

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-  
E-AUCTION DATED ON 24.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 24.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.1**

NAME AND ADDRESS OF BORROWER	1. Sri.Santhosh Kumar W, Chinthiram, Konathuveedu, Idukkumthala, Konchira P.O, Vembayam. 2. Sri.Saji Wilfred, Chinthiram, Konathu veedu, Idukkumthala, Konchira P.O, Vembayam.
BRANCH	Statue Branch
ACCOUNT NUMBER	100260356000327
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Saji Wilfred, Chinthiram, Konathu veedu, Idukkumthala, Konchira P.O, Vembayam.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumagad
VILLAGE	Vembayam
SY/Re.Sy. No.	Re Sy No. 284/10-1-1, Re Sy No. 284/10-2
Area/Extend of land	48 Cents (24.70 Cents, 23.30 Cents)
TANDAPER No.	6054
<b>Boundaries of Property</b>	
East	Prop. of Bhuvanachandran Nair
South	Prop. of Santhosh
West	Road
North	Prop. of Sarojam and Bhuvanachandran Nair

Reserve Price and EMD

Reserve Price	Rs.13,44,000/-	
EMD	Rs. 1,34,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Statue Branch
	IFS Code	KSBK0001002
	General Suspense A/c No.	10022200503601
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 by 4.00 PM to Authorised Officer, The Kerala State

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

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

Place : Thiruvananthapuram

Date : 24.02.2026

[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 24.03.2026**

- (a) Mode of Auction : E-Auction  
 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 24.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.2**

NAME AND ADDRESS OF BORROWER	Sri. Anil Kumar SD, Yamuna, Kaavuvila, Mullaramkode, Vadasserikonam, Thiruvananthapuram.
BRANCH	<b>Fort Main Branch</b>
ACCOUNT NUMBER	103360357000735
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Anil Kumar SD, Yamuna, Kaavuvila, Mullaramkode, Vadasserikonam, Thiruvananthapuram.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Karavaram
SY/Re.Sy. No.	Re.Sy. No. 20/2-1
Area/Extend of land	10 Cents
TANDAPER No.	11181
<b>Boundaries of Property</b>	
East	Road
South	Pathway
West	Thode
North	Prop. of Sreedharan

Reserve Price and EMD

Reserve Price	Rs 43,55,000/-	
EMD	Rs. 4,35,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Fort Main Branch</b>
	IFS Code	KSBK0001033
	General Suspense A/c No.	10332200503601
Date and Time of Inspection	01.03.2026 to 10.03.2026 during working hours	
Date and Time of Auction	19.03.2026	
	11.00 AM to 5 P M	

2. Last date of submission of EMD : 21.03.2026, 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 21.03.2026 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).
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Office- 0471-2451596, 2476676

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

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

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

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

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 (b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd  
 (c) Date of Auction : 19.03.2026  
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**SL No.3**

NAME AND ADDRESS OF BORROWER	1. Sri. Innocent Dicruz, TC 30/1332(1), Thyvilakom Veed, Vettucaud Beach P.O; 2. Smt. Merlin Ouseph, TC 30/1332(1), Thyvilakom Veedu, Vettucaud Beach P.O 3. Smt. Jaseenthaal, TC 30/1332(1), Thyvilakom Veedu, Vettucaud Beach P.O.
BRANCH	<b>Pettah Branch</b>
ACCOUNT NUMBER	107560357000648
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Merlin Ouseph, & Smt. Jaseenthaal T.C 30/1332(1), Thyvilakom Veedu, Vettucaud Beach P.O
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Kadakampally
SY/Re.Sy. No.	Re Sy No. 2670/A-1
Area/Extend of land	5.5 Cents
TANDAPER No.	37345
Boundaries of Property	
East	Prop. of Stella
South	Pathway
West	Prop. of Pathrose
North	Prop. of Kunjamma

Reserve Price and EMD

Reserve Price	Rs . 14,00,000/-	
EMD	Rs. 1,40,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Pettah Branch</b>
	IFS Code	KSBK0001075
	General Suspense A/c No.	<b>10752200503601</b>
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 : 21.03.2026, 4.00 PM

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

Office- 0471-2451596, 2476676

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

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- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 21.03.2026 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
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- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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**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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 (c) Date of Auction : 19.03.2026  
 (d) Place of Auction : Online Auction, through the website  
<https://www.bankeauctions.com>

