

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**  
**E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.1**

NAME AND ADDRESS OF BORROWER	Smt. Ansila Beevi A, Alfiya Manzil, Thettiyodumukal, Azhikodu, Nedumangad, Thiruvananthapuram.
BRANCH	<b>Nedumagad M&amp;E Branch</b>
ACCOUNT NUMBER	106160357004044
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Ansila Beevi A, Alfiya Manzil, Thettiyodumukal, Azhikodu, Nedumangad, Thiruvananthapuram
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumagad
VILLAGE	Aruvikkara
SY/Re.Sy. No.	302/27, 302/28
Area/Extend of land	60.26 Cents
TANDAPER No.	3987/15
Boundaries of Property	
East	Prop. of Saheer
South	Prop. of Laisa
West	Prop. of Asees
North	Prop. of Baby

Reserve Price and EMD

Reserve Price	Rs 10,24,000/-	
EMD	Rs. 1,02,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nedumagad M&E Branch
	IFS Code	KSBK0001061
	General Suspense A/c No.	10612200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 10.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 16.03.2026 at 4.00 PM.

- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 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 : 16.02.2026

[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.2**

NAME AND ADDRESS OF BORROWER	Smt. Vijayakumari T, Ajin Nivas, Paravilakath Veed, Mulluvengamood, Mannoorkkonam, Thiruvananthapuram.
BRANCH	<b>Nedumagad M&amp;E Branch</b>
ACCOUNT NUMBER	106164362000299
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Vijayakumari T, Ajin Nivas, Paravilakath Veed, Mulluvengamood, Mannoorkkonam, Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumagad
VILLAGE	Anad
SY/Re.Sy. No.	97/17
Area/Extend of land	14.32 Cents
TANDAPER No.	6394/18
Boundaries of Property	
East	Pathway
South	Prop. of Kalyani

West	Prop. of Omana
North	Road

Reserve Price and EMD

Reserve Price	Rs 8,59,000/-
EMD	Rs. 85,900/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Nedumagad M&E Branch
	IFS Code KSBK0001061
	General Suspense A/c No. 10612200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours
Date and Time of Auction	19.03.2026
	11.00 AM to 5 P M

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

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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 16.03.2026 at 4.00 PM.

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- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 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.
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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.
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- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto:e.mail-tvmro@keralabank.co.in) or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: [support@bankeauctions.com](mailto:support@bankeauctions.com)

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

Place : Thiruvananthapuram

Date : 16.02.2026

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**SL No.3**

NAME AND ADDRESS OF BORROWER	Smt. Rajeswari Amma, Kuzhipoyika Mele Puthen Veed, Kadambanad, Cheriyaakkonni, Thiruvananthapuram.
BRANCH	<b>Nedumangad M&amp;E Branch</b>
ACCOUNT NUMBER	106160357000444
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Rajeswari Amma, Kuzhipoyika Mele Puthen Veed, Kadambanad, Cheriyaakkonni, Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Aruvikkara
SY/Re.Sy. No.	250/8, 250/9-1
Area/Extend of land	29.98 Cents
TANDAPER No.	2242/13
Boundaries of Property	
East	Prop. of Sunil
South	Pathway

West	Prop. of Ajith Kumar
North	Prop. of Vijayan

Reserve Price and EMD

Reserve Price	Rs 8,99,000/-
EMD	Rs. 89,900/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Nedumagad M&E Branch
	IFS Code KSBK0001061
	General Suspense A/c No. 10612200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours
Date and Time of Auction	19.03.2026 11.00 AM to 5 P M

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

Place : Thiruvananthapuram

Date : 16.02.2026

[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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 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.4**

NAME AND ADDRESS OF BORROWER	1.Smt.Aani Janett, Karakattuvila Puthenveed, Cherumala, Thembamuttom, Balaramapuram. 2. Sri. Titus. E, Karakattuvila Puthenveed, Cherumala, Thembamuttom, Balaramapuram.
BRANCH	<b>Balaramapuram Main</b>
ACCOUNT NUMBER	103060357000506
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Titus. E, Karakattuvila Puthenveed, Cherumala, Thembamuttom, Balaramapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Athiyanoor
SY/Re.Sy. No.	22/5-1
Area/Extend of land	50.00 Cents
TANDAPER No.	4943
Boundaries of Property	
East	Concrete Road

South	Prop. of Mahi Amma
West	Prop of Soman and Velappan
North	Prop. of Mahi Amma

