | Vellalloor |
| TALUK | Chirayinkeezh |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No.377/7-1-1 |
| Area/Extend of land | 12.15 Ares |
| TANDAPER No. | 16637 |
| Boundaries of Property | |
| East | Prop. of Deepa |
| South | Prop. of Trivikraman |
| West | Prop of Babu |
| North | Prop. of Kochunarayanan |

Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 18,40,000/- | |
| EMD | Rs. 1,84,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kilimanoor Branch |
| | IFS Code | KSBK0001048 |
| | General Suspense A/c No. | 10482200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.7

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Sugunan. G., Karinchiyil Veedu, Pullayil P.O., Kilimannoor. |
| BRANCH | Kilimannoor Branch |
| ACCOUNT NUMBER | 104860357000432 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Sugathan. G., Karinchiyil Veedu, Pullayil P.O., Kilimannoor. |
| Description of Property | |
| VILLAGE | Koduvazhanoor |
| TALUK | Chirayinkeezh |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No.89/17-1 |
| Area/Extend of land | 9.80Ares |
| TANDAPER No. | 10715 |
| Boundaries of Property | |
| East | Prop. of Sasidharan, Radha |
| South | Prop. of Baby, Sudarsanan and Thadam |
| West | Prop of Appu, Vimala |
| North | Prop. of Maniyan, Velayudhan |

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Reserve Price and EMD

| | | |
|-----------------------------|---|-------------------|
| Reserve Price | Rs. 13,50,000/- | |
| EMD | Rs. 1,35,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kilimanoor Branch |
| | IFS Code | KSBK0001048 |
| | General Suspense A/c No. | 10482200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.8

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt. Leena. P., Leena Bhavan, Cherunarakamkodu, Adayaman P.O. |
| BRANCH | Kilimanoor Branch |
| ACCOUNT NUMBER | 104860357000402 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Prakasan, Ingavila, Pulluvana, Kadakkal P.O. |
| Description of Property | |
| VILLAGE | Kilimanoor |
| TALUK | Chirayinkeezh |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 212/3 |
| Area/Extend of land | 9.60Ares |
| TANDAPER No. | 13681 |
| Boundaries of Property | |
| East | Prop. of Vasudevan |
| South | Prop. of Muhammed Abdul Hadar |
| West | Prop of Shiny |
| North | Prop. of Vinod and Krishnamma |

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Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 20,20,000/- | |
| EMD | Rs. 2,02,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kilimanoor Branch |
| | IFS Code | KSBK0001048 |
| | General Suspense A/c No. | 10482200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.9

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt. Asha. A.S., A.R. Nilayam, (Lakshmi Nilayam, Pulimath P.O. |
| BRANCH | Kilimanoor Branch |
| ACCOUNT NUMBER | 104860357000285 |
| NAME AND ADDRESS OF PROPERTY OWNER | 1. Sri. Appukuttan Nair, A.R. Nilayam, Pulimath P.O. 2. Smt. Santhamma, A.R. Nilayam, Pulimath P.O. |
| Description of Property | |
| VILLAGE | Pulimath |
| TALUK | Chirayinkeezh |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 344/4-A |
| Area/Extend of land | 5.45Ares |
| TANDAPER No. | 10631 |
| Boundaries of Property | |
| East | Prop. of Joys |
| South | Prop. of Sreeraman and Praseedha |
| West | Prop of Asha and Raju |
| North | Prop. of Sreedharan Nair |

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Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 16,00,000/- | |
| EMD | Rs. 1,60,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kilimanoor Branch |
| | IFS Code | KSBK0001048 |
| | General Suspense A/c No. | 10482200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.10

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Rejimon. K., Vilayil Veedu, Palavila, Pirappancode P.O. |
| BRANCH | Vattappara Branch |
| ACCOUNT NUMBER | 109460357000122 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Rejimon. K., Vilayil Veedu, Palavila, Pirappancode P.O. |
| Description of Property | |
| VILLAGE | Vembayam |
| TALUK | Nedumangad |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 283/23-1-1 |
| Area/Extend of land | 2.40Ares |
| TANDAPER No. | 11755 |
| Boundaries of Property | |
| East | Prop. of Premkumar |
| South | Prop. of Premkumar |
| West | Prop of Vijayan |
| North | Prop. of Lalitha and Pathway |

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Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 7,30,000/- | |
| EMD | Rs. 73,000/- | |
| 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 | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.11

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Krishnakumar. K., Krishna Kripa, Thekkevila, Aramada P.O., Kunnappuzha. |
| BRANCH | Nanthancode Branch |
| ACCOUNT NUMBER | 106064362000046 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Krishnakumar. K., Krishna Kripa, Thekkevila, Aramada P.O., Kunnappuzha. |
| Description of Property | |
| VILLAGE | Thirumala |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No. 147 |
| Area/Extend of land | 06.25Ares (15.40 Cents) |
| TANDAPER No. | 7647 |
| Boundaries of Property | |
| East | Prop. of Vasantha Kumari. |
| South | Prop. of Vineeth, Moly. |
| West | Prop of Vasantha Kumari, Sobhana and Road. |
| North | Prop. of Vasantha Kumari. |

Reserve Price and EMD

| | | |
|-----------------------------|---|---------------------------|
| Reserve Price | Rs. 78,25,000/- | |
| EMD | Rs. 7,82,500/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Nanthancode Branch |
| | IFS Code | KSBK0001060 |
| | General Suspense A/c No. | 10602200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

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www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.12

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Rajesh Kumar.S., T.C. 65/1711, Varuvila Veedu, Punchakari, Thiruvallam. |
| BRANCH | Thiruvallam Branch |
| ACCOUNT NUMBER | 108760357001847 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Rajesh Kumar.S., T.C. 65/1711, Varuvila Veedu, Punchakari, Thiruvallam. |
| Description of Property | |
| VILLAGE | Thiruvallam |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 143/13 |
| Area/Extend of land | 03.10Ares (07.65 Cents) |
| TANDAPER No. | 16430 |
| Boundaries of Property | |
| East | Prop. of Anantha Krishnan. |
| South | Prop. of Appu. |
| West | Thadam. |
| North | Prop. of Lakshmanan. |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|---------------------------|
| Reserve Price | Rs. 15,20,000/- | |
| EMD | Rs. 1,52,000/- | |
| 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 | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 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 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before 24.02.2026 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.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.13

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Seethalekshmi, Thengona Veedu, Muriyathottam, Parassala P.O. |
| BRANCH | Parassala Branch |
| ACCOUNT NUMBER | 107360357000831 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Radhakrishnan Nair, Narayana Vilasam Bungalow, Kunnathukal P.O- 695 504. |
| Description of Property | |
| VILLAGE | Kunnathukal |
| TALUK | Neyyattinkara |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 153/9 |
| Area/Extend of land | 11.10Ares (27.43 Cents) |
| TANDAPER No. | 2293 |
| Boundaries of Property | |
| East | Own Property |
| South | Prop. of Balakrishnan Nair |
| West | Prop. of Bhuvanachandran Nair |
| North | Pathway. |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|-------------------------|
| Reserve Price | Rs. 11,70,000/- | |
| EMD | Rs. 1,17,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Parassala Branch |
| | IFS Code | KSBK0001073 |
| | General Suspense A/c No. | 10732200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.14

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Praveen Kumar, House No. 31, Attinkara House, Sasthamangalam P.O., Thiruvananthapuram -695 010 |
| BRANCH | Vellayambalam Branch |
| ACCOUNT NUMBER | 109860357000281 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Praveen Kumar, House No. 31, Attinkara House, Sasthamangalam P.O., Thiruvananthapuram -695 010 |
| Description of Property | |
| VILLAGE | Vattiyoorkavu |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 4117/33-1-1 |
| Area/Extend of land | 1.21 (3 Cents) |
| TANDAPER No. | 34641 |
| Boundaries of Property | |
| East | Private Road |
| South | Prop. of Jose. |
| West | Prop. of Church |
| North | Prop. of Sanmugha Sundram |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------------|
| Reserve Price | Rs. 8,10,000/- | |
| EMD | Rs. 81,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Vellayambalam Branch |
| | IFS Code | KSBK0001098 |
| | General Suspense A/c No. | 10982200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.15