**SL No.4**

NAME AND ADDRESS OF BORROWER	1.Sri. Shijumon V C, Casilda Eruthaavor, Mukkamplamood, Naravamood. 2. Sri. Varghese, Casilda Eruthaavor, Mukkamplamood, Naravamood. 3. Smt Christina, Casilda Eruthaavor, Mukkamplamood, Naravamood.
BRANCH	<b>Peyad Branch</b>
ACCOUNT NUMBER	107660357000206
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Varghese & Smt Christina, Casilda Eruthaavor, Mukkamplamood, Naravamood.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Vilappil
SY/Re.Sy. No.	Re. Sy No. 51/9
Area/Extend of land	74.96 Cents
TANDAPER No.	8453
Boundaries of Property	
East	Prop. of Thomson and Pathway
South	Prop. of Varghese
West	Road
North	Prop. of Anil Kumar

Reserve Price and EMD

Reserve Price	Rs 37,48,000/-	
EMD	Rs. 3,74,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Peyad Branch</b>
	IFS Code	KSBK0001076
	General Suspense A/c No.	<b>10762200503601</b>
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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- 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 21.03.2026 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 21.03.2026 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.5**

NAME AND ADDRESS OF BORROWER	1. Sri. Justin T, Chevidayara Veed, Thevancode, Mylakkara P.O. 2. Sri. Chandran T, Bethel House, Thevancode, Mylakkara P.O.
BRANCH	Kattakada M&E Branch
ACCOUNT NUMBER	104464362001934
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Chandran T, Bethel House, Thevancode, Mylakkara P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Veeranakkavu
SY/Re.Sy. No.	Re. Sy No. 386/14-1
Area/Extend of land	10 Cents
TANDAPER No.	17704
<b>Boundaries of Property</b>	
East	Thode
South	Road
West	Prop. of Bindhu
North	Prop. of Bindhu

**Boundaries**

Reserve Price and EMD

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

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

Reserve Price	Rs. 10,00,000/-	
EMD	Rs. 1,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KattakadaM&E Branch
	IFS Code	KSBK0001044
	General Suspense A/c No.	10442200503601
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 by 4.00 PM to Authorised Officer, The Kerala State

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

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

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

**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

**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	1. Sri.Sijumon, Sreeja Mandhiram, Kannankara, Perumkulam P.O. 2. Smt. Susheela, Sreeja Mandhiram, Kannankara, Perumkulam P.O.
BRANCH	Kavalayoor Branch
ACCOUNT NUMBER	104560357000662
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Susheela, Sreeja Mandhiram, Kannankara, Perumkulam P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Manaboore
SY/Re.Sy. No.	Re. Sy. No. 312/15
Area/Extend of land	15 Cents
TANDAPER No.	14160
<b>Boundaries of Property</b>	
East	Road
South	Prop. of Subi and Pathway
West	Prop. of Subi
North	Prop. of Johny

Reserve Price and EMD

Reserve Price	Rs.13,20,000 /-	
EMD	Rs. 1,32,000/-	
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 by 4.00 PM to Authorised Officer, The Kerala State

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

Office- 0471-2451596, 2476676

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

vsr.

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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- 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.7**

NAME AND ADDRESS OF BORROWER	1. Smt. Saleena Manilal, Maavila Veedu, Cherunniyoor P.O, Varkala. 2. Sri. Harilal, Maavila Veedu, Cherunniyoor P.O, Varkala.
BRANCH	Kavalayoor Branch
ACCOUNT NUMBER	104560496200904
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Harilal, Maavila Veedu, Cherunniyoor P.O, Varkala
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Cherunniyoor
SY/Re.Sy. No.	Re. Sy No.312/1-2
Area/Extend of land	10 Cents
TANDAPER No.	29919
<b>Boundaries of Property</b>	
East	Prop. of Saleena Manilal
South	Prop. of Gomathi
West	Prop. of Sukumaran
North	Road

Reserve Price and EMD

Reserve Price	Rs. 10,00,000/-	
EMD	Rs. 1,00,000/-	
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 : 21.03.2026, 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.
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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 21.03.2026 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 21.03.2026 by 4.00 PM to Authorised Officer, The Kerala State

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Office- 0471-2451596, 2476676

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vsr.