Reserve Price and EMD

Reserve Price	Rs 36,00,000/-	
EMD	Rs. 3,60,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Balaramapuram Main Branch</b>
	IFS Code	KSBK0001030
	General Suspense A/c No.	<b>10302200503601</b>
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
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- 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**

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 : 16.02.2026

[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 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.5**

NAME AND ADDRESS OF BORROWER	Sri. Abdul Ahad, Paachikode Puthen Veed, Vazhimukk, Balaramapuram.
BRANCH	<b>Balaramapuram Main Branch</b>
ACCOUNT NUMBER	103060357000307
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Abdul Ahad, Paachikode Puthen Veed, Vazhimukk, Balaramapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Athiyanoor
SY/Re.Sy. No.	Re Sy No. 30/7-2, 30/6-1-1
Area/Extend of land	03.00 Cents
TANDAPER No.	26960
<b>Boundaries of Property</b>	
East	Canal
South	Prop.of Naseer
West	Mud Way
North	Prop. of Shameem And Mumtaz

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

Reserve Price and EMD

Reserve Price	Rs 6,75,000/-	
EMD	Rs. 67,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Balaramapuram Main Branch</b>
	IFS Code	KSBK0001030
	General Suspense A/c No.	10302200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 10.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 16.03.2026 at 4.00 PM.

- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 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 : 16.02.2026

[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 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.6**

NAME AND ADDRESS OF BORROWER	Sri.Surendran N, Suneesh Bhavan, Thannikuzhi, Balaramapuram.
BRANCH	<b>Balaramapuram Main</b>
ACCOUNT NUMBER	103060496000144
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Usha T, Suneesh Bhavan, Thannikuzhi, Balaramapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Pallichal
SY/Re.Sy. No.	Re Sy No. 487/19-1
Area/Extend of land	05.00 Cents
TANDAPER No.	37821
<b>Boundaries of Property</b>	
East	Concrete Road
South	Pathway
West	Prop. of Shaji and Sindhu
North	Prop. of Murukan and Binu, Suresh

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

Reserve Price and EMD

Reserve Price	Rs 14,00,000/-	
EMD	Rs. 1,40,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Balaramapuram Main Branch
	IFS Code	KSBK0001030
	General Suspense A/c No.	10302200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

- a) Auction/bidding shall be only through “Online Electronic Bidding” through the website <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 10.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before 16.03.2026 at 4.00 PM.

- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 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 : 16.02.2026

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

Office- 0471-2451596, 2476676

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.7**

NAME AND ADDRESS OF BORROWER	Smt. Omana K, Thottinkara, Mele Puthen Veed, Ilamannoorkkonam, Naruvaamoodu P.O, Thiruvananthapuram.
BRANCH	Balaramapuram Main Branch
ACCOUNT NUMBER	103060357001102
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Omana K, Thottinkara, Mele Puthen Veed, Ilamannoorkkonam, Naruvaamoodu P.O, Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Pallichal
SY/Re.Sy. No.	Re Sy No. 344/11-1
Area/Extend of land	05.43 Cents
TANDAPER No.	29620
Boundaries of Property	
East	Concrete Road
South	Prop.of Kasthuri Bhai
West	Prop. of Kasthuri Bhai

North	Canal
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Reserve Price and EMD

Reserve Price	Rs 7,25,000/-	
EMD	Rs. 72,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Balaramapuram Main Branch
	IFS Code	KSBK0001030
	General Suspense A/c No.	10302200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 10.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank,

mentioned in the “Reserve Price & EMD schedule of each property” on or before 16.03.2026 at 4.00 PM.

- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 by 4.00 PM to Authorised Officer, The Kerala State 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.
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the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

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- 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 : 16.02.2026

[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 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.8**

NAME AND ADDRESS OF BORROWER	1. Sri. Jameenudheen A, TC 11/389, Bayints Compound, Nanthencode. 2. Sri. Aminudheen, TC 11/389, Bayints Compound, Nanthencode.
BRANCH	Nanthencode Branch
ACCOUNT NUMBER	1060643620000313
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Aminudheen, TC 11/389, Bayints Compound, Nanthencode.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vellanad
SY/Re.Sy. No.	Re Sy No.332/2-1-1-1
Area/Extend of land	08.00 Cents
TANDAPER No.	21106
Boundaries of Property	
East	Prop. of Siraj (Souhridam Gardens)

South	Prop.of Sambhasivan
West	Prop. of Vijayakumar
North	Mud Road

Reserve Price and EMD

Reserve Price	Rs 16,00,000/-	
EMD	Rs.1,60,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Nanthencode Branch
	IFS Code	KSBK0001060
	General Suspense A/c No.	10602200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.com> . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 10.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank,

mentioned in the “Reserve Price & EMD schedule of each property” on or before 16.03.2026 at 4.00 PM.

- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 by 4.00 PM to Authorised Officer, The Kerala State 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**

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 : 16.02.2026

[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 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
 https://www.bankeauctions.com

**SL No.9**

NAME AND ADDRESS OF BORROWER	Smt.Deepthi Raj. Y, Rose Cottage, Vizhavor, Malayam P,O.
BRANCH	Thirumala Branch
ACCOUNT NUMBER	108664362000042
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Deepthi Raj. Y, Rose Cottage, Vizhavor, Malayam P,O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Vilavoorkkal
SY/Re.Sy. No.	Re. Sy. No. 438/1-1
Area/Extend of land	21.10 Cents
TANDAPER No.	31257
<b>Boundaries of Property</b>	
East	Pathway
South	Prop.of Gilbert
West	Karamana River
North	Prop of Rose Prakashan

Reserve Price and EMD

Reserve Price	Rs 16,80,000/-	
EMD	Rs.1,68,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Thirumala Branch
	IFS Code	KSBK0001086
	General Suspense A/c No.	10862200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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**Authorized Officer**  
**Kerala State Co-operative Bank Ltd.**  
**Regional Office, Thiruvananthapuram.**  
Place : Thiruvananthapuram Date :  
16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.10**

NAME AND ADDRESS OF BORROWER	1.Sri. Santhosh Kumar, Kattanvila Puthen Veedu, Thamalam, Poojappura. 2. Smt. Thara, Thara Bhavan, 15/152A, Maruthummood, Malayam P.O .
BRANCH	Thirumala Branch
ACCOUNT NUMBER	108660357000536
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Thara, Thara Bhavan, 15/152A, Maruthummood, Malayam P.O .
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Pallichal
SY/Re.Sy. No.	Re Sy No. 264/11-5
Area/Extend of land	78.70 Cents
TANDAPER No.	2570
<b>Boundaries of Property</b>	
East	Prop. of Lalitha
South	Prop.of Satheesh Babu and Suresh Babu
West	Road
North	Prop. of Shaji and Georgina

Reserve Price and EMD

Reserve Price	Rs 15,00,000/-	
EMD	Rs.1,50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Thirumala Branch
	IFS Code	KSBK0001086
	General Suspense A/c No.	10862200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before 16.03.2026 at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 by 4.00 PM to Authorised Officer, The Kerala State

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

Office- 0471-2451596, 2476676

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

vsr.

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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
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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 : 16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.11**

NAME AND ADDRESS OF BORROWER	Sri. Shanavas S, Unnanppara PuthenVeed, Kallambalam P.O.
BRANCH	Kavalayoor Branch
ACCOUNT NUMBER	104560496200339
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Shanavas S, Unnanppara PuthenVeed, Kallambalam P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Manaboor
SY/Re.Sy. No.	Re Sy No. 328/5-2-1
Area/Extend of land	10.00 Cents
TANDAPER No.	15007
<b>Boundaries of Property</b>	
East	Prop. of Bindhu and Abdul Raheem
South	Prop. of Jubaira
West	Pathway
North	Prop.of Asees

Reserve Price and EMD

Reserve Price	Rs 11,00,000/-	
EMD	Rs.1,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Thirumala Branch
	IFS Code	KSBK0001045
	General Suspense A/c No.	10452200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
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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 16.03.2026 at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id [support@bankeauctions.com](mailto:support@bankeauctions.com).
- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 by 4.00 PM to Authorised Officer, The Kerala State

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.12**

NAME AND ADDRESS OF BORROWER	Smt. Mubeena. A, Aashique Cottage, Paburam, Parippally.
BRANCH	Pallickal Branch
ACCOUNT NUMBER	106860465000051
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Mubeena. A, Aashique Cottage, Paburam, Parippally.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Pallickal
SY/Re.Sy. No.	Re.Sy No. 404/8-2
Area/Extend of land	07.00 Cents
TANDAPER No.	11816
<b>Boundaries of Property</b>	
East	Prop. of Laila Beevi
South	Prop. of Aysha Beevi
West	Road
North	Prop. of Aysha Beevi

