

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.1**

NAME AND ADDRESS OF BORROWER	1. Smt.Sreedevi. L.S., Nandanam,Valiavila Veedu, Ookodu, Nemom P.O. 2. Sri. Deepu. S., Nandanam,Valiavila Veedu, Ookodu, Nemom P.O.
BRANCH	Peringamala
ACCOUNT NUMBER	107460357001592
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Deepu. S., Nandanam,Valiavila Veedu, Ookodu, Nemom P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Kalliyoor
SY/Re.Sy. No.	24/21-1
Area/Extend of land	01.80 Ares ( 04.40 Cents)
TANDAPER No.	20032
Boundaries of Property	
East	Prop. of Suku
South	Prop. of Manikuttan & Pathway
West	Prop. of Deepu
North	Prop. of Suresh

Reserve Price and EMD

Reserve Price	Rs 8,80,000/-	
EMD	Rs. 88,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Peringamala Branch
	IFS Code	KSBK0001074
	General Suspense A/c No.	10742200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.2**

NAME AND ADDRESS OF BORROWER	1. Smt. Jayalekshmi. T., Ananthu Bhavan, Puthen Veedu, Chavadi Nada, Venganoor P.O. 2. Sri. Vasudevan Nair. K., Ananthu Bhavan, Puthen Veedu, Chavadi Nada, Venganoor P.O.
BRANCH	Peringamala
ACCOUNT NUMBER	107460357001604
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Vasudevan Nair. K., Ananthu Bhavan, Puthen Veedu, Chavadi Nada, Venganoor P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Venganoor
SY/Re.Sy. No.	287/8-2
Area/Extend of land	09.71 Ares (24 Cents)
TANDAPER No.	11110
<b>Boundaries of Property</b>	
East	Prop. of Thodu
South	Prop. of Premabai
West	Prop. of Rajan, Chanal Bund Road,
North	Prop. of Rajan, Gopi

Reserve Price and EMD

Reserve Price	Rs 33,60,000/-	
EMD	Rs. 3,36,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Peringamala Branch
	IFS Code	KSBK0001074
	General Suspense A/c No.	10742200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

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

Office- 0471-2451596, 2476676

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

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

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

Office- 0471-2451596, 2476676

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

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**SL No.3**

NAME AND ADDRESS OF BORROWER	Sri.Jayakumar. R.V., Raj Bhavan, Puthukurichi. P.O.
BRANCH	Kadinamkukam Branch
ACCOUNT NUMBER	103760357001036
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Jayakumar. R.V., Raj Bhavan, Puthukurichi. P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Kadinamkukam
SY/Re.Sy. No.	308/1-1
Area/Extend of land	05.27 Ares (13.02 Cents)
TANDAPER No.	24364
<b>Boundaries of Property</b>	
East	Prop. of Omana, Unnikrishnan
South	Prop. of Chandran, Unnikrishnan
West	Road
North	Prop. of Dileep & Unnikrishnan

Reserve Price and EMD

Reserve Price	Rs. 20,25,000 /-	
EMD	Rs. 2,02,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadinamkulam Branch
	IFS Code	KSBK0001037
	General Suspense A/c No.	10372200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
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  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
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**Authorized Officer**  
**Kerala State Co-operative Bank Ltd.**  
**Regional Office, Thiruvananthapuram.**

Place : Thiruvananthapuram

Date : 07.02.2026

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

Office- 0471-2451596, 2476676

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

vsr.

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<https://www.bankeauctions.com>

**SL No.4**

NAME AND ADDRESS OF BORROWER	Sri. Lalajkhan, Vilayil Veedu, Near Asan mukku Palli, Vettor.
BRANCH	Varkala M&E
ACCOUNT NUMBER	109360357001544
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Lalajkhan, Vilayil Veedu, Near Asan mukku Palli, Vettor
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Vettoor
SY/Re.Sy. No.	222/3-1
Area/Extend of land	4.05 Ares (10.00 cents)
TANDAPER No.	24714
<b>Boundaries of Property</b>	
East	Prop. of Lalu Rahim
South	mud Road
West	Prop. of Nasila Savad
North	Prop. of Lali Rahoof

Reserve Price and EMD

Reserve Price	Rs 9,00,000/-	
EMD	Rs. 90,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Varkala M&E Branch
	IFS Code	KSBK0001093
	General Suspense A/c No.	10932200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
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Email: [tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in)

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

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

Office- 0471-2451596, 2476676

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

vsr.