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

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  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
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- 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.8**

NAME AND ADDRESS OF BORROWER	1. Sri. Selwin S, Nakramcode Veed, Avanavancheri P.O. 2. Smt.Deepa T R, Deepalayam, Vellalloor P.O, Kilimanoor.
BRANCH	Attingal Main Branch
ACCOUNT NUMBER	102660357000614
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Deepa T R, Deepalayam, Vellalloor P.O, Kilimanoor
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Chirayinkeezhu
VILLAGE	Vellalloor
SY/Re.Sy. No.	Re. Sy No. 377/7-1
Area/Extend of land	57 Cents
TANDAPER No.	13260
Boundaries of Property	
East	Road
South	Prop.of Thrivikraman
West	Own Property
North	Prop. of Kochu Narayanan

Reserve Price and EMD

Reserve Price	Rs 18,60,000/-	
EMD	Rs. 1,86,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Attingal Main Branch
	IFS Code	KSBK0001026
	General Suspense A/c No.	10262200503601
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 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

[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.9**

NAME AND ADDRESS OF BORROWER	Sri. Prasanth J S, Soma Vihar, Kizhakkekonam, Vattappara P.O.
BRANCH	Vattappara Branch
ACCOUNT NUMBER	109464362000385
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Prasanth J S, Soma Vihar, Kizhakkekonam, Vattappara P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vattappara
SY/Re.Sy. No.	Re. Sy. No.144/3-1
Area/Extend of land	8.15 Cents
TANDAPER No.	23782
<b>Boundaries of Property</b>	
East	Pathway
South	Prop.of Jagadamma
West	Interlock Thadam
North	Prop of Maya and Lalitha

Reserve Price and EMD

Reserve Price	Rs. 4,08,000/-	
EMD	Rs. 40,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vattappara Branch
	IFS Code	KSBK0001094
	General Suspense A/c No.	10942200503601
Date and Time of Inspection	01.03.2026 to 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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 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)

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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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**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	Sri. Abhaya Sudharshanan, Abhil, Pullanikkode, Idava P.O.
BRANCH	Kavalayoor Branch
ACCOUNT NUMBER	104560496200986
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Abhaya Sudharshanan, Abhil, Pullanikkode, Idava P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Varkala
SY/Re.Sy. No.	Re.Sy No. 149
Area/Extend of land	15.83 Cents
TANDAPER No.	744
Boundaries of Property	
East	Road
South	Prop.of Ramachandran
West	Prop. of Thulasidas and Suhija
North	Prop. of Sudharshanan

Reserve Price and EMD

Reserve Price	Rs.13,67,100/-	
EMD	Rs.1,36,710/-	
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 by 4.00 PM to Authorised Officer, The Kerala State

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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- 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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**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.11**

NAME AND ADDRESS OF BORROWER	1. Smt. Athira Satheesh, Kuttikaad, Charuvila Veed, Pakalkkuri P.O. 2. Smt. Soniya, Sreepadmam, Shakthikulagara P.O.
BRANCH	Pallickal Branch
ACCOUNT NUMBER	106864362001765
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Soniya, Sreepadmam, Shakthikulagara P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Varkala
VILLAGE	Pallickal
SY/Re.Sy. No.	Re. Sy No. 104/6
Area/Extend of land	15.90 Cents
TANDAPER No.	11242
<b>Boundaries of Property</b>	
East	Prop. of Sudharma and Dileep
South	Prop.of Ansari
West	Prop. of Ambujakshan
North	Prop. of Pankajakshi Amma and Pathway

Reserve Price and EMD

Reserve Price	Rs. 10,95,000/-	
EMD	Rs. 1,09,500/-	
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 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

[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.12**

NAME AND ADDRESS OF BORROWER	1. Smt.Preetha R, TC 25/510, Vayalnikathiya Puthen Veedu, Pazhavagadi P.O. 2. Sri. Udayakumar G, TC 25/510, Vayalnikathiya Puthen Veedu, Pazhavagadi P.O.
BRANCH	Vanchiyoor M&E Branch
ACCOUNT NUMBER	109160357000189
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Udayakumar G, TC 25/510, Vayalnikathiya Puthen Veedu, Pazhavagadi P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Nemom
SY/Re.Sy. No.	Re Sy No. 590/3-4, 590/28-3
Area/Extend of land	10.00 Cents
TANDAPER No.	48233
<b>Boundaries of Property</b>	
East	Concrete Road
South	Prop.of Rajendran Nair
West	Prop. of Sasidharan Nair and Baby
North	Pathway