Reserve Price and EMD

Reserve Price	Rs 6,49,000/-	
EMD	Rs.64,900/-	
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	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

**SPECIAL INSTRUCTION /CAUTION**

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

Place : Thiruvananthapuram

Date : 16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.13**

NAME AND ADDRESS OF BORROWER	Smt. Lissy. L, Mukhyasthan, Parambil, Anchuthengu, Thiruvananthapuram.
BRANCH	Kadakkavoor Branch
ACCOUNT NUMBER	103660357000173
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Lissy. L, Mukhyasthan, Parambil, Anchuthengu, Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Kadakkavoor
SY/Re.Sy. No.	Re Sy No. 2943/65-1
Area/Extend of land	27.00 Cents
TANDAPER No.	13128
<b>Boundaries of Property</b>	
East	Kayal Purambokku Property
South	Prop.of Broonson
West	Prop. of Fabiyola and Pathway
North	Prop. of Vijayan

Reserve Price and EMD

Reserve Price	Rs 10,80,000/-	
EMD	Rs.1,08,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadakkavoor Branch
	IFS Code	KSBK0001036
	General Suspense A/c No.	10362200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

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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 : 16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.14**

NAME AND ADDRESS OF BORROWER	1. Smt. Sreedhanya. R .P., Madanvila Veedu, Kovoov,Palayamkunnu, Thiruvananthapuram. 2. Sri. Shinto B, Kizhakkathil Veed, Kavalayoor, Manaboov.
BRANCH	Kavalayoor Branch
ACCOUNT NUMBER	104560496200612
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Shinto B, Kizhakkathil Veed, Kavalayoor, Manaboov
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Idava
SY/Re.Sy. No.	Re. Sy No. 395/10-1-1
Area/Extend of land	10.00 Cents
TANDAPER No.	26900
Boundaries of Property	
East	Prop. of Sunil Kumar
South	Prop.of Leelamani
West	Road
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	Kavalayoor Branch
	IFS Code	KSBK0001045
	General Suspense A/c No.	10452200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

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

- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
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**Authorized Officer**  
**Kerala State Co-operative Bank Ltd.**  
**Regional Office, Thiruvananthapuram.**

Place : Thiruvananthapuram

Date : 16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**  
**E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.15**

NAME AND ADDRESS OF BORROWER	Sri. Nujumkhan A, Vadakke Bunglow, Mananakk, Perumkulam P.O.
BRANCH	Kadakkavoor Branch
ACCOUNT NUMBER	103660357000219
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Nujumkhan A, Vadakke Bunglow, Mananakk, Perumkulam P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Vakkom
SY/Re.Sy. No.	Re. Sy No. 487/A
Area/Extend of land	13.50 Cents
TANDAPER No.	17487
Boundaries of Property	
East	Prop. of Gafoorkhan
South	Prop.of Thushara
West	Prop .of Samadkhan
North	Prop. of Kalam

Reserve Price and EMD

Reserve Price	Rs. 13,50,000/-	
EMD	Rs.1,35,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadakkavoor Branch
	IFS Code	KSBK0001036
	General Suspense A/c No.	10362200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

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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 : 16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.16**

NAME AND ADDRESS OF BORROWER	Sri. Sabu P, Panayil Veedu, Idakkode, Korani P.O.
BRANCH	Chirayinkeezhu Branch
ACCOUNT NUMBER	103264362000015
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sabu P, Panayil Veedu, Idakkode, Korani P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Idakkode
SY/Re.Sy. No.	Re Sy No. 433/13
Area/Extend of land	16.80 Cents
TANDAPER No.	12416
<b>Boundaries of Property</b>	
East	Prop. of Sapthasarathy and Vijayakumar
South	Clay Road
West	Prop. of Mohandas
North	Prop. of Thankamma

Reserve Price and EMD

Reserve Price	Rs. 24,25,000/-	
EMD	Rs.2,42,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadakkavoor Branch
	IFS Code	KSBK0001036
	General Suspense A/c No.	10362200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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

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

Office- 0471-2451596, 2476676

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

vsr.