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Prasanth. S.R., Kallumala Puthen Veedu, Permpazhuthoor P.O., Pin - 695 126. |
| BRANCH | Aruvippuram Branch |
| ACCOUNT NUMBER | 102460454000088 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Prasanth. S.R., Kallumala Puthen Veedu, Permpazhuthoor P.O., Pin - 695 126. |
| Description of Property | |
| VILLAGE | Peringadavila |
| TALUK | Neyyattinkara |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 190/1-5-1 |
| Area/Extend of land | 4.05 (10 Cents) |
| TANDAPER No. | 28748 |
| Boundaries of Property | |
| East | Prop. of Santha Kumari |
| South | Prop. of Sheeja. |
| West | Prop. of Rasalam and Jalaja |
| North | Road |

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Reserve Price and EMD

| | | |
|-----------------------------|---|---------------------------|
| Reserve Price | Rs. 10,00,000/- | |
| EMD | Rs. 1,00,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Aruvippuram Branch |
| | IFS Code | KSBK0001024 |
| | General Suspense A/c No. | 10242200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.16

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Saranya. S., R.S. Bhavan, Palakonam, Venjaramoodu, Thiruvananthapuram. |
| BRANCH | Venjaramoodu Branch |
| ACCOUNT NUMBER | 109960357001127 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Saranya. S., R.S. Bhavan, Palakonam, Venjaramoodu, Thiruvananthapuram. |
| Description of Property | |
| VILLAGE | Pullimpara |
| TALUK | Nedumangad |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 363/5-1-1, 363/5-5 |
| Area/Extend of land | 3.12 (7.70 Cents) |
| TANDAPER No. | 12364 |
| Boundaries of Property | |
| East | Prop. of Faziludeen |
| South | Prop. of Sumesh |
| West | Prop. of Krishnan |
| North | Road |

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Reserve Price and EMD

| | | |
|-----------------------------|---|----------------------------|
| Reserve Price | Rs. 9,24,000/- | |
| EMD | Rs. 92,400/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Venjaramoodu Branch |
| | IFS Code | KSBK0001099 |
| | General Suspense A/c No. | 10992200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.17

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Radhika. C.V., Saphalyam, Pankummoodu, Vengode P.O. |
| BRANCH | Vattappara Branch |
| ACCOUNT NUMBER | 109460357000059 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Aji Kumar. S., Ambadi, Vattakarikkakom, Panthalakode P.O. – 695 028. |
| Description of Property | |
| VILLAGE | Vattiyoorkavu |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 20/16-2 |
| Area/Extend of land | 2.02 (5 Cents) |
| TANDAPER No. | 26125 |
| Boundaries of Property | |
| East | Prop. of Indira Sasikumar |
| South | Prop. of Indira Sasikumar |
| West | Prop. of Pradeep |
| North | Panchayat Road |

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Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 6,90,000/- | |
| EMD | Rs. 69,000/- | |
| 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 | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

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 - a. terms before taking part in the e-auction sale proceedings.
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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

Place : Thiruvananthapuram

Date : 22-01-2026

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vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.18

| | |
|--|--|
| NAME AND ADDRESS OF BORROWER | Sri. Biju. P., Mangalathu Thekke Veedu, Malayamadam, Kilimanoor – 695 601. |
| BRANCH | Vattappara Branch |
| ACCOUNT NUMBER | 109464362000014 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Sindhu., Mangalathu Thekke Veedu, Malayamadam, Kilimanoor – 695 601 |
| Description of Property | |
| VILLAGE | Kilimanoor |
| TALUK | Chirayinkeezhu |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 306/4-3,306/4-2,306/4-1 |
| Area/Extend of land | 32.37 (79.95 Cents) |
| TANDAPER No. | 12960 |
| Boundaries of Property 306/4-3 | |
| East | Prop. of Appukuttan |
| South | Thadam |
| West | Prop. of Gangadharan |
| North | Prop. of Gangadharan |
| Boundaries of Property 306/4-2, 306/4-1 | |
| East | Prop. of Gangadharan |

| | |
|-------|---------------------|
| South | Pathway |
| West | Prop. of Appukuttan |
| North | Prop. of Appukuttan |

Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 69,50,000/- | |
| EMD | Rs. 6,95,000/- | |
| 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 | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
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vsr.

mentioned in the "Reserve Price & EMD schedule of each property" on or before 24.02.2026 at 4.00 PM.

- f. 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.
- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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,

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.19

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Beena Babu, Mele Panayara Veedu, Valamcherri, Kilimanoor P.O. – 695 601 |
| BRANCH | Kilimanoor Branch |
| ACCOUNT NUMBER | 104864362000356 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Beena Babu, Mele Panayara Veedu, Valamcherri, Kilimanoor P.O. – 695 601. |
| Description of Property | |
| VILLAGE | Pazhayakunnummel |
| TALUK | Chirayinkeezhu |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 33/23-1 |
| Area/Extend of land | 17 Ares |
| TANDAPER No. | 13508 |
| Boundaries of Property | |
| East | Prop. of Abdul Kareem |
| South | Thadam, Road |
| West | Prop. of Sasidharan |
| North | Prop. of Sivadasan |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 15,00,000/- | |
| EMD | Rs. 1,50,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kilimanoor Branch |
| | IFS Code | KSBK0001048 |
| | General Suspense A/c No. | 10482200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.20

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|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt. Thisa. S., Charuvila Puthen Veedu, Vysali Building, Puthiyakavu, Kilimanoor P.O. |
| BRANCH | Kilimanoor Branch |
| ACCOUNT NUMBER | 104860357001215 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Thisa. S., Charuvila Puthen Veedu, Vysali Building, Puthiyakavu, Kilimanoor P.O. |
| Description of Property | |
| VILLAGE | kilimanoor |
| TALUK | chirayinkeezhu |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 99/2 |
| Area/Extend of land | 4.47Ares |
| TANDAPER No. | 15520 |
| Boundaries of Property | |
| East | Road |
| South | Prop. of Preetha |
| West | Prop. of Manju |
| North | Prop. of Dharmalatha and Girija |

Reserve Price and EMD

www.keralabank.co.in

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

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 9,50,000/- | |
| EMD | Rs. 95,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kilimanoor Branch |
| | IFS Code | KSBK0001048 |
| | General Suspense A/c No. | 10482200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. 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.
- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

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

- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- q. All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram
Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.21

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Vikraman, Krishna Vilasom, Mulankodu, Vattappara. |
| BRANCH | Vattappara Branch |
| ACCOUNT NUMBER | 109460357000221 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Vikraman, Krishna Vilasom, Mulankodu, Vattappara. |
| Description of Property | |
| VILLAGE | vembayam |
| TALUK | nedumangad |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 363/6-1-1, 363/6 |
| Area/Extend of land | 3.04Ares |
| TANDAPER No. | 11114 |
| Boundaries of Property | |
| East | Prop. of Vijayamma |
| South | Prop. of Radhamma |
| West | Mud Road |
| North | Pathway |

Reserve Price and EMD

www.keralabank.co.in

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

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 2,81,000/- | |
| EMD | Rs. 28,100/- | |
| 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 | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. 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.
- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

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

- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- q. All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.22