Reserve Price and EMD

Reserve Price	Rs 30,00,000/-		
EMD	Rs. 3,00,000/-		
EMD Remittance Details	Kerala State Co-operative Bank		
	Branch	Vanchiyoor	M&E
		Branch	
	IFS Code	KSBK0001091	
	General Suspense A/c No.	10912200503601	
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 : 21.03.2026, 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 in favour of Authorized 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 21.03.2026 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 21.03.2026 by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto:tvmroccmr@keralabank.co.in),
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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- 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: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.13**

NAME AND ADDRESS OF BORROWER	1. Smt.Shifila Khadar, Bismi, TC 13/409(2), MRA 241/1, Vanchiyoor P.O. 2. Smt.Khadeeja Beevi, Idavilakath Veedu, Madanvila, Chirayinkeezh P.O.
BRANCH	Vanchiyoor M&E Branch
ACCOUNT NUMBER	10916035700069
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Khadeeja Beevi, Idavilakath Veedu, Madanvila, Chirayinkeezh P.O..
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Anad
SY/Re.Sy. No.	Re. Sy No. 97/5
Area/Extend of land	64.24 Cents
TANDAPER No.	11242
<b>Boundaries of Property</b>	
East	Prop. of Abdul Khadar
South	Road
West	Prop. of Shibila
North	Prop. of Abdul Khadar

Reserve Price and EMD

Reserve Price	Rs 44,97,000/-		
EMD	Rs. 4,49,700/-		
EMD Remittance Details	Kerala State Co-operative Bank		
	Branch	Vanchiyoor	M&E
		Branch	
	IFS Code	KSBK0001091	
	General Suspense A/c No.	10912200503601	
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 : 21.03.2026, 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 in favour of Authorized 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 21.03.2026 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 21.03.2026 by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto:tvmroccmr@keralabank.co.in),
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in) or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: [support@bankeauctions.com](mailto:support@bankeauctions.com)

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

Place : Thiruvananthapuram

Date : 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**

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 (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	Smt. Smitha Rani R S, TC 72/555, Smitha Bhavan, Chala P.O.
BRANCH	Fort M&E Branch
ACCOUNT NUMBER	103460357000682
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Smitha Rani R S, TC 72/555, Smitha Bhavan, Chala P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Parassala
SY/Re.Sy. No.	Re. Sy No. 33/11
Area/Extend of land	54.83 Cents
TANDAPER No.	27889
<b>Boundaries of Property</b>	
East	Pathway, Thode
South	Prop.of Manikandan
West	Prop. of Sukumaaran Nair and Sreekala
North	Pathway

Reserve Price and EMD

Reserve Price	Rs. 22,82,000/-	
EMD	Rs. 2,28,200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Fort M&E Branch
	IFS Code	KSBK0001034
	General Suspense A/c No.	10342200503601
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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2. Last date of submission of EMD : 21.03.2026, 4.00 PM

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

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

Place : Thiruvananthapuram

Date : 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.15**

NAME AND ADDRESS OF BORROWER	Smt. Anitha Suku, Jeevan Bhavan, Pachakkad, Vattappara P.O.
BRANCH	<b>Vattappara</b> Branch
ACCOUNT NUMBER	109460357000363
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Anitha Suku, Jeevan Bhavan, Pachakkad, Vattappara P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Vattappara
SY/Re.Sy. No.	Re. Sy No. 248/14,248/46
Area/Extend of land	6.92 Cents
TANDAPER No.	15264
<b>Boundaries of Property</b>	
East	Road
South	Prop.of Raju
West	Prop .of Yohannan
North	Prop. of Yohannan

Reserve Price and EMD

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

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

Reserve Price	Rs. 11,76,000/-	
EMD	Rs. 1,17,600/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Vattappara Branch</b>
	IFS Code	KSBK0001094
	General Suspense A/c No.	<b>10942200503601</b>
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 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.
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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.16**

