

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

Reserve Price and EMD

Reserve Price	Rs. 31,00,000/-	
EMD	Rs. 3,10,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Vithura Branch
	IFS Code	KS BK0001103
	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 PM	

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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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
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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/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Vithura Branch
	IFS Code	KS BK0001103
	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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- 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.
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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.
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Place : Thiruvananthapuram

Date : 22-01-2026

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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

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	KS BK0001103
	General Suspense A/c No.	11032200503601
Date and Time of Inspection	01.02.2026 to 15.02.2026 during working hours	
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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

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	KS BK0001103
	General Suspense A/c No.	11032200503601
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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

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., Vadakkechathottathil 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

Reserve Price and EMD

Reserve Price	Rs. 21,40,000/-	
EMD	Rs. 2,14,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Thiruvallam Branch
	IFS Code	KS BK0001087
	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 PM	

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

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

v.sr.

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

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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

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/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Kilimanoor Branch
	IFS Code	KS BK0001048
	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 PM	

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 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 Fiffy 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

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., Kilimanoor.
BRANCH	Kilimanoor Branch
ACCOUNT NUMBER	104860357000432
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sugathan. G., Karinchiyil Veedu, Pullayil P.O., Kilimanoor.
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

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	KS BK0001048
	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 PM	

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 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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

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	KS BK0001048
	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 PM	

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 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 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 Fiffy 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

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

Reserve Price and EMD

Reserve Price	Rs. 16,00,000/-	
EMD	Rs. 1,60,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Kilimanoor Branch
	IFS Code	KS BK0001048
	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 PM	

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 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 Fiffy 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

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

Reserve Price and EMD

Reserve Price	Rs. 7,30,000/-	
EMD	Rs. 73,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Vattappara Branch
	IFS Code	KS BK0001094
	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 PM	

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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Nanthancode Branch
	IFS Code	KS BK0001060
	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 PM	

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 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 Fiffy 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

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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.

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	KS BK0001087
	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 PM	

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 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

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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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 Bunglow, 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.

Reserve Price and EMD

Reserve Price	Rs. 11,70,000/-	
EMD	Rs. 1,17,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Parassala Branch
	IFS Code	KS BK0001073
	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 PM	

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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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 Sanmuga Sundram

Reserve Price and EMD

Reserve Price	Rs. 8,10,000/-	
EMD	Rs. 81,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Vellayambalam Branch
	IFS Code	KS BK0001098
	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 PM	

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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

Reserve Price and EMD

Reserve Price	Rs. 10,00,000/-	
EMD	Rs. 1,00,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Aruvippuram Branch
	IFS Code	KS BK0001024
	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 PM	

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

Place : Thiruvananthapuram

Date : 22-01-2026

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

Reserve Price and EMD

Reserve Price	Rs. 9,24,000/-	
EMD	Rs. 92,400/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Venjaramoodu Branch
	IFS Code	KS BK0001099
	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 PM	

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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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, Pankum moodu, 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

Reserve Price and EMD

Reserve Price	Rs. 6,90,000/-	
EMD	Rs. 69,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Vattappara Branch
	IFS Code	KS BK0001094
	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 PM	

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 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 Fiffy 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

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	KS BK0001094
	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 PM	

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

3. Other Terms and Conditions

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- b. <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed 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 Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by email-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

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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.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

Reserve Price and EMD

Reserve Price	Rs. 15,00,000/-	
EMD	Rs. 1,50,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Kilimanoor Branch
	IFS Code	KS BK0001048
	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 PM	

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.
- 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 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 Fiffy 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

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

NAME AND ADDRESS OF BORROWER	Smt. Thissa. S., Charuvila Puthen Veedu, Vysali Building, Puthiyakavu, Kilimanoor P.O.
BRANCH	Kilimanoor Branch
ACCOUNT NUMBER	104860357001215
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Thissa. 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

Reserve Price	Rs. 9,50,000/-	
EMD	Rs. 95,000/-	
Kerala State Co-operative Bank		
EMD Remittance Details	Branch	Kilimanoor Branch
	IFS Code	KS BK0001048
	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 PM	

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

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

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

Reserve Price	Rs. 2,81,000/-	
EMD	Rs. 28,100/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Vattappara Branch
	IFS Code	KS BK0001094
	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 PM	

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

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

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	Ottasekharanmangalam
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

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 PM				

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 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 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 Fiffy 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

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

Reserve Price and EMD

Reserve Price	Rs. 13,00,000/-				
EMD	Rs. 1,30,000/-				
	Kerala State Co-operative Bank				
EMD Remittance Details	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 PM				