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.5**

NAME AND ADDRESS OF BORROWER	Sri. Asheerkhan. F., Athi vila Puthen Veedu, Odayam, Varkala P.O.
BRANCH	Varkala M&E
ACCOUNT NUMBER	109360357001696
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Asheerkhan. F., Athi vila Puthen Veedu, Odayam, Varkala P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Varkala
SY/Re.Sy. No.	17
Area/Extend of land	4.92 Ares (12.15 Cents)
TANDAPER No.	20800
<b>Boundaries of Property</b>	
East	Prop. of Suresh Babu
South	Prop. of Jayaprakash
West	Prop. of Sudevan
North	Prop. of Chandrasekhan & Pathway

Reserve Price and EMD

Reserve Price	Rs 10,00,000/-	
EMD	Rs. 1,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Varkala M&E Branch
	IFS Code	KSBK0001093
	General Suspense A/c No.	10932200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.6**

NAME AND ADDRESS OF BORROWER	Thomas. S,, Pallikodi Veedu, Hariharapuram P.O., Ayiroor, Varkala.
BRANCH	Nadayara
ACCOUNT NUMBER	105960357000252
NAME AND ADDRESS OF PROPERTY OWNER	Thomas. S,, Pallikodi Veedu, Hariharapuram P.O., Ayiroor, Varkala.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Ayiroor
SY/Re.Sy. No.	125/1
Area/Extend of land	8.21 Ares ( 20.28 Cents)
TANDAPER No.	22111
<b>Boundaries of Property</b>	
East	Prop. of John, Nelson
South	Prop. of Jaison
West	Road
North	Prop. of Own

Reserve Price and EMD

Reserve Price	Rs 4,87,000/-	
EMD	Rs. 48,700/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nadayara Branch
	IFS Code	KSBK0001059
	General Suspense A/c No.	10592200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

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

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

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.7**

NAME AND ADDRESS OF BORROWER	1. Smt. Kavitha. V., Kavitha Flat, Kovoov, Palayamkunnu, Varkala. 2. Sri. Suresh. T.,Kavitha Flat, Kovoov, Palayamkunnu, Varkala.
BRANCH	Nadayara
ACCOUNT NUMBER	105964362000248
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Suresh. T.,Kavitha Flat, Kovoov, Palayamkunnu, Varkala.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Chemmaruthi
SY/Re.Sy. No.	294/18
Area/Extend of land	9.20 Ares ( 22.78 Cents)
TANDAPER No.	16345
<b>Boundaries of Property</b>	
East	Prop. of Aani
South	Prop. of Somarajan
West	Prop. of Sajeesh, Laila & Pathway
North	Prop. of Muraleedharan

Reserve Price and EMD

Reserve Price	Rs 9, 09,000/-	
EMD	Rs. 90900/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nadayara Branch
	IFS Code	KSBK0001059
	General Suspense A/c No.	10592200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

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  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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**Authorized Officer**  
**Kerala State Co-operative Bank Ltd.**  
**Regional Office, Thiruvananthapuram.**

Place : Thiruvananthapuram

Date : 07.02.2026

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

Office- 0471-2451596, 2476676

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

vsr.

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**  
**E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.8**

NAME AND ADDRESS OF BORROWER	1. Smt. Vijayasree. T., Unnimon House, Elakamon P.O., Ayiroor Varkala. 2. Smt.Sindhu. T., Unnimon House, Elakamon P.O., Ayiroor Varkala.
BRANCH	Nadayara Branch
ACCOUNT NUMBER	105960357000247
NAME AND ADDRESS OF PROPERTY OWNER	. Smt.Sindhu. T., Unnimon House, Elakamon P.O., Ayiroor Varkala.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Ayiroor
SY/Re.Sy. No.	160/20-1, 160/20-2
Area/Extend of land	02.02½, 02.02½ Ares ( 10 Cents)
TANDAPER No.	22339
Boundaries of Property	
East	Prop. of Sundaresan
South	Prop. of Govindan, Sindhu
West	Prop. of Manikandan & others
North	Prop. of Vijayasree & Vasu

