

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.1

NAME AND ADDRESS OF BORROWER	Sri. Damodharan Nair.R., Arun Bhavan, C.H.C Road, Vilappilsala P.O, Vilappil, Thiruvananthapuram.
BRANCH	Medical College (Murinjapalam) Branch
ACCOUNT NUMBER	105864362000123
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Damodharan Nair.R., Arun Bhavan, C.H.C Road, Vilappilsala P.O, Vilappil, Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakada
VILLAGE	Vilappil
SY/Re.Sy. No.	Re.Sy. No. 305/3, Sy.No.405/1-A
Area/Extend of land	04.45 Ares (10.99 cents)
TANDAPER No.	19754
Boundaries of Property	
East	Tar Road
South	Prop. of Damodharan Nair
West	Prop. of Mohanan
North	Prop. of Damodharan Nair

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs. 10,93,500/-	
EMD	Rs. 1,09,350 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	MedicalCollege (Murinjapalam) Branch
	IFS Code	KSBK0001058
	General Suspense A/c No.	10582200503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 18.11.2026, 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 01.11.2026 to 15.11.2026 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 18.11.2026 at 4.00 PM.

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- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before **18.11.2026** by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

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

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

Place : Thiruvananthapuram

Date : 14.10.2026

www.keralabank.co.in

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

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 31.10.2026**

- (a) Mode of Auction : E-Auction
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(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
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SL No.2

NAME AND ADDRESS OF BORROWER	Smt. Sindhu Lekha.S , Aji Bhavan, Kanjimoodu, Panda P.O, Neyyardam-695572
BRANCH	Medical College (Murinjapalam) Branch
ACCOUNT NUMBER	105864362000093
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sindhu Lekha.S , Aji Bhavan, Kanjimoodu, Panda P.O, Neyyardam-69557
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakada
VILLAGE	Veeranakavu
SY/Re.Sy. No.	Re.Sy. No.136/5, Sy No.2010/2-3
Area/Extend of land	4.85 Ares (11.98 cents)
TANDAPER No.	16520
Boundaries of Property	
East	Thodu
South	Prop. of Ramla
West	Prop. of Deepa
North	Prop. of Aji

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs.5,09,000/-	
EMD	Rs.50,900/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	MedicalCollege (Murinjapalam) Branch
	IFS Code	KSBK0001058
	General Suspense A/c No.	10582200503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 18.11.2026, 4.00 PM

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- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 18.11.2026 at 4.00 PM.

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 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
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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 or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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

Place : Thiruvananthapuram

Date : 14.10.2026

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

SL No.3

NAME AND ADDRESS OF BORROWER	Sri. Sheeju.M., Immanuel, Nethaji Lane, Kazhakuttom P.O, Thiruvananthapuram.
BRANCH	Kazhakuttom Branch
ACCOUNT NUMBER	104664362000508
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sheeju.M., Immanuel, Nethaji Lane, Kazhakuttom P.O, Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Veiloor
SY/Re.Sy. No.	Re.Sy. No.77/3
Area/Extend of land	02.48 Ares (06.12 cents)
TANDAPER No.	14433
Boundaries of Property	
East	Prop. of Suja , Suresh
South	Prop. of Shameer sha.
West	Prop. of Uthaman
North	Road

www.keralabank.co.in

Reserve Price and EMD

Reserve Price	Rs.9,00,000/-	
EMD	Rs.90,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kazhakuttom Branch
	IFS Code	KSBK0001046
	General Suspense A/c No.	10462200503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

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<https://www.bankeauctions.com>

SL No.4

NAME AND ADDRESS OF BORROWER	Sri. Bibin Anand , Charuvila Puthen Veedu, Charupara, Altharamoodu P.O,
BRANCH	Kilimanoor Branch
ACCOUNT NUMBER	104860357000308
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Bibin Anand , Charuvila Puthen Veedu, Charupara, Altharamoodu P.O,
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Chirayinkeezhu
VILLAGE	Nagaroor
SY/Re.Sy. No.	Re.Sy. No.400/8-2, 400/8-1
Area/Extend of land	06.07 Ares (14.99 Cents)
TANDAPER No.	16047
Boundaries of Property	
East	Prop. of Maniyan
South	Prop. of Unni.
West	Prop. of Bhasi & Thankamoni
North	Prop. of Seema