NAME AND ADDRESS OF BORROWER	Sri. Jijimon. C.B, Thiruvathira, Thittamangalam, Vattiyoorkavu P.O.
BRANCH	Palayam Branch
ACCOUNT NUMBER	106664362000256
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Jijimon. C.B, Thiruvathira, Thittamangalam, Vattiyoorkavu P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Ottasekharamangalam
SY/Re.Sy. No.	Re. Sy No. 329/3-2
Area/Extend of land	106.70 Cents
TANDAPER No.	10157
<b>Boundaries of Property</b>	
East	Prop. of Viswambharan
South	Prop. of Neshayyan
West	Prop. of Chandravathi
North	Prop. of Viswambharan Kani

Reserve Price and EMD

Reserve Price	Rs. 32,65,020/-	
EMD	Rs. 3,26,502/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Palayam Branch
	IFS Code	KSBK0001066
	General Suspense A/c No.	10662200503601
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 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)

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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	Sri. Milton Francis, TC 33/78(1), Shibu Cottage, Kannanthura, Beach P.O.
BRANCH	<b>Pettah</b> Branch
ACCOUNT NUMBER	110260357001425
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Milton Francis, TC 33/78(1), Shibu Cottage, Kannanthura, Beach P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Thiruvananthapuram
VILLAGE	Kadakampally
SY/Re.Sy. No.	Re. Sy No. 2650/1
Area/Extend of land	04.74 Cents
TANDAPER No.	47660
Boundaries of Property	
East	Prop.of Joseph Vaidhyan
South	Tar Road
West	Prop.of Shibu Francis
North	Prop. of Gratta Nasarath

Reserve Price and EMD

Reserve Price	Rs. 18,00,000/	
EMD	Rs. 1,80,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Pettah Branch</b>
	IFS Code	KSBK0001102
	General Suspense A/c No.	<b>11022200503601</b>
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 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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- 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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**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.18**

NAME AND ADDRESS OF BORROWER	Sri. Sanal Das S J, Sandhya Bhavan, Mannamkonam P.O .
BRANCH	Aruvippuram Branch
ACCOUNT NUMBER	102464362000447
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sanal Das S J, Sandhya Bhavan, Mannamkonam P.O .
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Vellarada
SY/Re.Sy. No.	Re Sy No. 32/10-1-3
Area/Extend of land	5.24 Cents
TANDAPER No.	15334
<b>Boundaries of Property</b>	
East	Prop.of Binila Angel
South	Prop. of Johnson
West	Prop.of Suresh
North	Pathway and Prop. of Ajeesh and Jaseentha

Reserve Price and EMD

Reserve Price	Rs. 1,57,000/-	
EMD	Rs. 15,700/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Aruvippuram Branch
	IFS Code	KSBK0001024
	General Suspense A/c No.	10242200503601
Date and Time of Inspection	01.03.2026 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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 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

[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.19**

NAME AND ADDRESS OF BORROWER	1. Sri. Vijayakumar G P, Melathil Veedu, Kuzhakottukonam, Parassuvaikkal P.O. 2. Smt. Beena P R, Melathil Veedu, Kuzhakottukonam, Parassuvaikkal P.O.
BRANCH	Aruvippuram Branch
ACCOUNT NUMBER	102464362000543
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Beena P R, Melathil Veedu, Kuzhakottukonam, Parassuvaikkal P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Parassuvaikkal
SY/Re.Sy. No.	Re. Sy No. 470/3-4-1
Area/Extend of land	8.50 Cents
TANDAPER No.	21247
Boundaries of Property	
East	Prop. of Vijayakumar
South	Chanal, Bund and Mud Way
West	Prop. of Soudhamani
North	Prop. of Bhadra Thulasi

Reserve Price and EMD

Reserve Price	Rs. 8,26,200/	
EMD	Rs. 82,620/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Aruvippuram Branch
	IFS Code	KSBK0001024
	General Suspense A/c No.	10242200503601
Date and Time of Inspection	01.03.2026 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 : 21.03.2026, 4.00 PM

3. Other Terms and Conditions

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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 21.03.2026 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).
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[www.keralabank.co.in](http://www.keralabank.co.in)

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

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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.20**

NAME AND ADDRESS OF BORROWER	Sri.Joy F, Sowparnika, Arattukuzhi, Vellarada P.O.
BRANCH	Udayankulagara Branch
ACCOUNT NUMBER	109064362000571
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Joy F, Sowparnika, Arattukuzhi, Vellarada P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Neyyattinkara
VILLAGE	Vellarada
SY/Re.Sy. No.	Re. Sy. No. 279/41
Area/Extend of land	7.28 Cents
<b>Boundaries of Property</b>	
East	Prop. of Neelakanta pillai
South	Prop.of Soman
West	Road
North	Prop. of Chantha