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Arya Vinod, T.C. 17/1987(4), Charuvila Puthen Veedu, Poojappura, Thiruvananthapuram. |
| BRANCH | Puthenchantai Main Branch |
| ACCOUNT NUMBER | 108360454200108 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Sindhu. P., T.C. 17/1987(4), Charuvila Puthen Veedu, Poojappura, Thiruvananthapuram. |
| Description of Property | |
| VILLAGE | Ottasekharamangalam |
| TALUK | Kattakada |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 121/2-1 |
| Area/Extend of land | 20.23Ares |
| TANDAPER No. | 2094/17 |
| Boundaries of Property | |
| East | Highway Road |
| South | Prop. of Suja |
| West | Prop. of Padmachandran |
| North | Prop. of Subramanyan |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|-------------------------------------|
| Reserve Price | Rs. 30,00,000/- | |
| EMD | Rs. 3,00,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Puthenchantai Main Branch |
| | IFS Code | KSBK0001083 |
| | General Suspense A/c No. | 10832200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.23

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt. Reena. V., Nilavoorkonathu Veedu, Azhikode, Karakulam P.O. |
| BRANCH | Puthenchantai Main Branch |
| ACCOUNT NUMBER | 108360357000395 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Vinod.C. & Omana, Nilavoorkonathu Veedu, Azhikode, Karakulam P.O. |
| Description of Property | |
| VILLAGE | Vilappil |
| TALUK | Kattakada |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 311/4-4 |
| Area/Extend of land | 04.05Ares |
| TANDAPER No. | 14463 |
| Boundaries of Property | |
| East | Prop. of Rajendran and Pathway |
| South | Prop. of Jayan |
| West | Prop. of Sathya Das |
| North | Prop. of Divakaran |

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Reserve Price and EMD

| | | |
|-----------------------------|---|-------------------------------------|
| Reserve Price | Rs. 13,00,000/- | |
| EMD | Rs. 1,30,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Puthenchantai Main Branch |
| | IFS Code | KSBK0001083 |
| | General Suspense A/c No. | 10832200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.24

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Ramesh Kumar. D., T.C. 29/1767-1, Karthika, Maruthara Lane, Palkulangara, Vallakkadavu. P.O. |
| BRANCH | Puthenchantai M & EBranch |
| ACCOUNT NUMBER | 105764362000097 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Ramesh Kumar. D., T.C. 29/1767-1, Karthika, Maruthara Lane, Palkulangara, Vallakkadavu. P.O. |
| Description of Property | |
| VILLAGE | Vilappil |
| TALUK | Kattakada |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 220/3-3 |
| Area/Extend of land | 02.02Ares |
| TANDAPER No. | 12794 |
| Boundaries of Property | |
| East | Prop. of Ajantha |
| South | Prop. of Himavathy |
| West | Clay Road |

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|-------|----------|
| North | Clay Way |
|-------|----------|

Reserve Price and EMD

| | | | |
|-----------------------------|---|----------------------|-----|
| Reserve Price | Rs. 12,50,000/- | | |
| EMD | Rs. 1,25,000/- | | |
| EMD Remittance Details | Kerala State Co-operative Bank | | |
| | Branch | Puthenchantai Branch | M&E |
| | IFS Code | KSBK0001057 | |
| | General Suspense A/c No. | 10572200503601 | |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | | |
| Date and Time of Auction | 27-02-2026 | | |
| | 11.00 AM to 5 P M | | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.

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- f. 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.
- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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.

- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- q. All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- r. The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- s. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- t. For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.25

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|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Jayakumar. V.V., T.C. 19/1808, Sreenilayam, PRA 45 (A), Poojappura, Thiruvananthapuram |
| BRANCH | Puthenchanthai MAIN Branch |
| ACCOUNT NUMBER | 108364362000097 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Sreekala Devi. V.V., T.C. 19/1808, Sreenilayam, PRA 45 (A), Poojappura, Thiruvananthapuram. |
| Description of Property | |
| VILLAGE | Thirumala |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No. 1831/A/3/1, 1831/A/5/1 |
| Area/Extend of land | 1.61Ares |
| TANDAPER No. | 43533 |
| Boundaries of Property | |
| East | Tar Road |
| South | Prop. of Padmakumaran Nair |
| West | Prop. of Radhambika |
| North | Prop. of Radhakrishna Kurup |

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Reserve Price and EMD

| | | |
|-----------------------------|---|-------------------------------------|
| Reserve Price | Rs. 25,20,000/- | |
| EMD | Rs. 2,52,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Puthenchantai Main Branch |
| | IFS Code | KSBK0001083 |
| | General Suspense A/c No. | 10832200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.

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- f. 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.
- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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.

- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- q. All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- r. The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- s. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- t. For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.26

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Ajith. T.R., Kulathinkara Veedu, Vishnu Nivas, Poojappura P.O.Thiruvananthapuram. |
| BRANCH | Puthenchanthai M&E Branch |
| ACCOUNT NUMBER | 105760357000114 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Bindhu.P., Chandra Vilasam, Kavampuram, Kattachalkuzhi P.O., Thiruvananthapuram. |
| Description of Property | |
| VILLAGE | Kottukal |
| TALUK | Neyyattinkara |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No. 457/6 |
| Area/Extend of land | 07.65Ares |
| TANDAPER No. | 9825 |
| Boundaries of Property | |
| East | ConcreteThadam |
| South | Prop. of Gopi and Ramani |
| West | Prop. of Krishnankutty |
| North | Prop. of Vijayan, AnilKumar |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|--|
| Reserve Price | Rs. 22,60,000/- | |
| EMD | Rs. 2,26,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Puthenchantai M&E Branch |
| | IFS Code | KSBK0001057 |
| | General Suspense A/c No. | 10572200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.27

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|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt. Sindhu Lekha. S., Aji Bhavan, Kanchimoodu, Panda P.O., Neyyardam – 695 572. |
| BRANCH | Murinjapalam Medical College Branch |
| ACCOUNT NUMBER | 1058643620000093 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Sindhu Lekha. S., Aji Bhavan, Kanchimoodu, Panda P.O., Neyyardam – 695 572. |
| Description of Property | |
| VILLAGE | Veeranakavu |
| TALUK | Kattakada |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 136/5 |
| Area/Extend of land | 4.85Ares |
| TANDAPER No. | 16520 |
| Boundaries of Property | |
| East | Thodu |
| South | Prop. of Ramla |
| West | Prop. of Deepa |
| North | Prop. of Aji |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|--|
| Reserve Price | Rs. 9,00,000/- | |
| EMD | Rs. 90,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Murinjapalam Medical College Branch |
| | IFS Code | KSBK0001058 |
| | General Suspense A/c No. | 10582200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.

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- f. 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.
- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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.

- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- q. All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- r. The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- s. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- t. For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.28

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|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Afra Shamnad, High Point, Zinika School Junction, Kazhakuttom P.O. |
| BRANCH | Murinjapalam Medical College Branch |
| ACCOUNT NUMBER | 1058603560000359 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Afra Shamnad, High Point, Zinika School Junction, Kazhakuttom P.O. |
| Description of Property | |
| VILLAGE | Tholicode |
| TALUK | Nedumangad |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No. 1794/1-1, 1795/2-1 |
| Area/Extend of land | 50 Cents |
| TANDAPER No. | 35654 |
| Boundaries of Property | |
| East | Prop. of Sadasiva Panicker |
| South | Prop. of Subaida Beevi |
| West | Prop. of Soman Panicker |
| North | Prop. of Abdul Rehman |

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Reserve Price and EMD

| | | |
|-----------------------------|---|--|
| Reserve Price | Rs. 15,00,000/- | |
| EMD | Rs. 1,50,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Murinjapalam Medical College Branch |
| | IFS Code | KSBK0001058 |
| | General Suspense A/c No. | 10582200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.

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- f. 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.
- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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.

- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- q. All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- r. The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- s. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- t. For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.29

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Damodharan Nair. R., Arun Bhavan, C.H.C. Road, Vilappilsala P.O., Vilappil, Thiruvananthapuram. |
| BRANCH | Murinjapalam Medical College Branch |
| ACCOUNT NUMBER | 105864362000123 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Damodharan Nair. R., Arun Bhavan, C.H.C. Road, Vilappilsala P.O., Vilappil, Thiruvananthapuram. |
| Description of Property | |
| VILLAGE | Vilappil |
| TALUK | Kattakada |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re.Sy. No. 305/3 |
| Area/Extend of land | 4.45Ares |
| TANDAPER No. | 19754 |
| Boundaries of Property | |
| East | Raod |
| South | Prop. of Damodharan Nair |
| West | Prop. of Mohan |
| North | Prop. of Damodharan Nair |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|--|
| Reserve Price | Rs. 12,15,000/- | |
| EMD | Rs. 1,21,500/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Murinjapalam Medical College Branch |
| | IFS Code | KSBK0001058 |
| | General Suspense A/c No. | 10582200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.

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- f. 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.
- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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.

- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- q. All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- r. The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- s. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- t. For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.30

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Vijayakumar M, Anizham, Venniyoor, Nellivila P.O |
| BRANCH | Poonkulam Branch |
| ACCOUNT NUMBER | 107760357000362 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Sunitha B, Shalom Bhavan, Vandithadam, Vellayani |
| Description of Property | |
| VILLAGE | Kalliyoor |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 316/11 |
| Area/Extend of land | 3 Ares |
| TANDAPER No. | 13950 |
| Boundaries of Property | |
| East | Tar Road |
| South | Prop. of Shyni and Gopi |
| West | Prop. of Rajan Kumar |
| North | Own Property |

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Reserve Price and EMD

| | | |
|-----------------------------|---|-------------------------|
| Reserve Price | Rs. 46,40,000/- | |
| EMD | Rs. 4,64,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Poonkulam Branch |
| | IFS Code | KSBK0001077 |
| | General Suspense A/c No. | 10772200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.31

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|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Shaji S, Meenakshy Nivas, Kaniyarkonam, Pothencode P.O, Thiruvananthapuram |
| BRANCH | Sreekaryam Branch |
| ACCOUNT NUMBER | 108564362000191 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Sreemathi, Chunayara Veedu, Madavoorppara, Shasthavattom, Kattayikonam, Thiruvananthapuram |
| Description of Property | |
| VILLAGE | Ayirooppara |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 274/27-1 |
| Area/Extend of land | 03.55 Ares |
| TANDAPER No. | 28668 |
| Boundaries of Property | |
| East | Pathway |
| South | Prop. of Raghu |
| West | Prop. of Bindhu |
| North | Prop. of Madhu Kumar |

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Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 13,15,000/- | |
| EMD | Rs. 1,31,500/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Sreekaryam Branch |
| | IFS Code | KSBK0001085 |
| | General Suspense A/c No. | 10852200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.32

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt.Metilada B, Christudas Sadanam, Pullukaad, Powdikonam P.O, Thiruvananthapuram- 695588 |
| BRANCH | Sreekaryam Branch |
| ACCOUNT NUMBER | 108560357000069 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt.Metilada B, Christudas Sadanam, Pullukaad, Powdikonam P.O, Thiruvananthapuram- 695588 |
| Description of Property | |
| VILLAGE | Uliyazhathura |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 122/11-1 |
| Area/Extend of land | 2.83 Ares |
| TANDAPER No. | 21551 |
| Boundaries of Property | |
| East | Prop. of Thamson |
| South | Prop. of Sandrik |
| West | Road |
| North | Pathway |

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Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 52,50,000/- | |
| EMD | Rs. 5,25,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Sreekaryam Branch |
| | IFS Code | KSBK0001085 |
| | General Suspense A/c No. | 10852200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.33

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Rajesh Kumar N R, Nandanam, Health Centre Lane, Gandhipuram, Sreekaryam |
| BRANCH | Sreekaryam Branch |
| ACCOUNT NUMBER | 108560357000179 |
| NAME AND ADDRESS OF PROPERTY OWNER | 1. Smt. Kasthuri, Kallara Veedu, Sreekaryam P.O- 695017 2. Sri. Shekharan Chettiyar, Kallara Veedu, Sreekaryam P.O- 695017 |
| Description of Property | |
| VILLAGE | Paangappara |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 165/9-2 |
| Area/Extend of land | 6.07 Ares |
| TANDAPER No. | 11265 |
| Boundaries of Property | |
| East | Prop. of Rajappan Chettiyar |
| South | Pathway |
| West | Prop. of Krishnapriya |
| North | Prop. of Suresh |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------|
| Reserve Price | Rs. 22,50,000/- | |
| EMD | Rs. 2,25,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Sreekaryam Branch |
| | IFS Code | KSBK0001085 |
| | General Suspense A/c No. | 10852200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.34

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt. Yamuna.S, Shivam, Kaavuvilaakam, Venniyoor, Venganoor P.O |
| BRANCH | Pettah Branch |
| ACCOUNT NUMBER | 107560496000028 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Sajith Kumar K S, Shivam, Kaavuvilaakam, Venniyoor, Venganoor P.O |
| Description of Property | |
| VILLAGE | Venganoor |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 93/13-2-1 |
| Area/Extend of land | 04.45 Ares |
| TANDAPER No. | 20826 |
| Boundaries of Property | |
| North | Prop. of Saji |
| South | Prop. of Tar Road |
| East | Pathway |
| West | Prop. of Saji |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------|
| Reserve Price | Rs. 23,76,000/- | |
| EMD | Rs. 2,37,600/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Pettah Branch |
| | IFS Code | KSBK0001075 |
| | General Suspense A/c No. | 10752200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.35

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt. Shyla Shankar, TC 27/559(2), Anugraha, Pattoor, Vanchiyoor P.O |
| BRANCH | Kesavadasapuram M& E Branch |
| ACCOUNT NUMBER | 104760357000372 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Satheesh Kumar K, Tharattayil, Thadatharikathuveedu, Kachani, Karakulam P.O, Thiruvananthapuram |
| Description of Property | |
| VILLAGE | Aruvikkara |
| TALUK | Nedumangad |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 216/2-3-1 |
| Area/Extend of land | 04.45Ares |
| TANDAPER No. | 13480 |
| Boundaries of Property | |
| North | Road |
| South | Prop. of Laalli |
| East | Prop. of Christopher |
| West | Prop. of Joy |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|---|
| Reserve Price | Rs. 33,75,000/- | |
| EMD | Rs. 3,37,500/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kesavadasapuram M&E Branch |
| | IFS Code | KSBK0001047 |
| | General Suspense A/c No. | 10472200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.36

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Saji. S, Amarathuvila Puthen House, Thaliyoor Desham, Perumkadavila P.O, Thiruvananthapuram- 695124 |
| BRANCH | Aruvippuram Branch |
| ACCOUNT NUMBER | 102460496200169 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Saji. S, Amarathuvila Puthen House, Thaliyoor Desham, Perumkadavila P.O, Thiruvananthapuram- 695124 |
| Description of Property | |
| VILLAGE | Perumkadavila |
| TALUK | Neyyattinkara |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 663/4 |
| Area/Extend of land | 09.15Ares |
| TANDAPER No. | 18190 |
| Boundaries of Property | |
| North | Prop. of C.S.I Church |
| South | Prop. of Krishnan Mesthiri |
| East | Road |
| West | Prop. of Neshan and Krishnan Mesthiri |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|---------------------------|
| Reserve Price | Rs. 22,61,000/- | |
| EMD | Rs. 2,26,100/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Aruvippuram Branch |
| | IFS Code | KSBK0001024 |
| | General Suspense A/c No. | 10242200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.37

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|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Mithran.J.M, Mithranikethan, Kadaikkal, Mullilavuvila, Vellarada P.O |
| BRANCH | Aruvippuram Branch |
| ACCOUNT NUMBER | 102464362000624 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Mithran.J.M, Mithranikethan, Kadaikkal, Mullilavuvila, Vellarada P.O |
| Description of Property | |
| VILLAGE | Kunnathukal |
| TALUK | Neyyattinkara |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 445/25, 445/25-1 |
| Area/Extend of land | 02.30Ares |
| TANDAPER No. | 7587 |
| Boundaries of Property | |
| North | Prop. of Shaju |
| South | Prop. of James |
| East | Prop. of Mikhael |
| West | Prop. of Lukose and Pathway |