Reserve Price and EMD

Reserve Price	Rs. 9,00,000/-	
EMD	Rs. 90,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kilimanoor Branch
	IFS Code	KSBK0001048
	General Suspense A/c No.	10482200503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

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- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
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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.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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

Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.5

NAME AND ADDRESS OF BORROWER	Smt. Indira.D, Saju Bhavan, Nedumpara, Thattathumala, Kilimanoor.
BRANCH	Kilimanoor Branch
ACCOUNT NUMBER	104864362000592
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Indira.D, Saju Bhavan, Nedumpara, Thattathumala, Kilimanoor.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Pangode
SY/Re.Sy. No.	Sy. No. 2789/2-2 & 2797/2-2
Area/Extend of land	43.30 Ares (106.95 Cents)
TANDAPER No.	31426
Boundaries of Property	
East	Prop. of Sainudeen
South	Prop. of Soman Pillai
West	Thodu
North	Prop. of Pushparajan & Thadam

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Reserve Price and EMD

Reserve Price	Rs.22,50,000/-	
EMD	Rs.2,25,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kilimanoor Branch
	IFS Code	KSBK0001048
	General Suspense A/c No.	10482200503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : **18.11.2026**, 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 **01.11.2026 to 15.11.2026** between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **18.11.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before **18.11.2026** by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-
tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.6

NAME AND ADDRESS OF BORROWER	1. Sri. Samuel.E , Mekkumkara, Elluvila P.O, Kunnathukal. 2. Smt.Anitha Kumari.B, Mekkumkara, Elluvila P.O, Kunnathukal.
BRANCH	KSCB Peroorkada Branch
ACCOUNT NUMBER	100360356000847
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Anitha Kumari.B, Mekkumkara, Elluvila P.O, Kunnathukal.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakada
VILLAGE	Perumkulam
SY/Re.Sy. No.	Re.Sy. No. 419/24
Area/Extend of land	14.05 Ares (34.50 Cents)
TANDAPER No.	18608
Boundaries of Property	
East	Prop. of Thankappan, Suku & Rajamma.
South	Prop. of Thankappan.
West	Prop. of Mini.
North	Prop. of Mini.

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Reserve Price and EMD

Reserve Price	Rs.20,70,000/-	
EMD	Rs.2,07,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KSCB Peroorkada Branch
	IFS Code	KSBK0001003
	General Suspense A/c No.	10032200503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 18.11.2026, 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 01.11.2026 to 15.11.2026 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 18.11.2026 at 4.00 PM.

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- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents /details on or before **18.11.2026** by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram

Date : 14.10.2026

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Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.7

NAME AND ADDRESS OF BORROWER	Smt. Vajrawals S.T., Shibu Bhavan, Vallippara, Poovachal P.O.
BRANCH	KSCB Peroorkada Branch
ACCOUNT NUMBER	100360356001317
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Vajrawals S.T., Shibu Bhavan, Vallippara, Poovachal P.O.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumanagad
VILLAGE	Vellanad
SY/Re.Sy. No.	Re.Sy. No. 515/10-1
Area/Extend of land	6.70 Ares (16.50 Cents)
TANDAPER No.	14867
Boundaries of Property	
East	Prop. of Shibu
South	Prop. of Sundran
West	Prop. of Kamalamma
North	Panchayat Road

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Reserve Price and EMD

Reserve Price	Rs. 17,50,000/-	
EMD	Rs.1,75,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	KSCB Peroorkada Branch
	IFS Code	KSBK0001003
	General Suspense A/c No.	10032200503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 18.11.2026, 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 01.11.2026 to 15.11.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 18.11.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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Email: 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 **18.11.2026** by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

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Email: tvmro@keralabank.co.in

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.8

NAME AND ADDRESS OF BORROWER	Smt. Shajimi P, Najeem, Amins Manzil, Ozhukupara, Madathara P.O- 691541
BRANCH	Madathara Branch
ACCOUNT NUMBER	105360357001071
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Shajimi P, Najeem, Amins Manzil, Ozhukupara, Madathara P.O- 691541
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Peringamala
SY/Re.Sy. No.	Sy. No.4261/2-5
Area/Extend of land	19.43 Ares (48 Cents)
TANDAPER No.	17926
Boundaries of Property	
East	Prop. of Appu & Geetha
South	Prop. of Soman Pillai
West	Prop. of Siddardhan
North	Prop. of Raman & Road