Reserve Price and EMD

Reserve Price	Rs 7,00,000/-	
EMD	Rs. 70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nadayara Branch
	IFS Code	KSBK0001059
	General Suspense A/c No.	10592200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.9**

NAME AND ADDRESS OF BORROWER	Smt. Prasanna Kumari. A., Velivilakam, Azhoor P.O.
BRANCH	Chirayinkeezh Branch
ACCOUNT NUMBER	103260357000386
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Prasanna Kumari. A., Velivilakam, Azhoor P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezh
VILLAGE	Azhoor
SY/Re.Sy. No.	92/13
Area/Extend of land	7.00 Ares ( 17.29 Cents)
TANDAPER No.	10850
<b>Boundaries of Property</b>	
East	Prop. of Sobhana
South	Pathway
West	Prop. of Kumari
North	Prop. of Maniyan

Reserve Price and EMD

Reserve Price	Rs 11,00,000/-	
EMD	Rs. 1,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Chirayinkeezh Branch
	IFS Code	KSBK0001032
	General Suspense A/c No.	10322200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.10**

NAME AND ADDRESS OF BORROWER	Smt. Darsana Anil Lal, S.V. House, Azhoor, Perumkuzhi P.O., Thiruvananthapuram.
BRANCH	Chirayinkeezh
ACCOUNT NUMBER	103260357001633
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Darsana Anil Lal, S.V. House, Azhoor, Perumkuzhi P.O., Thiruvananthapuram
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezh
VILLAGE	Azhoor
SY/Re.Sy. No.	302/10-2
Area/Extend of land	8.10 Ares (20.00 Cents)
TANDAPER No.	10850
<b>Boundaries of Property</b>	
East	Prop. of Somarajan, Syamala Devi
South	Prop. of Anil Lal
West	Prop. of Kadinamkulam Kayal
North	Prop. of Somarajan

Reserve Price and EMD

Reserve Price	Rs 12,00,000/-	
EMD	Rs. 1,20,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Chirayinkeezh Branch
	IFS Code	KSBK0001032
	General Suspense A/c No.	10322200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.03.2026 at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.03.2026 by 4.00 PM to Authorised Officer, The Kerala State

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
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 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.11**

NAME AND ADDRESS OF BORROWER	1. Sri. Rafeeq.J.R., J.R. Villa, Pakalkuri, Pallickal P.O. Thiruvananthapuram. 2. Smt. Rasheeda Beevi, J.R. Villa, Pakalkuri, Pallickal P.O. Thiruvananthapuram.
BRANCH	Pallickal Branch
ACCOUNT NUMBER	106860496000048
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Rasheeda Beevi, J.R. Villa, Pakalkuri, Pallickal P.O. Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Pallickal
SY/Re.Sy. No.	Sy. 156/15-1, 137/12
Area/Extend of land	2.82 Ares (7.00 Cents)
TANDAPER No.	10775, 11571
Boundaries of Property 156/15-1	
East	Prop. of Asokan
South	Prop. of Noushad
West	Thadam
North	Prop. of Asokan
Boundaries of Property 137/12	

East	Prop. of Sayil
South	Thadam
West	Prop. of Dileep
North	Prop. of Sayil

Reserve Price and EMD

Reserve Price	Rs 8,71,000/-	
EMD	Rs. 87,100/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pallickal Branch
	IFS Code	KSBK0001068
	General Suspense A/c No.	10682200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

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- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 10.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.03.2026 at 4.00 PM.

- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.03.2026 by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto:tvmroccmr@keralabank.co.in),
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - Bidder's Name, Contact No., Address, Email Id
  - Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 07.02.2026

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

Office- 0471-2451596, 2476676

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

vsr.