Reserve Price and EMD

www.keralabank.co.in

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|-----------------------------|---|---------------------------|
| Reserve Price | Rs. 13,50,000/- | |
| EMD | Rs. 1,35,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Aruvippuram Branch |
| | IFS Code | KSBK0001024 |
| | General Suspense A/c No. | 10242200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. 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.
- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

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

- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- q. All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram
Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.38

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|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Biju James, Baadesha, S.N.R.A.27, A2, Soorya Nagar, Nettayam P. O |
| BRANCH | Murinjapalam Medical College Branch |
| ACCOUNT NUMBER | 105860496200388 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Lilly.E, House Number- 21, Grace Villa, N.P.P Nagar, A.K.G Nagar Road, Peroorkada P.O |
| Description of Property | |
| VILLAGE | Vilappil |
| TALUK | Kattakada |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 125/8-1 |
| Area/Extend of land | 04.05Ares |
| TANDAPER No. | 18769 |
| Boundaries of Property | |
| North | Prop. of Esther |
| South | Prop. of Vipin |
| East | Prop. of Kunjukunju |
| West | Prop. of Stephenson and Pathway |

Reserve Price and EMD

www.keralabank.co.in

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

| | | |
|-----------------------------|---|--|
| Reserve Price | Rs. 14,00,000/- | |
| EMD | Rs. 1,40,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Murinjapalam Medical College Branch |
| | IFS Code | KSBK0001058 |
| | General Suspense A/c No. | 10582200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. 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.
- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

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

- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- q. All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.39

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|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Jaseera, Harison Park, Villa No.1, Melamcode, Mannanthala P.O- 695015 |
| BRANCH | Kesavadasapuram M &E Branch |
| ACCOUNT NUMBER | 104760357000261 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Muhammad Shafi, Harison Park, Villa No.1, Melamcode, Mannanthala P.O- 695015 |
| Description of Property | |
| VILLAGE | Mudakkal |
| TALUK | Chirayinkeezh |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 257/2-1 |
| Area/Extend of land | 06.00Ares |
| TANDAPER No. | 9480 |
| Boundaries of Property | |
| North | Prop. of Shyla Beevi |
| South | Prop. of Sreekala and Jayakumar |
| East | Prop. of Jayakumar and Road |
| West | Prop. of Shyla Beevi |

Reserve Price and EMD

www.keralabank.co.in

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|-----------------------------|---|---|
| Reserve Price | Rs. 27,00,000/- | |
| EMD | Rs. 2,70,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kesavadasapuram M&E Branch |
| | IFS Code | KSBK0001047 |
| | General Suspense A/c No. | 10472200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. 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.
- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

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

- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
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- r. The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- s. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- t. For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595, 2451596, 2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram
Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.40

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Soman Nair. K, Thekkekunnu Bunglow, Muttakad, Kovalam P.O |
| BRANCH | Kovalam Branch |
| ACCOUNT NUMBER | 104960357000037 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Soman Nair. K, Thekkekunnu Bunglow, Muttakad, Kovalam P.O |
| Description of Property | |
| VILLAGE | Keezharoor |
| TALUK | Neyyattinkkara |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 243/3 |
| Area/Extend of land | 21.05Ares |
| TANDAPER No. | 7639 |
| Boundaries of Property | |
| North | Prop. of Venu Panicker and Road |
| South | Prop. of Shantha and Sukumaran |
| East | Prop. of Venu Panicker, Shantha and Road |
| West | Prop. of Rajeswari, Sukumari, Ratnakumari and Road |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------|
| Reserve Price | Rs. 13,50,000/- | |
| EMD | Rs. 1,35,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kovalam Branch |
| | IFS Code | KSBK0001049 |
| | General Suspense A/c No. | 10492200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email- tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.02.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.02.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.41

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | 1.Smt. Anitha. R., T.C. 18/959(2), Njalikkonam Puthuval Puthen Veedu, Near Karingali Temple, Aramada P.O. 2. Sri. Renjith. S.A., T.C.65/2053, Sura Nivas, Kunnumpuram, Thiruvallam P.O. 3. Smt. Aswathy.A.A., T.C.65/2053, Sura Nivas, Kunnumpuram, Thiruvallam P.O. |
| BRANCH | Thirumala |
| ACCOUNT NUMBER | 108660357000443 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Renjith. S.A., T.C.65/2053, Sura Nivas, Kunnumpuram, Thiruvallam P.O. Smt. Aswathy.A.A., T.C.65/2053, Sura Nivas, Kunnumpuram, Thiruvallam P.O. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | THIRUVANANTHAPURAM |
| TALUK | Thiruvananthapuram |
| VILLAGE | Thiruvallam |
| SY/Re.Sy. No. | 754/10 |
| Area/Extend of land | 02.05 Ares (05.00cents) |
| TANDAPER No. | 36021 |
| Boundaries of Property | |
| East | Pathway |
| South | Prop. of Krishnankutty |

www.keralabank.co.in

| | |
|-------|--------------------|
| West | Prop. of Sadasivan |
| North | Prop. of Asha |

Reserve Price and EMD

| | | |
|-----------------------------|---|------------------|
| Reserve Price | Rs. 8,75,000/- | |
| EMD | Rs. 87,500 /- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Thirumala Branch |
| | IFS Code | KSBK0001086 |
| | General Suspense A/c No. | 10862200503601 |
| Date and Time of Inspection | 01.11.2025 to 16.11.2025 during working hours | |
| Date and Time of Auction | 27.02.2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24.02.2026, 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 01.02.2026 to 16.02.2026 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 24.02.2026 at 4.00 PM.

- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 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,
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.01.2026

www.keralabank.co.in

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.02.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.02.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.42

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Aneesa. A., Shamnad Manzil, Sadammukku P.O., nJarayilkonam P.O., |
| BRANCH | Pallickal |
| ACCOUNT NUMBER | 106860357000323 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Aneesa. A., Shamnad Manzil, Sadammukku P.O., Jarayilkonam P.O., |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | THIRUVANANTHAPURAM |
| TALUK | Varkala |
| VILLAGE | Madavoor |
| SY/Re.Sy. No. | 257/3-A |
| Area/Extend of land | 16.17 Ares (40.00cents) |
| TANDAPER No. | 8693 |
| Boundaries of Property | |
| East | Road |
| South | Prop. of Nabeezath, Sajitha |
| West | Prop. of Nazeema |
| North | Prop. of Nabeezath |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|------------------|
| Reserve Price | Rs. 14,00,000/- | |
| EMD | Rs. 1,40,000 /- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Pallickal Branch |
| | IFS Code | KSBK0001068 |
| | General Suspense A/c No. | 10682200503601 |
| Date and Time of Inspection | 01.11.2025 to 16.11.2025 during working hours | |
| Date and Time of Auction | 27.02.2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24.02.2026, 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 01.02.2026 to 16.02.2026 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 24.02.2026 at 4.00 PM.