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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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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 : 16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**  
**E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.17**

NAME AND ADDRESS OF BORROWER	Smt.Bindhu. L, Vayalthitta Veedu, Melkadakkavoor P.O.
BRANCH	Chirayinkeezhu Branch
ACCOUNT NUMBER	103260357000068
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Bindhu L, Vayalthitta Veedu, Melkadakkavoor P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Sharkara
SY/Re.Sy. No.	Re. Sy No. 121/21-1
Area/Extend of land	10.37 Cents
TANDAPER No.	16561
<b>Boundaries of Property</b>	
East	Prop.of Radhakrishnan
South	Road
West	Prop.of Latha
North	Prop. of Bindhu

Reserve Price and EMD

Reserve Price	Rs. 10,37,000/-	
EMD	Rs.1,03,700/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Chirayinkeezhu Branch
	IFS Code	KSBK0001036
	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	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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- 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 16.03.2026 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.
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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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- 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 : 16.02.2026

[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 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.18**

NAME AND ADDRESS OF BORROWER	Smt. Rashida M, Thandakaaranvila, Perumon, Vettoor, Thiruvananthapuram
BRANCH	Varkala M&E Branch
ACCOUNT NUMBER	109360357001793
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Rashida M, Thandakaaranvila, Perumon, Vettoor, Thiruvananthapuram
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Vettoor
SY/Re.Sy. No.	Re. Sy No. 293/10
Area/Extend of land	7.50 Cents
TANDAPER No.	3671.
<b>Boundaries of Property</b>	
East	Prop.of Ramla ,Sawad
South	Prop. of Rafeeka
West	Prop.of Ramla ,Badusha
North	Road

Reserve Price and EMD

Reserve Price	Rs. 6,00,000/-	
EMD	Rs.60,000/-	
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	19.03.2026	
	11.00 AM to 5 P M	

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

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

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 by 4.00 PM to Authorised Officer, The Kerala State 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 : 16.02.2026

[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 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.19**

NAME AND ADDRESS OF BORROWER	1. Sri. Rajesh Kumar, Thoyikonath Veedu, Panappamkunnu, Malaykkal P.O. 2. Smt. Indu V S, Thoyikonath Veedu, Panappamkunnu, Malaykkal P.O.
BRANCH	Pallickal Branch
ACCOUNT NUMBER	10686045400098
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Indu V S, Thoyikonath Veedu, Panappamkunnu, Malaykkal P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Madavoor
SY/Re.Sy. No.	Re. Sy No. 59/11, 59/18
Area/Extend of land	12.50 Cents
TANDAPER No.	14137
Boundaries of Property	
East	Prop. of Abbas
South	Prop. of Rajimol
West	Prop. of Husaifa Beevi and Clay Road
North	Prop. of Ayappan Pillai

Reserve Price and EMD

Reserve Price	Rs. 13,50,000/-	
EMD	Rs.1,35,000/-	
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	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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

[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 16.03.2026 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 : 16.02.2026

[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 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
 https://www.bankeauctions.com

**SL No.20**

NAME AND ADDRESS OF BORROWER	Sri. Akbarsha A, Kananthazhikam, Vilabhagam, Nedumganda, Thiruvananthapuram.
BRANCH	Pallickal Branch
ACCOUNT NUMBER	106864362003312
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Akbarsha A, Kananthazhikam, Vilabhagam, Nedumganda, Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Manamboor
SY/Re.Sy. No.	Re. Sy No. 414/7-1
Area/Extend of land	15.00 Cents
TANDAPER No.	15510
Boundaries of Property	
East	Prop. of Haleema
South	Prop. of Shinab
West	Concrete Road
North	Prop. of Hamsa and Pathway

Reserve Price and EMD

Reserve Price	Rs. 21,76,000/-	
EMD	Rs.2,17,600/-	
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	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 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)

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

Place : Thiruvananthapuram

Date : 16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.21**

NAME AND ADDRESS OF BORROWER	Sri. Anilkumar K S, Vilayil Veedu, Muttappalam, Perumkuzhy, Thiruvananthapuram.
BRANCH	Chirayinkeezhu Branch
ACCOUNT NUMBER	103260357000367
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Anilkumar K S, Vilayil Veedu, Muttappalam, Perumkuzhy, Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Azhoor
SY/Re.Sy. No.	Re. Sy. No. 134/21
Area/Extend of land	21.24 Cents
TANDAPER No.	11577/14
<b>Boundaries of Property</b>	
East	Prop. of Residential
South	Road
West	Sumangala and Shyamala
North	Prop. of Damodharan