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.12**

NAME AND ADDRESS OF BORROWER	Sri. Muraleedharan Nair. S., Geetham, Thumbode, Madavoor P.O.
BRANCH	Pallickal Branch
ACCOUNT NUMBER	106860357001003
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Muraleedharan Nair. S., Geetham, Thumbode, Madavoor P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Madavoor
SY/Re.Sy. No.	441/3
Area/Extend of land	5.60 Ares (13.83 Cents)
TANDAPER No.	9210
<b>Boundaries of Property</b>	
East	Pathway
South	Prop. of Karunakaran
West	Prop. of Vasudevan Pillai
North	Road

Reserve Price and EMD

Reserve Price	Rs 13,83,000/-	
EMD	Rs. 1.38,300/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pallickal Branch
	IFS Code	KSBK0001068
	General Suspense A/c No.	10682200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.13**

NAME AND ADDRESS OF BORROWER	Smt. Sreedevi Amma, Uthram, Pakalkuri P.O., Pallickal.
BRANCH	Pallickal Branch
ACCOUNT NUMBER	106864362002425
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sreedevi Amma, Uthram, Pakalkuri P.O., Pallickal.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Pallickal
SY/Re.Sy. No.	76/19-A
Area/Extend of land	22.97 Cents
TANDAPER No.	6281
<b>Boundaries of Property</b>	
East	Prop. of Venugopal
South	Prop. of Janardhanan Pillai
West	Prop. of Narayan Unnithan & Pathway
North	Prop. of Ramachandran & Unnithan

Reserve Price and EMD

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

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

Reserve Price	Rs 6,89,000/-	
EMD	Rs. 68,900/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pallickal Branch
	IFS Code	KSBK0001068
	General Suspense A/c No.	10682200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

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

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.14**

NAME AND ADDRESS OF BORROWER	1. Sri. Noorjakhan, Shameer Manzil, Muthala P.O., Pallickal. 2. Smt. Sheeba, Shameer Manzil, Muthala P.O., Pallickal.
BRANCH	Pallickal Branch
ACCOUNT NUMBER	106864362000938
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sheeba, Shameer Manzil, Muthala P.O., Pallickal.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Pallickal
SY/Re.Sy. No.	130/5-1-1
Area/Extend of land	4.05 Ares (10.00 Cents)
TANDAPER No.	9767
<b>Boundaries of Property</b>	
East	Prop. of Nizar
South	Prop. of Thankamma
West	Prop. of Noorjakhan
North	Road

Reserve Price and EMD

Reserve Price	Rs 12,00,000/-	
EMD	Rs. 1,20,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pallickal Branch
	IFS Code	KSBK0001068
	General Suspense A/c No.	10682200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

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  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto:e.mail-tvmro@keralabank.co.in) or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: [support@bankeauctions.com](mailto:support@bankeauctions.com)

**SPECIAL INSTRUCTION /CAUTION**

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.15.**

NAME AND ADDRESS OF BORROWER	Sri. Safeer. A., Shaji Bhavan, Kalluvettankuzhi, Koppam, Vithura P.O.
BRANCH	Vithura Branch
ACCOUNT NUMBER	110364362000015
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Safeer. A., Shaji Bhavan, Kalluvettankuzhi, Koppam, Vithura P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Tholicode
SY/Re.Sy. No.	126/3-1-4, 126/3-2-1
Area/Extend of land	15.50 Cents
TANDAPER No.	35638
<b>Boundaries of Property</b>	
East	Prop. of Shibina Salim
South	Prop. of Khadeejarasaq
West	Prop. of Kuttappan & Pathway
North	Private Road

Reserve Price and EMD

Reserve Price	Rs 56,00,000/-	
EMD	Rs. 5,60,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vithura Branch
	IFS Code	KSBK0001103
	General Suspense A/c No.	11032200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.16**

NAME AND ADDRESS OF BORROWER	Sri. Anil Kumar. S. Avittom, Mankuzhi, Mylakkara, Kallikkadu P.O.
BRANCH	105864362000225
ACCOUNT NUMBER	Murinjalapam Branch
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Anil Kumar. S. Avittom, Mankuzhi, Mylakkara, Kallikkadu P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Veeranakavu
SY/Re.Sy. No.	341/12
Area/Extend of land	4.30 Ares (10.62 Cents)
TANDAPER No.	18000
Boundaries of Property	
East	Prop. of Latha
South	Prop. of Savithri, Krishnan & Sadasiva Panicker
West	Prop. of Shahina
North	Prop. of Syamala