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- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 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,
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.01.2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.02.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.02.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.43

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | 1. Smt. Nisha Das. N.M., Chelappallil Veedu, Puliyoorkonam, Madavoor P.O. 2. Sri. Harikumar. A., ., Chelappallil Veedu, Puliyoorkonam, Madavoor P.O |
| BRANCH | Pallickal |
| ACCOUNT NUMBER | 106860454000051 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Harikumar. A., ., Chelappallil Veedu, Puliyoorkonam, Madavoor P.O |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | THIRUVANANTHAPURAM |
| TALUK | Varkala |
| VILLAGE | Madavoor |
| SY/Re.Sy. No. | 95/10 |
| Area/Extend of land | 11.87 Ares (29.32 cents) |
| TANDAPER No. | 14465 |
| Boundaries of Property | |
| East | Prop. of Pushpammal, Devadethan, Deena Beevi |
| South | Prop. of Agro Centr & Hussain |
| West | Road |

www.keralabank.co.in

| | |
|-------|---------|
| North | Pathway |
|-------|---------|

Reserve Price and EMD

| | | |
|-----------------------------|---|------------------|
| Reserve Price | Rs. 17,59,000/- | |
| EMD | Rs. 1,75,900 /- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Pallickal Branch |
| | IFS Code | KSBK0001068 |
| | General Suspense A/c No. | 10682200503601 |
| Date and Time of Inspection | 01.11.2025 to 16.11.2025 during working hours | |
| Date and Time of Auction | 27.02.2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24.02.2026, 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 01.02.2026 to 16.02.2026 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 24.02.2026 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.

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

v.sr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 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,
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22.01.2026

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

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.02.2026**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.02.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.44

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|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | 1. Arum Kumar. D. O., Lekshmi Bhavan, Kavalottu konam, Perumkavu P.O., Thiruvananthapuram. 2. Sri.Saji. R.P. Rini A. Johni, Santhosh Bhavan, Vaniyottukonam, Kurishumuttom, Thiruvananthapuram. 3. Sri. Tini A Johny, Santhosh Bhavan, Vaaniyottukonam, Kurisumuttom, Thiruvananthapuram. |
| BRANCH | Malayinkeezhu |
| ACCOUNT NUMBER | 105464362000251 |
| NAME AND ADDRESS OF PROPERTY OWNER | 1. Sri.Saji. R.P. Rini A. Johni, Santhosh Bhavan, Vaniyottukonam, Kurishumuttom, Thiruvananthapuram. 2. Sri. Tini A Johny, Santhosh Bhavan, Vaaniyottukonam, Kurisumuttom, Thiruvananthapuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | THIRUVANANTHAPURAM |
| TALUK | Kattakada |
| VILLAGE | Vilavoorkal |
| SY/Re.Sy. No. | Re Sy No. 18/10 |
| Area/Extend of land | 09.20 Ares (22.73 Cents) |
| TANDAPER No. | 36592. |
| Boundaries of Property | |
| East | Prop. of Gangadharan Nair |
| South | Prop. of Gopalakrishan Nair |

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|-------|--|
| West | Prop. of Johnson Nadar, Viji and Ajith Kumar |
| North | Pathway and Channel |

Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------------|
| Reserve Price | Rs. 34,09,000/- | |
| EMD | Rs. 3,40,900 /- | |
| 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 | 01.11.2025 to 16.11.2025 during working hours | |
| Date and Time of Auction | 27.02.2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24.02.2026, 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 01.02.2026 to 16.02.2026 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 24.02.2026 at 4.00 PM.

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- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 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,
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22.01.2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.02.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.02.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.45

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| NAME AND ADDRESS OF BORROWER | Sri. Gamaali. B, S.S. Sadanam, Pump House Road, Kakkamoola, Kalliyoor, Thiruvananthapuram. |
| BRANCH | Kalliyoor |
| ACCOUNT NUMBER | 104060357000545 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Gamaali. B, S.S. Sadanam, Pump House Road, Kakkamoola, Kalliyoor, Thiruvananthapuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | THIRUVANANTHAPURAM |
| TALUK | Thiruvananthapuram |
| VILLAGE | Kalliyoor |
| SY/Re.Sy. No. | Re Sy No. 591/10-1 |
| Area/Extend of land | 04.05 Ares (10.00 Cents) |
| TANDAPER No. | 15380 |
| Boundaries of Property | |
| East | Road |
| South | Prop. of Kunjan |
| West | Prop. of Pankajam |
| North | Prop. of Isaac and Bhargavan |

Reserve Price and EMD

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|---------------|-----------------|
| Reserve Price | Rs. 16,00,000/- |
|---------------|-----------------|

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|-----------------------------|---|------------------|
| EMD | Rs. 1,60,000 /- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kalliyoor Branch |
| | IFS Code | KSBK0001040 |
| | General Suspense A/c No. | 10402200503601 |
| Date and Time of Inspection | 01.11.2025 to 16.11.2025 during working hours | |
| Date and Time of Auction | 27.02.2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24.02.2026, 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 01.02.2026 to 16.02.2026 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 24.02.2026 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.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 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,

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

VSR.

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- iii) Bidder's Name, Contact No., Address, Email Id
- iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest

offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.01.2026

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

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.02.2026**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.02.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.46

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | 1.Smt. Sophia N, S.S. Nivas, Avanavanchery,Ayilyam P.O, Attingal- 695103 2. Sri. Shajahan J, S.S. Nivas, Avanavanchery,Ayilyam P.O, Attingal- 695103. |
| BRANCH | Medical College Main Branch |
| ACCOUNT NUMBER | 100460356000378 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Shajahan J, S.S. Nivas, Avanavanchery,Ayilyam P.O, Attingal- 695103. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | THIRUVANANTHAPURAM |
| TALUK | Chirayinkeezhu |
| VILLAGE | Mudakkal |
| SY/Re.Sy. No. | Re Sy No. 57/3 |
| Area/Extend of land | 31.93 Ares (78.86 Cents) |
| TANDAPER No. | 3639. |
| Boundaries of Property | |
| East | Prop. of Salahudeen |
| South | Prop. of Sheeja |
| West | Prop. of Shajahan and Sophia |
| North | Prop. of Shajahan, Salahudeen and Pathway |

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Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------------|
| Reserve Price | Rs. 35,50,000/- | |
| EMD | Rs. 3,55,000 /- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Medical College Main Branch |
| | IFS Code | KSBK0001004 |
| | General Suspense A/c No. | 10042200503601 |
| Date and Time of Inspection | 01.11.2025 to 16.11.2025 during working hours | |
| Date and Time of Auction | 27.02.2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24.02.2026, 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 01.02.2026 to 16.02.2026 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 24.02.2026 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.

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- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 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,
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22.01.2026

www.keralabank.co.in

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.02.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.02.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.47

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Beena Saroj. N.S, TC 65/1401, Christubhavan, Punchakkari, Thiruvallom P.O. |
| BRANCH | Prasanth Nagar M&E |
| ACCOUNT NUMBER | 108060357000634 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Beena Saroj. N.S, TC 65/1401, Christubhavan, Punchakkari, Thiruvallom P.O. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | THIRUVANANTHAPURAM |
| TALUK | Thiruvananthapuram |
| VILLAGE | Cheruvaikkal |
| SY/Re.Sy. No. | Re. Sy No. 754/25-1 |
| Area/Extend of land | 01.62 Ares (04.00 Cents) |
| TANDAPER No. | TP No. 26414 |
| Boundaries of Property | |
| East | Prop. of Santhosh Kumar and Beena |
| South | Prop. of Vijayan |
| West | Prop. of Vijayan |
| North | Prop. of Abhilash and Pathway |

Reserve Price and EMD

| | | |
|-----------------------------|---|---------------------------|
| Reserve Price | Rs. 22,00,000/- | |
| EMD | Rs. 2,20,000 /- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Prasanth Nagar M&E Branch |
| | IFS Code | KSBK0001080 |
| | General Suspense A/c No. | 10802200503601 |
| Date and Time of Inspection | 01.11.2025 to 16.11.2025 during working hours | |
| Date and Time of Auction | 27.02.2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24.02.2026, 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 01.02.2026 to 16.02.2026 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 24.02.2026 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.

www.keralabank.co.in

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 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,
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.01.2026

www.keralabank.co.in

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

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.02.2026**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.02.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.48