Reserve Price and EMD

Reserve Price	Rs. 14,15,000/-	
EMD	Rs. 1,41,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Udayankulagara Branch
	IFS Code	KSBK0001090
	General Suspense A/c No.	10902200503601
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), [tvmroccmr@keralabank.co.in](mailto:tvmroccmr@keralabank.co.in),
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
  - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
  - iii) Bidder's Name, Contact No., Address, Email Id
  - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 [e.mail-tvmro@keralabank.co.in](mailto:e.mail-tvmro@keralabank.co.in) or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: [support@bankeauctions.com](mailto:support@bankeauctions.com)

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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.21**

NAME AND ADDRESS OF BORROWER	Sri.Shajahan S, Fayis Nivas, Kappikkad, Poovachal P.O.
BRANCH	Kattakada Branch
ACCOUNT NUMBER	104364362000705
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Shajahan S, Fayis Nivas, Kappikkad, Poovachal P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Nedumangad
VILLAGE	Perumkulam
SY/Re.Sy. No.	Re. Sy No. 276/3
Area/Extend of land	34.00 Cents
Boundaries of Property	
East	Prop. of Bharghavan
South	Prop. of Saji
West	Drain
North	Prop. of Naseemabheevi and Aliyarakunju

Reserve Price and EMD

Reserve Price	Rs. 17,50,000/	
EMD	Rs. 1,75,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattakada Branch
	IFS Code	KSBK0001043
	General Suspense A/c No.	10432200503601
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 : 21.03.2026, 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 21.03.2026 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).
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[www.keralabank.co.in](http://www.keralabank.co.in)

Office- 0471-2451596, 2476676

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

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.22**

NAME AND ADDRESS OF BORROWER	1. Sri. Astin Thomas, Kattuvila Rejin Bhavan, Thoogamppara, Kattakkada P.O. 2. Sri. Thomas K, Kattuvila Rejin Bhavan, Thoogamppara, Kattakkada P.O.
BRANCH	Kattakada Branch
ACCOUNT NUMBER	104364362001137
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Thomas K, Kattuvila Rejin Bhavan, Thoogamppara, Kattakkada P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Kulathummal
SY/Re.Sy. No.	Re. Sy No. 529/15
Area/Extend of land	10.86 Cents
TANDAPER No.	5389
Boundaries of Property	
East	Tar Road
South	Own Property
West	Own Property
North	Own Property

Reserve Price and EMD

Reserve Price	Rs. 21,00,000/	
EMD	Rs. 2,10,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattakada Branch
	IFS Code	KSBK0001043
	General Suspense A/c No.	10432200503601
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 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)

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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.Sujamol. T.M, Savier Mandhiram, Madathikonam, Veeranakkavu P.O.
BRANCH	<b>Kattakada Branch</b>
ACCOUNT NUMBER	104360357003126
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Sujamol. T.M, Savier Mandhiram, Madathikonam, Veeranakkavu P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Vazhichal
SY/Re.Sy. No.	Re Sy No. 101/1-4
Area/Extend of land	149.24 Cents
TANDAPER No.	8632
<b>Boundaries of Property</b>	
East	Prop. of Sunitha and Vaavode H. S Road
South	Nedumangad Highway, Vaavode H S Road, Prop. of JohnyShibu and Ambika
West	Drain
North	Prop. of Mary Pushpam

Reserve Price and EMD

Reserve Price	Rs. 47,60,000/	
EMD	Rs. 4,76,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Kattakada</b> Branch
	IFS Code	KSBK0001043
	General Suspense A/c No.	10432200503601
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 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.
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- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

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

Place : Thiruvananthapuram

Date : 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	1. Sri. Paul Samuel, Baby Sadanam, Aruvikkuzhi, Veeranakkavu P.O. 2. Smt. Christal Jasmin, Baby Sadanam, Aruvikkuzhi, Veeranakkavu P.O.
BRANCH	Kattakada Branch
ACCOUNT NUMBER	104360357002041
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Christal Jasmin, Baby Sadanam, Aruvikkuzhi, Veeranakkavu P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Kallikkad
SY/Re.Sy. No.	Re. Sy No. 247/13, 247/14
Area/Extend of land	97.94 Cents
TANDAPER No.	5437
Boundaries of Property	
East	Prop. of Dasan and Sukumara Pillai
South	Prop of Thankappan Nair
West	Prop. of Kamalabhai, Nelson and Belsy Bhai
North	Thodu and Concrete Road