Reserve Price and EMD

Reserve Price	Rs 8,00,000/-	
EMD	Rs. 80,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Murinjapalam Branch
	IFS Code	KSBK0001058
	General Suspense A/c No.	10582200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.17**

NAME AND ADDRESS OF BORROWER	.Sri. Joseph. V., Sradha Bhavan, Poonthura P.O., Thiruvananthapuram.
BRANCH	Vettukadu Branch
ACCOUNT NUMBER	110260357000308
NAME AND ADDRESS OF PROPERTY OWNER	.Sri. Joseph. V., Sradha Bhavan, Poonthura P.O., Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Muttathara
SY/Re.Sy. No.	1012/13-14-1, 1012/13-14-3
Area/Extend of land	12.700 Cents
TANDAPER No.	48069
<b>Boundaries of Property</b>	
East	Puthanar
South	Prop.of Joseph
West	Prop.of Eldaphone
North	Prop.of Church

Reserve Price and EMD

Reserve Price	Rs 34,00,000/-	
EMD	Rs. 3,40,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vettukadu Branch
	IFS Code	KSBK0001102
	General Suspense A/c No.	11022200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

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

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

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.18**

NAME AND ADDRESS OF BORROWER	1. Sri. Sabu. T., Future Glob Enterprises, 12 B1, Zyber Palma, SFS Cheri, Karimanal P.O., Thiruvananthapuram. 2. Smt. Ishathu, Anchupurayil Veedu, Daivapura P.O., Peringamala, Nedumangad, Tvpm – 695 563 3. Sri. Shiburaj.J., Anchupurayil Veedu, Daivapura P.O., Peringamala, Nedumangad, Tvpm – 695 563
BRANCH	Prasanth Nagar M&E
ACCOUNT NUMBER	108064373000018
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Ishathu, Anchupurayil Veedu, Daivapura P.O., Peringamala, Nedumangad, Tvpm– 695 563 2. Sri. Shiburaj.J., Anchupurayil Veedu, Daivapura P.O., Peringamala, Nedumangad, Tvpm– 695 563
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Thennoor
SY/Re.Sy. No.	Sy. No. 2746/2-1-1-1, ReSy.No. 245/11,245/2, 250/5A
Area/Extend of land	11.03 Ares , 34.24 Ares
TANDAPER No.	14512, 11495
Boundaries of Property <b>2746/2-1-1-1,</b>	

East	Tar Road
South	Prop. of Muhammed Rafi
West	Prop. of Sabu
North	Prop. of Vahab
Boundaries of Property <b>245/11,245/2, 250/5A</b>	
East	Prop. of Salu, Saju
South	Prop. of Sherif
West	Pathway
North	Prop. of Rasna

Reserve Price and EMD

Reserve Price	Rs 60,40,000/-	
EMD	Rs. 6,04,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 10.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

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

Office- 0471-2451596, 2476676

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

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- 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 10.03.2026 at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.03.2026 by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto:tvmroccmr@keralabank.co.in),
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder’s Name, Contact No., Address, Email Id
  - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of ‘Online’ auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.

- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto:e.mail-tvmro@keralabank.co.in) or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: [support@bankeauctions.com](mailto:support@bankeauctions.com)

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 07.02.2026

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

Office- 0471-2451596, 2476676

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

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.19**

NAME AND ADDRESS OF BORROWER	1. Smt. Shakeera, T.C. 46/1195, Sadam Nagar, Beemapally, Vallakadavu P.O., Tvpm - 695 008. 2. Sri. Shaji & Bindhu, Punnakunnu Puthen Veedu, Keezaroor, Ottasekharamangalam P.O., Tvpm.
BRANCH	Vettukadu Branch
ACCOUNT NUMBER	110260357000428
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Shaji & Bindhu, Punnakunnu Puthen Veedu, Keezaroor, Ottasekharamangalam P.O., Tvpm.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Keeraroor
SY/Re.Sy. No.	280/5
Area/Extend of land	28.60 Ares ( 70.64 Cents)
TANDAPER No.	17311
<b>Boundaries of Property</b>	
East	Prop. of Gopi
South	Prop. of Stephen, Chellamma
West	Prop. of Vijayan, Kesari
North	Prop. of Vincent