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|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | 1.Sri. Rajith N, Raji Bhavan, TC 51/814, Kizhakke Cheruvila, Aruvakkode, Pappanamcode P.O. 2. Smt. Divya Das, Jeeva Palace, Kamukinkuzhi, Industrial Estate P.O, Pappanamcode ; |
| BRANCH | Chala |
| ACCOUNT NUMBER | 103160357000088 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Divya Das, Jeeva Palace, Kamukinkuzhi, Industrial Estate P.O, Pappanamcode. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | THIRUVANANTHAPURAM |
| TALUK | Kattakada |
| VILLAGE | Kulathummal |
| SY/Re.Sy. No. | Re Sy No.316/14-1(old No. 518/A) |
| Area/Extend of land | 03.03 Ares (07.48 Cents) |
| TANDAPER No. | TP No. 25338 |
| Boundaries of Property | |
| East | Prop. of Satheesh Kumar |
| South | Prop. of Shyamala |
| West | Prop. of Madhu |
| North | Road |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|----------------|
| Reserve Price | Rs. 26,50,000/- | |
| EMD | Rs. 2,65,000 /- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Chalai Branch |
| | IFS Code | KSBK0001031 |
| | General Suspense A/c No. | 10312200503601 |
| Date and Time of Inspection | 01.11.2025 to 16.11.2025 during working hours | |
| Date and Time of Auction | 27.02.2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24.02.2026, 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 01.02.2026 to 16.02.2026 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 24.02.2026 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.
- After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 4.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- iii) Bidder's Name, Contact No., Address, Email Id
- iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.01.2026

www.keralabank.co.in

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

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.02.2026**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.02.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.49

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | 1. Smt. Sathi Kumari S S, S.S. Sadanam, Pump House Road, Kakkamoola, Kalliyoer, Thiruvananthapuram. 2. Sri. Gamaali.B, S.S. Sadanam, Pump House Road, Kakkamoola, Kalliyoer, Thiruvananthapuram. |
| BRANCH | Kalliyoer Branch |
| ACCOUNT NUMBER | 104060357000533 |
| NAME AND ADDRESS OF PROPERTY OWNER | . Sri. Gamaali.B, S.S. Sadanam, Pump House Road, Kakkamoola, Kalliyoer, Thiruvananthapuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | THIRUVANANTHAPURAM |
| TALUK | Thiruvananthapuram |
| VILLAGE | Kalliyoer |
| SY/Re.Sy. No. | Re Sy No.629/9-2 |
| Area/Extend of land | 04.05 Ares (10.00 Cents) |
| TANDAPER No. | TP No. 18934 |
| Boundaries of Property | |
| East | Prop. of Ashokan |
| South | Prop. of Riju. S |
| West | Own Property |
| North | Prop. of Surendran and Pathway |

Reserve Price and EMD

www.keralabank.co.in

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

| | | |
|-----------------------------|---|------------------|
| Reserve Price | Rs. 12,00,000/- | |
| EMD | Rs. 1,20,000 /- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kalliyoor Branch |
| | IFS Code | KSBK0001040 |
| | General Suspense A/c No. | 1402200503601 |
| Date and Time of Inspection | 01.11.2025 to 16.11.2025 during working hours | |
| Date and Time of Auction | 27.02.2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24.02.2026, 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 01.02.2026 to 16.02.2026 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 24.02.2026 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.
- After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 4.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

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

- I) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - II) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - III) Bidder's Name, Contact No., Address, Email Id
 - IV) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 22.01.2026

www.keralabank.co.in

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

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 27.02.2026**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27.02.2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.50

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Valsala. K, Vayalilthodi Veedu, Punnakulam, Manthara, Edava P.O; |
| BRANCH | Varkala |
| ACCOUNT NUMBER | 109260357000917 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Valsala. K, Vayalilthodi Veedu, Punnakulam, Manthara, Edava P.O; |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | THIRUVANANTHAPURAM |
| TALUK | Varkala |
| VILLAGE | Edava |
| SY/Re.Sy. No. | Sy No. 627/9 |
| Area/Extend of land | 02.90 Ares (7.16 Cents) |
| TANDAPER No. | TP No. 21694 |
| Boundaries of Property | |
| East | Prop. of Safiyullakhan |
| South | Prop. of Sali |
| West | Prop. of Soumya |
| North | Road |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|----------------|
| Reserve Price | Rs. 5,00,000/- | |
| EMD | Rs. 50,000 /- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Varkala Branch |
| | IFS Code | KSBK0001092 |
| | General Suspense A/c No. | 10922200503601 |
| Date and Time of Inspection | 01.11.2025 to 16.11.2025 during working hours | |
| Date and Time of Auction | 27.02.2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24.02.2026, 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 01.02.2026 to 16.02.2026 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 24.02.2026 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.
- After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 4.00 PM to Authorised Officer, The Kerala State

www.keralabank.co.in

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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- iii) Bidder's Name, Contact No., Address, Email Id
- iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22.01.2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.51

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Balachandran Nair, Sarass, Kurakkani, Varkala |
| BRANCH | Varkala Branch |
| ACCOUNT NUMBER | 109264362000015 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Balachandran Nair, Sarass, Kurakkani, Varkala |
| Description of Property | |
| VILLAGE | Varkala |
| TALUK | Chirayinkeezh |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No. 1442/5, 1442/8 |
| Area/Extend of land | 04.00 Cents |
| TANDAPER No. | 2795 |
| Boundaries of Property | |
| North | Prop. of Sasidharan Pillai |
| South | Road |
| East | Prop. of Sasidharan Pillai |
| West | Prop. of Govindan Pilla and Private Road |

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------|
| Reserve Price | Rs. 1,10,00,000/- | |
| EMD | Rs. 11,00,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Varkala Branch |
| | IFS Code | KSBK0001092 |
| | General Suspense A/c No. | 10922200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 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 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 24.02.2026 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.

www.keralabank.co.in

- f. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- 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 or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.52

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt. Padmini R, Kabil Mandhiram, TC 42/829, Sreevaraham, Muttathara, Vallakkadavu P.O, Thiruvananthapuram |
| BRANCH | Varkala Branch |
| ACCOUNT NUMBER | 109260322000076 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Padmini R, Kabil Mandhiram, TC 42/829, Sreevaraham, Muttathara, Vallakkadavu P.O, Thiruvananthapuram |
| Description of Property | |
| VILLAGE | Varkala |
| TALUK | ChirayinkeezhS |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No. 2442/25-1-1 |
| Area/Extend of land | 2.00 Cents |
| TANDAPER No. | 29936 |
| Boundaries of Property | |
| North | Prop. of Kunjan |
| South | Prop. of Jameela |
| East | Road |
| West | Prop. of Kunjan |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------|
| Reserve Price | Rs. 5,90,000/- | |
| EMD | Rs. 59,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Varkala Branch |
| | IFS Code | KSBK0001092 |
| | General Suspense A/c No. | 10922200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- 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.
- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. 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.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.53

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Gireesan S, Meenakshi Mandhiram, Vilabhagam, Neduganda, Thiruvananthapuram |
| BRANCH | Varkala Branch |
| ACCOUNT NUMBER | 109264362000507 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Gireesan S, Meenakshi Mandhiram, Vilabhagam, Neduganda, Thiruvananthapuram |
| Description of Property | |
| VILLAGE | Vettoor |
| TALUK | Varkala |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Sy. No. 450/8-A, 450/8-B |
| Area/Extend of land | 04.45Ares |
| TANDAPER No. | 17696 |
| Boundaries of Property | |
| North | Pathway |
| South | Prop. of Karthikeyan |
| East | Prop. of Damodharan |
| West | Prop. of Prabhakaran |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------|
| Reserve Price | Rs. 7,40,000/- | |
| EMD | Rs. 74,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Varkala Branch |
| | IFS Code | KSBK0001092 |
| | General Suspense A/c No. | 10922200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 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 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before 24.02.2026 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.

www.keralabank.co.in

- f. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- 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 or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.54

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri.Ratnakaran.C, Valiyavila Veedu, Kanjiramkulam P.O |
| BRANCH | Vazhuthacaud Branch |
| ACCOUNT NUMBER | 100660256000371 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri.Ratnakaran.C, Valiyavila Veedu, Kanjiramkulam P.O |
| Description of Property | |
| VILLAGE | Kanjiramkulam |
| TALUK | Neyyattinkkara |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 186/12 |
| Area/Extend of land | 05.20Ares |
| TANDAPER No. | 11565 |
| Boundaries of Property | |
| North | Pathway |
| South | Own Property |
| East | Road |
| West | Pathway |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|----------------------------|
| Reserve Price | Rs. 35,00,000/- | |
| EMD | Rs. 3,50,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Vazhuthacaud Branch |
| | IFS Code | KSBK0001006 |
| | General Suspense A/c No. | 10062200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- 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.
- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. 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.