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 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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

North	Clay Way
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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 M&E			
	IFS Code	Branch 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 PM				

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 Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by email-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

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

NAME AND ADDRESS OF BORROWER	Sri. Jayakumar. V.V., T.C. 19/1808, Sreenilayam, PRA 45 (A), Poojappura, Thiruvananthapuram
BRANCH	Puthenchathai 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

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	KS BK0001083
	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 PM	

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 Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by email-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

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, Kavinpuram, 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

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	
IFS Code		Branch	
General Suspense A/c No.		KS BK0001057	
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 PM		

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 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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

NAME AND ADDRESS OF BORROWER	Smt. Sindhu Lekha. S., Aji Bhavan, Kanchimoodu, Panda P.O., Neyyadampuram – 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., Neyyadampuram – 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

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	KS BK0001058
	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 PM	

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 Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by email-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

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

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

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	KS BK0001058
	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 PM	

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 Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by email-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

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	Rao
South	Prop. of Damodharan Nair
West	Prop. of Mohan
North	Prop. of Damodharan Nair

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	KS BK0001058
	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 PM	

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 Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by email-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

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

Reserve Price and EMD

Reserve Price	Rs. 46,40,000/-	
EMD	Rs. 4,64,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Poonkulam Branch
	IFS Code	KS BK0001077
	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 PM	

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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

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

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	KS BK0001085
	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 PM	

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 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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

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	KS BK0001085
	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 PM	

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 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 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 Fiffy 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

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

Reserve Price and EMD

Reserve Price	Rs. 22,50,000/-	
EMD	Rs. 2,25,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Sreekaryam Branch
	IFS Code	KS BK0001085
	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 PM	

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 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.
- 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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, VenganoorP.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

Reserve Price and EMD

Reserve Price	Rs. 23,76,000/-	
EMD	Rs. 2,37,600/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Pettah Branch
	IFS Code	KS BK0001075
	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 PM	

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

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- c. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/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 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.
- 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

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	KS BK0001047
	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 PM	

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 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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

Reserve Price and EMD

Reserve Price	Rs. 22,61,000/-	
EMD	Rs. 2,26,100/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Aruvippuram Branch
	IFS Code	KS BK0001024
	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 PM	

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 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 Fiffy 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

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

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

Reserve Price	Rs. 13,50,000/-	
EMD	Rs. 1,35,000/-	
Kerala State Co-operative Bank		
EMD Remittance Details	Branch	Aruvippuram Branch
	IFS Code	KS BK0001024
	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 PM	

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

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

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

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

Reserve Price	Rs. 14,00,000/-	
EMD	Rs. 1,40,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Murinjapalam Medical College Branch
	IFS Code	KS BK0001058
	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 PM	

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

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

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

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

Reserve Price	Rs. 27,00,000/-	
EMD	Rs. 2,70,000/-	
Kerala State Co-operative Bank		
EMD Remittance Details	Branch	Kesavadasapuram M&E Branch
	IFS Code	KS BK0001047
	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 PM	

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

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

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, Thekkunkunnu Bunglow, Muttakad, Kovalam P.O
BRANCH	Kovalam Branch
ACCOUNT NUMBER	104960357000037
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Soman Nair. K, Thekkunkunnu Bunglow, Muttakad, Kovalam P.O
Description of Property	
VILLAGE	Keezharoor
TALUK	Neyyattinkara
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

Reserve Price and EMD

Reserve Price	Rs. 13,50,000/-	
EMD	Rs. 1,35,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Kovalam Branch
	IFS Code	KS BK0001049
	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 PM	

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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

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	KS BK0001086
	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 PM	

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 <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 16.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft 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.

- 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

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

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	KS BK0001068
	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 PM	

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 <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 16.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft 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.

- 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

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, Puliyoor Konam, Madavoor P.O. 2. Sri. Harikumar. A., ., Chelappallil Veedu, Puliyoor Konam, Madavoor P.O
BRANCH	Pallickal
ACCOUNT NUMBER	106860454000051
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Harikumar. A., ., Chelappallil Veedu, Puliyoor Konam, 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

North	Pathway
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Reserve Price and EMD

Reserve Price	Rs. 17,59,000/-	
EMD	Rs. 1,75,900 /-	
Kerala State Co-operative Bank		
EMD Remittance Details	Branch	Pallickal Branch
	IFS Code	KS BK0001068
	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 PM	

2. Last date of submission of EMD : 24.02.2026, 4.00 PM

3. Other Terms and Conditions

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- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 16.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before 24.02.2026 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.
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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

NAME AND ADDRESS OF BORROWER	1. Arum Kumar. D. O., Lekshmi Bhavan, Kavalottukonam, 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 Gopalakrishnan Nair

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
	IFS Code	KS BK0001054
	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 PM	

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 <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 16.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft 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.