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)  
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Reserve Price	Rs. 14,87,000/-	
EMD	Rs.1,48,700/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pallickal 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	19.03.2026	
	11.00 AM to 5 P M	

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

### 3. Other Terms and Conditions

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



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**

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

Place : Thiruvananthapuram

Date : 16.02.2026

[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 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.22**

NAME AND ADDRESS OF BORROWER	Sri. Sayed Ali, Padinattuvila, Chilakkoor, Varkala P.O.
BRANCH	Varkala M&E Branch
ACCOUNT NUMBER	1093603570001885
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sayed Ali, Padinattuvila, Chilakkoor, Varkala P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Vettoor
SY/Re.Sy. No.	Re. Sy No. 54/2-1
Area/Extend of land	7.50 Cents
TANDAPER No.	20012
<b>Boundaries of Property</b>	
East	Prop. of Jithu
South	Prop. of Shajahan
West	Tar Road
North	Prop. of Fasila

Reserve Price and EMD

Reserve Price	Rs. 7,50,000/-	
EMD	Rs.75,000/-	
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	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 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 : 16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-**  
**E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
(c) Date of Auction : 19.03.2026  
(d) Place of Auction : Online Auction, through the website  
https: //www.bankeauctions.com

**SL No.23**

NAME AND ADDRESS OF BORROWER	Smt.Shijina M. R., Pachayil Parakettil Veedu, Kizhakkenila.
BRANCH	Pallickal Branch
ACCOUNT NUMBER	106864362000043
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Shijina M. R., Pachayil Parakettil Veedu, Kizhakkenila.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Pallickal
SY/Re.Sy. No.	Re. Sy No. 401/4-1
Area/Extend of land	30.00 Cents
TANDAPER No.	9613
<b>Boundaries of Property</b>	
East	Prop. of Nihas
South	Pathway
West	Prop. of Sainalubdeen and Saleena
North	Prop. of Ramla Beevi

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	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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

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

- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto: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 : 16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
 https://www.bankeauctions.com

**SL No.24**

NAME AND ADDRESS OF BORROWER	Smt. Prasanthi U, Santhosh Bhavan, Moothala P.O, Pallickal
BRANCH	Pallickal Branch
ACCOUNT NUMBER	106860357000693
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Prasanthi U, Santhosh Bhavan, Moothala P.O, Pallickal
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Pallickal
SY/Re.Sy. No.	Re.Sy No. 131/21
Area/Extend of land	17.56Cents
TANDAPER No.	9735
<b>Boundaries of Property</b>	
East	Prop. of Rajendran
South	Prop. of Unnuni and Pathway
West	Prop. of Anandavalli
North	Prop. of Sivadasan

Reserve Price and EMD

Reserve Price	Rs. 8,78,000/-	
EMD	Rs.87,800 /-	
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	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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

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

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

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

Place : Thiruvananthapuram

Date : 16.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 19.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.25**

NAME AND ADDRESS OF BORROWER	Sri. Sreejith R, Ambiliyottu melevedu, Anthiyoor, Balaramapuram P.O.
BRANCH	Balaramapuram Main Branch
ACCOUNT NUMBER	103060357000591
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sreejith R, Ambiliyottu melevedu, Anthiyoor, Balaramapuram P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Kottukal
SY/Re.Sy. No.	Re.Sy No. 343/2-1-2
Area/Extend of land	04.00 Cents
TANDAPER No.	11420
<b>Boundaries of Property</b>	
East	Prop. of Kumar
South	Pathway
West	Prop. of Raveendran and Thankam
North	Prop. of Balakrishnan

Reserve Price and EMD

Reserve Price	Rs. 2,80,000/-	
EMD	Rs.28,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Balaramapuram Main Branch
	IFS Code	KSBK0001030
	General Suspense A/c No.	10302200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

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

3. Other Terms and Conditions

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- p) 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.
- q) 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.
- r) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before 16.03.2026 at 4.00 PM.
- s) 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).

- t) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 16.03.2026 by 4.00 PM to Authorised Officer, The Kerala State 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),
- v) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - vi) 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.
  - vii) Bidder's Name, Contact No., Address, Email Id
  - viii) Bidder's Bank A/c details for online refund of EMD.
- u) 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.
- v) 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.
- w) 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.
- x) 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.
- y) 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.

- z) 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.
- aa) 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.
- bb) 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.
- cc) 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 : 16.02.2026