Reserve Price and EMD

Reserve Price	Rs. 27,00,000/-	
EMD	Rs. 2,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vettukadu Branch
	IFS Code	KSBK0001102
	General Suspense A/c No.	11022200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.20**

NAME AND ADDRESS OF BORROWER	Sri. Arsh. R.Nair, House No. 648, Kamala Nivas, Prasanth Nagar, Medical College P.O.
BRANCH	Prasanth Nagar M&E
ACCOUNT NUMBER	108060357000467
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Arsh. R.Nair, House No. 648, Kamala Nivas, Prasanth Nagar, Medical College P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vattappara
SY/Re.Sy. No.	327/14-3,327/13-1
Area/Extend of land	02.05 Ares (5.00 Cents)
TANDAPER No.	2965
<b>Boundaries of Property</b>	
East	Prop. of Aparna
South	Prop. of Usha
West	Thadam
North	Concrete Road

Reserve Price and EMD

Reserve Price	Rs 17,50,000/-	
EMD	Rs. 1,75,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft 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 10.03.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.03.2026 by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto:tvmroccmr@keralabank.co.in),
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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**Authorized Officer**  
**Kerala State Co-operative Bank Ltd.**  
**Regional Office, Thiruvananthapuram.**

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.21**

NAME AND ADDRESS OF BORROWER	Smt. Aswathy.S.S., Akkaravila Veedu, Kallampally, Sreekariyam P.O.
BRANCH	Prasanth Nagar M&E
ACCOUNT NUMBER	108060357000603
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Aswathy.S.S., Akkaravila Veedu, Kallampally, Sreekariyam P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vamanapuram
SY/Re.Sy. No.	2199/1-3
Area/Extend of land	20.00 Cents
TANDAPER No.	24827
<b>Boundaries of Property</b>	
East	Prop. of Gopi
South	Prop. of Jaganathan
West	Concrete Road
North	Prop. of Ramesan

Reserve Price and EMD

Reserve Price	Rs 18,90,000/-	
EMD	Rs. 1,89,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

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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 10.03.2026 at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.03.2026 by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto:tvmroccmr@keralabank.co.in),
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto:e.mail-tvmro@keralabank.co.in) or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: [support@bankeauctions.com](mailto:support@bankeauctions.com)

**SPECIAL INSTRUCTION /CAUTION**

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.22**

NAME AND ADDRESS OF BORROWER	1. Smt. Sheeba. S., Gokulam, Perumpattom, Sarkara, Chirayinkeezhu. P.O. 2. Sri. Muhammed Sakeer, Aluvila Puthen Veedu, Vellumannadi, Venjaramoodu, Panavoor. P.O.
BRANCH	Prasanth Nagar M&E Branch
ACCOUNT NUMBER	108060357000614
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Muhammed Sakeer, Aluvila Puthen Veedu, Vellumannadi, Venjaramoodu, Panavoor. P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Pullumbara
SY/Re.Sy. No.	281/1-7
Area/Extend of land	26.26 Ares (64.86)
TANDAPER No.	8998
<b>Boundaries of Property</b>	
East	Prop. of Rasheed
South	Concrete Road & bud Road
West	Concrete Road
North	Prop. of Assiz, Abdul Kareem

Reserve Price and EMD

Reserve Price	Rs 64,80,000/-	
EMD	Rs.6,48,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.03.2026 by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto:tvmroccmr@keralabank.co.in),
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.23**

NAME AND ADDRESS OF BORROWER	Sri. Jayakumaran. V., T.C.5/1817(1), Parayankonam Puthuval Puthen Veedu, Cheruvaickal, Sreekariyam P.O., Tvp.m.
BRANCH	Prasanth Nagar M&E Branch
ACCOUNT NUMBER	108060357000553
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Jayakumaran. V., T.C.5/1817(1), Parayankonam Puthuval Puthen Veedu, Cheruvaickal, Sreekariyam P.O., Tvp.m.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Cheruvaickal
SY/Re.Sy. No.	223/15
Area/Extend of land	02.00 Ares (05.00 Cents)
TANDAPER No.	15041
<b>Boundaries of Property</b>	
East	Prop. of Vijayakumaran
South	Prop. of Own
West	Prop. of Pappachan
North	Concrete Road