Reserve Price and EMD

Reserve Price	Rs. 24,00,000/	
EMD	Rs. 2,40,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	<b>Kattakada Branch</b>
	IFS Code	KSBK0001043
	General Suspense A/c No.	10432200503601
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 : 21.03.2026, 4.00 PM

3. Other Terms and Conditions

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- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.03.2026 to 10.03.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- 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 21.03.2026 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 21.03.2026 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.
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- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- 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

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

- (a) Mode of Auction : E-Auction  
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 (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	1. Sri.S Murukan, Punnavilakath Veed, Mini Nagar, Kattakkada P.O. 2. Smt. Girija T, Punnavilakath Veed, Mini Nagar, Kattakkada P.O.
BRANCH	Kattakada Branch
ACCOUNT NUMBER	104360357000992
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Girija T, Punnavilakath Veed, Mini Nagar, Kattakkada P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Veeranakkavu
SY/Re.Sy. No.	Re. Sy No. 135/5-1
Area/Extend of land	09.90 Cents
TANDAPER No.	5937
<b>Boundaries of Property</b>	
East	Prop. of Vijayan and Nirmal Anand
South	Concrete path way
West	Mudway ,pathway
North	Prop. of Gopalan Chettiyar

Reserve Price and EMD

Reserve Price	Rs. 7,40,000/	
EMD	Rs. 74,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattakada Branch
	IFS Code	KSBK0001043
	General Suspense A/c No.	10432200503601
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 by 4.00 PM to Authorised Officer, The Kerala State

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

Office- 0471-2451596, 2476676

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

vsr.

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

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

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

**SPECIAL INSTRUCTION /CAUTION**

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

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

Place : Thiruvananthapuram

Date : 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.26**

NAME AND ADDRESS OF BORROWER	Smt. Soumyamol.C, Varippara Mugal, Thadatharikath Veed, Kariyamkode, Kattakada P.O
BRANCH	Kattakada Branch
ACCOUNT NUMBER	104360357001625
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Soumyamol.C, Varippara Mugal, Thadatharikath Veed, Kariyamkode, Kattakada P.O
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Perumkulam
SY/Re.Sy. No.	Re. Sy No. 374/3-1
Area/Extend of land	14.25 Cents
TANDAPER No.	21890
Boundaries of Property	
East	Mudway
South	Prop. of Sakhimil
West	Prop. of Soman
North	Road

Reserve Price and EMD

Reserve Price	Rs. 13,00,000/	
EMD	Rs. 1,30,000/	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattakada Branch
	IFS Code	KSBK0001043
	General Suspense A/c No.	10432200503601
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 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.27**

NAME AND ADDRESS OF BORROWER	1. Smt. Shameema. S.M, Thanseer Manzil, Pottankaavu, Kollode P.O. 2. Sri. Ranjikhhan, Thanseer Manzil, Pottankaavu, Kollode P.O.
BRANCH	Kattakada Branch
ACCOUNT NUMBER	104364362000512
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Ranjikhhan, Thanseer Manzil, Pottankaavu, Kollode P.O.
<b>Description of Property</b>	
STATE	KERALA
DISTRICT	THIRUVANANTHAPURAM
TALUK	Kattakada
VILLAGE	Kulathummal
SY/Re.Sy. No.	Re. Sy No. 427/11-1
Area/Extend of land	05.00 Cents
TANDAPER No.	19674
<b>Boundaries of Property</b>	
East	Prop. of Salim
South	Prop. of Laila
West	Prop. of Muhammad Iqbal
North	Tar Road

Reserve Price and EMD

Reserve Price	Rs. 22,50,000/-	
EMD	Rs. 2,25,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattakada Branch
	IFS Code	KSBK0001043
	General Suspense A/c No.	10432200503601
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 : 21.03.2026, 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 21.03.2026 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 21.03.2026 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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- l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

Place : Thiruvananthapuram

Date : 16.02.2026



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

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

Office- 0471-2451596, 2476676  
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