- 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

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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

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

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

Reserve Price	Rs. 16,00,000/-
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EMD	Rs. 1,60,000 /-	
	Kerala State Co-operative Bank	
EMD Remittance Details	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 PM	

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 <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 16.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft 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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- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- iii) Bidder's Name, Contact No., Address, Email Id
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- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
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Authorized Officer

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

Place : Thiruvananthapuram

Date : 22.01.2026

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

Reserve Price and EMD

Reserve Price	Rs. 35,50,000/-	
EMD	Rs. 3,55,000 /-	
	Kerala State Co-operative Bank	
EMD Remittance Details	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 PM	

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 <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 16.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft 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.
- 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.

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

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 /-	
	Kerala State Co-operative Bank	
EMD Remittance Details	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 PM	

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 <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 16.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft 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.
- 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.

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

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

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

Reserve Price and EMD

Reserve Price	Rs. 26,50,000/-	
EMD	Rs. 2,65,000 /-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Chalai Branch
	IFS Code	KS BK0001031
	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 PM	

2. Last date of submission of EMD : 24.02.2026, 4.00 PM

3. Other Terms and Conditions

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- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before 24.02.2026 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

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in
vsr.

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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
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- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

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

Place : Thiruvananthapuram

Date : 22.01.2026

www.keralabank.co.in

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, Kalliyoor, Thiruvananthapuram. 2. Sri. Gamaali.B, S.S. Sadanam, Pump House Road, Kakkamoola, Kalliyoor, Thiruvananthapuram.
BRANCH	Kalliyoor Branch
ACCOUNT NUMBER	104060357000533
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.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

Reserve Price	Rs. 12,00,000/-	
EMD	Rs. 1,20,000 /-	
Kerala State Co-operative Bank		
EMD Remittance Details	Branch	Kalliyoor Branch
	IFS Code	KS BK0001040
	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 PM	

2. Last date of submission of EMD : 24.02.2026, 4.00 PM

3. Other Terms and Conditions

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- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 16.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before 24.02.2026 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

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

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

Reserve Price and EMD

Reserve Price	Rs. 5,00,000/-	
EMD	Rs. 50,000 /-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Varkala Branch
	IFS Code	KS BK0001092
	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 PM	

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 <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.02.2026 to 16.02.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft 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.
- 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

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

v.s.r.

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/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	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 PM	

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

- f. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
 - o Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - o 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.
 - o Bidder's Name, Contact No., Address, Email Id
 - o 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

Reserve Price and EMD

Reserve Price	Rs. 5,90,000/-	
EMD	Rs. 59,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Varkala Branch
	IFS Code	KS BK0001092
	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 PM	

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 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

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

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	KS BK0001092
	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 PM	

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

- f. After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 24.02.2026 by 5.00 PM to Authorised Officer, The Kerala State 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.

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

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	Neyyattinkara
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

Reserve Price and EMD

Reserve Price	Rs. 35,00,000/-	
EMD	Rs. 3,50,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Vazhuthacaud Branch
	IFS Code	KS BK0001006
	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 PM	

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 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

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/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Vazhuthacaud Branch
	IFS Code	KS BK0001006
	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 PM	

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 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

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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

Reserve Price and EMD

Reserve Price	Rs. 32,00,000/-	
EMD	Rs. 3,20,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Jagathy Branch
	IFS Code	KS BK0001035
	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 PM	

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 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

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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

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

Reserve Price and EMD

Reserve Price	Rs. 18,00,000/-	
EMD	Rs. 1,80,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Kazhakuttom Branch
	IFS Code	KS BK0001046
	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 PM	

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 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.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

Reserve Price and EMD

Reserve Price	Rs. 33,00,000/-	
EMD	Rs. 3,30,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Kazhakuttom Branch
	IFS Code	KS BK0001046
	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 PM	

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 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.
- 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

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

Reserve Price and EMD

Reserve Price	Rs. 21,00,000/-	
EMD	Rs. 2,10,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Attingal M&E Branch
	IFS Code	KS BK0001027
	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 PM	

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 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

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

Reserve Price and EMD

Reserve Price	Rs. 38,50,000/-	
EMD	Rs. 3,85,000/-	
	Kerala State Co-operative Bank	
EMD Remittance Details	Branch	Fort Main Branch
	IFS Code	KS BK0001033
	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 PM	

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.

- 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.
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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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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