Reserve Price and EMD

Reserve Price	Rs 36,00,000/-	
EMD	Rs. 3,60,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.03.2026 by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto:tvmroccmr@keralabank.co.in),
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 07.02.2026

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

Office- 0471-2451596, 2476676

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

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.24**

NAME AND ADDRESS OF BORROWER	Sri. Sudheer.S., Kiliyamvilakom, Kannamangalam, Vaikom P.O.
BRANCH	Prasanth Nagar M&E Branch
ACCOUNT NUMBER	108060357000168
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sudheer.S., Kiliyamvilakom, Kannamangalam, Vaikom P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Vilappil
SY/Re.Sy. No.	22/2-2
Area/Extend of land	06.88 Ares (17.00 Cents)
TANDAPER No.	29606
<b>Boundaries of Property</b>	
East	Interlock Pathway
South	Prop. of Surendran
West	Prop. of Ushakumari
North	Prop. of Enoy, Vimala & Vijayamma

Reserve Price and EMD

Reserve Price	Rs 22,50,000/-	
EMD	Rs. 2,25,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Prasanth Nagar M&E Branch
	IFS Code	KSBK0001080
	General Suspense A/c No.	10802200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.03.2026 by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto:tvmroccmr@keralabank.co.in),
- I) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - II) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - III) Bidder's Name, Contact No., Address, Email Id
  - IV) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 07.02.2026

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

Office- 0471-2451596, 2476676

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

vsr.

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.25**

NAME AND ADDRESS OF BORROWER	Sri. Anil Kumar.S., T.C. 24/1809, Vishnu Bhavan, Thycadu P.O., Thiruvananthapuram.
BRANCH	Jagathy Branch
ACCOUNT NUMBER	103560357000087
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Anil Kumar.S., T.C. 24/1809, Vishnu Bhavan, Thycadu P.O., Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Malayinkeezh
SY/Re.Sy. No.	167/17-1
Area/Extend of land	10.52 Ares ( 25.98 Cents)
TANDAPER No.	23534
<b>Boundaries of Property</b>	
East	Prop. of Mohanan
South	Prop. of Devaki, Pathway
West	Prop. of Baskara Pillai
North	Prop. of Gopinathan, Gopika

Reserve Price and EMD

Reserve Price	Rs 52,00,000/-	
EMD	Rs. 5,20,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Jagathy Branch
	IFS Code	KSBK0001035
	General Suspense A/c No.	10352200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft 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 10.03.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before 10.03.2026 by 4.00 PM to Authorised Officer, The Kerala State

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

Office- 0471-2451596, 2476676

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

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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
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**Authorized Officer**  
**Kerala State Co-operative Bank Ltd.**  
**Regional Office, Thiruvananthapuram.**

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.26**

NAME AND ADDRESS OF BORROWER	Smt. Usha Kumari. D.S., YMCA Quarters, Vettinad, Vattappara P.O.
BRANCH	Vembayam Branch
ACCOUNT NUMBER	110060357000273
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Usha Kumari. D.S., YMCA Quarters, Vettinad, Vattappara P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakkada
VILLAGE	Vilappil
SY/Re.Sy. No.	25/5
Area/Extend of land	29.40 Ares ( 72.60 Cents)
TANDAPER No.	13051
<b>Boundaries of Property</b>	
East	Prop. of Raveendran, Usha
South	Prop. of Usha
West	Private Road
North	Prop. of Girija

Reserve Price and EMD

Reserve Price	Rs 14,00,000/-	
EMD	Rs. 1,40,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vembayam Branch
	IFS Code	KSBK0001100
	General Suspense A/c No.	11002200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

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

Office- 0471-2451596, 2476676

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

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

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.27**

NAME AND ADDRESS OF BORROWER	Sri. Radhakrishnan. S., T.C. 38/3020, Aryasala, Thiruvananthapuram.
BRANCH	Attukal Branch
ACCOUNT NUMBER	102860357000543
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Radhakrishnan. S., T.C. 38/3020, Aryasala, Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Nemom
SY/Re.Sy. No.	709/7/1
Area/Extend of land	5.67 Ares ( 14 Cents)
TANDAPER No.	45664
<b>Boundaries of Property</b>	
East	Prop. of Santha Kumari
South	Prop. of Santha Kumari
West	Prop. of Gangadharan
North	Road