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

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.55

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri.Ramachandran. K, Ramachandra vilasom,Manakkala, Vazhichal P.O |
| BRANCH | Vazhuthacaud Branch |
| ACCOUNT NUMBER | 100660356000016 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri.Ramachandran. K, Ramachandra vilasom,Manakkala, Vazhichal P.O |
| Description of Property | |
| VILLAGE | Ottasekharamangalam |
| TALUK | Neyyattinkara |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 205/6 |
| Area/Extend of land | 32.15Ares |
| TANDAPER No. | 5841 |
| Boundaries of Property | |
| North | Prop. of Sivadasan |
| South | Prop. of Vasantha |
| East | Prop. of Johnson |
| West | Road |

Reserve Price and EMD

| | | |
|-----------------------------|---|----------------------------|
| Reserve Price | Rs. 38,00,000/- | |
| EMD | Rs. 3,80,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Vazhuthacaud Branch |
| | IFS Code | KSBK0001006 |
| | General Suspense A/c No. | 10062200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- 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.
- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. 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.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.56

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri.Padmakumar J B ,Bhaskara Nivas, Rakhonam, Peyad P.O |
| BRANCH | Jagathy Branch |
| ACCOUNT NUMBER | 103564362000272 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Santhosh Kumari,Bhaskara Nivas, Rakhonam, Peyad P.O |
| Description of Property | |
| VILLAGE | Malayinkeezhu |
| TALUK | Kattakada |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 326/12-1 |
| Area/Extend of land | 08.10Ares |
| TANDAPER No. | 12190 |
| Boundaries of Property | |
| North | Tar Road |
| South | Prop. of Sudhakaran |
| East | Prop. of Kunjappi |
| West | Prop. of Padmakumar |

www.keralabank.co.in

Reserve Price and EMD

| | | |
|-----------------------------|---|-----------------------|
| Reserve Price | Rs. 32,00,000/- | |
| EMD | Rs. 3,20,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Jagathy Branch |
| | IFS Code | KSBK0001035 |
| | General Suspense A/c No. | 10352200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- 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.
- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. 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.

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

SPECIAL INSTRUCTION /CAUTION

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

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

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

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.57

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Sulaiman. M, Panayil Veedu, Muzhuthiriyaavattom, Pallippuram P.O |
| BRANCH | Kazhakuttom Branch |
| ACCOUNT NUMBER | 104664362000404 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Sulaiman. M, Panayil Veedu, Muzhuthiriyaavattom, Pallippuram P.O |
| Description of Property | |
| VILLAGE | Pallippuram |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 605/15 |
| Area/Extend of land | 06.40Ares |
| TANDAPER No. | 17921 |
| Boundaries of Property | |
| North | Prop. of Balakrishnan Nair and Pathway |
| South | Prop. of Thankappan and Raveendran |
| East | Prop. of Baby |
| West | Prop. of Ratnakumari |

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Reserve Price and EMD

| | | |
|-----------------------------|---|---------------------------|
| Reserve Price | Rs. 18,00,000/- | |
| EMD | Rs. 1,80,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kazhakuttom Branch |
| | IFS Code | KSBK0001046 |
| | General Suspense A/c No. | 10462200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- 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.
- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. 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.

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

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.58

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt. Sakeera Beevi, Panayil Veedu, Muzhuthiriyaavattom, Pallippuram P.O |
| BRANCH | Kazhakuttom Branch |
| ACCOUNT NUMBER | 104664362000393 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Sulaiman.M, Panayil Veedu, Muzhuthiriyaavattom, Pallippuram P.O |
| Description of Property | |
| VILLAGE | Pallippuram |
| TALUK | Thiruvananthapuram |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 327/8 |
| Area/Extend of land | 03.82Ares |
| TANDAPER No. | 18013 |
| Boundaries of Property | |
| North | Prop. of Sreedharan Achari |
| South | PrivateRoad |
| East | Prop. of Ramayyamn and Ranganathan |
| West | Prop. of Abubecker |

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Reserve Price and EMD

| | | |
|-----------------------------|---|---------------------------|
| Reserve Price | Rs. 33,00,000/- | |
| EMD | Rs. 3,30,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Kazhakuttom Branch |
| | IFS Code | KSBK0001046 |
| | General Suspense A/c No. | 10462200503601 |
| Date and Time of Inspection | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.59

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|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Krishna Chaithanya.B.S, Mulliyil Veedu,Avanavanchery P.O, Attingal |
| BRANCH | Attigal M & E |
| ACCOUNT NUMBER | 102764362000393 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Krishna Chaithanya.B.S, Mulliyil Veedu,Avanavanchery P.O, Attingal |
| Description of Property | |
| VILLAGE | Alamcode |
| TALUK | Chirayinkeezh |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 448/31 |
| Area/Extend of land | 18.80Ares |
| TANDAPER No. | 19104 |
| Boundaries of Property | |
| North | Prop. of Haridas |
| South | Pathway |
| East | Prop. of Valiyaveedu Temple |
| West | Prop. of Vanaja |

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Reserve Price and EMD

| | | |
|-----------------------------|---|--------------------------------|
| Reserve Price | Rs. 21,00,000/- | |
| EMD | Rs. 2,10,000/- | |
| 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 | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- n. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- o. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/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.
- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22-01-2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 27-02-2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.60

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|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt. Sreeja.S.K, Krishna Bhavan, Near Mahesh Kalyanamandappam, Parassala P.O |
| BRANCH | Fort Main Branch |
| ACCOUNT NUMBER | 103360357000666 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt. Sreeja.S.K, Krishna Bhavan, Near Mahesh Kalyanamandappam, Parassala P.O |
| Description of Property | |
| VILLAGE | Parassala |
| TALUK | Neyyattinkkara |
| DISTRICT | Thiruvananthapuram |
| State | Kerala |
| SY/Re.Sy. No. | Re. Sy. No. 376/24-1 |
| Area/Extend of land | 3.54Ares |
| TANDAPER No. | 29901 |
| Boundaries of Property | |
| North | Prop. of Sreedharan |
| South | Prop. of Santhosh |
| East | Prop. of Mahadevan and Pathway |
| West | Prop. of Girija |

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Reserve Price and EMD

| | | |
|-----------------------------|---|-------------------------|
| Reserve Price | Rs. 38,50,000/- | |
| EMD | Rs. 3,85,000/- | |
| 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 | 01.02.2026 to 15.02.2026 during working hours | |
| Date and Time of Auction | 27-02-2026 | |
| | 11.00 AM to 5 P M | |

2. Last date of submission of EMD : 24-02-2026, 4.00 PM

3. Other Terms and Conditions

- a. a) Auction/bidding shall be only through “Online Electronic Bidding” through the website
- b. <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed
 - a. terms before taking part in the e-auction sale proceedings.
- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 15.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- d. The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- e. EMD 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 24.02.2026 at 4.00 PM.
- f. Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

www.keralabank.co.in

- g. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- h. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- i. Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- j. Bidder's Name, Contact No., Address, Email Id
- k. Bidder's Bank A/c details for online refund of EMD.
- l. The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- m. EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- p. For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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- s. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Thiruvananthapuram.

Place : Thiruvananthapuram

Date : 22-01-2026

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