Reserve Price and EMD

Reserve Price	Rs 14,00,000/-	
EMD	Rs. 1,40,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Attukal Branch
	IFS Code	KSBK0001028
	General Suspense A/c No.	10282200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

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

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  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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**Regional Office, Thiruvananthapuram.**

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

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 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.28**

NAME AND ADDRESS OF BORROWER	Sri. Stephen. H., Thekkuthayi Veedu, Pozhiyoor P.O.
BRANCH	Pozhiyoor Branch
ACCOUNT NUMBER	107960357001732
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Stephen. H., Thekkuthayi Veedu, Pozhiyoor P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Kulathoor
SY/Re.Sy. No.	302/31-2, 302/35, 36-2
Area/Extend of land	5.67 Ares (14 Cents)
TANDAPER No.	17899
<b>Boundaries of Property</b>	
East	Prop. of D'Cruz, Melkiyas
South	Pathway
West	Prop. of Paniyadiyamma, Vijayamma
North	Prop. of D'Cruz

Reserve Price and EMD

Reserve Price	Rs 14,00,000/-	
EMD	Rs. 1,40,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pozhiyoor Branch
	IFS Code	KSBK0001079
	General Suspense A/c No.	10792200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
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2. Last date of submission of EMD : 10.03.2026, 4.00 PM

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Regional Office: Thiruvananthapuram  
P.B.No. 5122  
East Fort, Fort P O  
Thiruvananthapuram-695023

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

**SPECIAL INSTRUCTION /CAUTION**

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

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

Office- 0471-2451596, 2476676

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

vsr.

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.29**

NAME AND ADDRESS OF BORROWER	Sri. Aslam. A., T.C. 49/814, Thahira Manzil, Malliyidam, Manacaud P.O., Thiruvananthapuram – 695 009.
BRANCH	Fort Main Branch
ACCOUNT NUMBER	103364632000172
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Aslam. A., T.C. 49/814, Thahira Manzil, Malliyidam, Manacaud P.O., Thiruvananthapuram – 695 009.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Panavoor
SY/Re.Sy. No.	488/6-1-2
Area/Extend of land	4.51 Ares ( 11.14 Cents)
TANDAPER No.	20352
East	Prop. of Hashim, & Road
South	Prop. of Rafiq & Shafique
West	Prop. of Nassia
North	Prop. of Anas

Reserve Price and EMD

Reserve Price	Rs 16,15,000/-	
EMD	Rs. 1,61,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Fort Main Branch
	IFS Code	KSBK0001033
	General Suspense A/c No.	10332200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

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

Place : Thiruvananthapuram

Date : 07.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 13.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 13.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.30**

NAME AND ADDRESS OF BORROWER	Smt. Meena Krishnaraj, Selma Pandit Colony, A-29, Kowdiar P.O., Thiruvananthapuram 695 003.
BRANCH	Medical College (Murinjapalam) Branch
ACCOUNT NUMBER	105860480000063
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Meena Krishnaraj, Selma Pandit Colony, A-29, Kowdiar P.O., Thiruvananthapuram 695 003.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Aryanad
SY/Re.Sy. No.	71/1-1, 71/1-2, 71/1
Area/Extend of land	9.00 Ares (22.23 Cents)
TANDAPER No.	20961
Boundaries of Property	
East	Prop. of Church
South	Prop. of Kochani
West	Road
North	Prop. of Meena, Sadanandan

Reserve Price and EMD

Reserve Price	Rs 22,50,000/-	
EMD	Rs. 2,25,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Medicala College (Murinjapalam)Branch
	IFS Code	KSBK0001058
	General Suspense A/c No.	10582200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	13.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 10.03.2026, 4.00 PM

3. Other Terms and Conditions

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

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

- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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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.
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**Authorized Officer**  
**Kerala State Co-operative Bank Ltd.**  
**Regional Office, Thiruvananthapuram.**

Place : Thiruvananthapuram

Date : 07.02.2026



Regional Office: Thiruvananthapuram  
P.B.No. 5122  
East Fort, Fort P O  
Thiruvananthapuram-695023

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vsr.