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Reserve Price and EMD

Reserve Price	Rs.14,50,000/-	
EMD	Rs.1,45,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Madathara Branch
	IFS Code	KSBK0001053
	General Suspense A/c No.	1053220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : **18.11.2026**, 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 **01.11.2026 to 15.11.2026** between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of 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 **18.11.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before **18.11.2026** by 4.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No., Address, Email Id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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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.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

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Email: tvmro@keralabank.co.in

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.9

NAME AND ADDRESS OF BORROWER	Sri. Sudevan, Charuvila Veedu, Valavupacha, Chithara P.O., Kollam- 691559
BRANCH	Madathara Branch
ACCOUNT NUMBER	105360357001035
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sudevan, Charuvila Veedu, Valavupacha, Chithara P.O., Kollam- 691559
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kottarakkara
VILLAGE	Chithara
SY/Re.Sy. No.	Sy. No.222/6, 222/1
Area/Extend of land	35.60 Ares (88 Cents)
TANDAPER No.	9396
Boundaries of Property	
East	Prop. of Rahila Beevi
South	Prop. of Visala Devan & Pathumma Beevi
West	Pathway
North	Pathway

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Reserve Price and EMD

Reserve Price	Rs.18,50,000/-	
EMD	Rs.1,85,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Madathara Branch
	IFS Code	KSBK0001053
	General Suspense A/c No.	1053220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : **18.11.2026**, 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 **18.11.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before **18.11.2026** by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- v) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - vi) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
 - vii) Bidder's Name, Contact No., Address, Email Id
 - viii) Bidder's Bank A/c details for online refund of EMD.
- 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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- m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.10

NAME AND ADDRESS OF BORROWER	Sri. Salin Kumar.I, Charitha Kuzhi Puthen veedu, Kuravara , Ottasekharamangalam P.O- 695125
BRANCH	Ottasekharamangalam Branch
ACCOUNT NUMBER	106564362000638
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Salin Kumar.I, Charitha Kuzhi Puthen veedu, Kuravara , Ottasekharamangalam P.O- 695125
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakada
VILLAGE	Ottasekharamangalam
SY/Re.Sy. No.	Re.Sy. No.375/7-3,375/7-1
Area/Extend of land	16.39 Ares (40.50 Cents)
TANDAPER No.	19298
Boundaries of Property	
East	Prop. of Sanal Kumar, Sreekumar & Own Property.
South	Prop. of Kuttappan
West	Prop. of Ajitha & Thodu
North	Road

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Reserve Price and EMD

Reserve Price	Rs.16,20,000/-	
EMD	Rs.1,62,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Ottasekharamangalam Branch
	IFS Code	KSBK0001065
	General Suspense A/c No.	1065220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 18.11.2026, 4.00 PM

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Email: 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 **18.11.2026** by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- ix) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
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 - xi) Bidder's Name, Contact No., Address, Email Id
 - xii) 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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Place : Thiruvananthapuram

Date : 14.10.2026

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

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(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.11

NAME AND ADDRESS OF BORROWER	Smt. Latha.S , Prabhalayam, Koovottukonam, Kizhakkekara Puthen Veedu , Poozhanadu P.O, Thiruvananthapuram-695 125
BRANCH	Ottasekharamangalam Branch
ACCOUNT NUMBER	106560357000481
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Latha.S , Prabhalayam, Koovottukonam, Kizhakkekara Puthen Veedu , Poozhanadu P.O, Thiruvananthapuram-695 125
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakada
VILLAGE	Ottasekharamangalam
SY/Re.Sy. No.	Re.Sy. No.197/10
Area/Extend of land	5.70 Ares (14.08 Cents)
TANDAPER No.	18170
Boundaries of Property	
East	Prop. of Bindhu & Private Road
South	Prop. of Rajan
West	Prop. of Suseela & Own Property.
North	Prop. of Selvan

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Reserve Price and EMD

Reserve Price	Rs. 7,04,000/-	
EMD	Rs. 70,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Ottasekharamangalam Branch
	IFS Code	KSBK0001065
	General Suspense A/c No.	1065220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
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 - xv) Bidder's Name, Contact No., Address, Email Id
 - xvi) 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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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as a facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, <https://www.bankeauctions.com>, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https: //www.bankeauctions.com

SL No.12

NAME AND ADDRESS OF BORROWER	Smt. Santhi Thomas , Rodarikathu Veedu, Kallimoodu , Mannamkonam P.O, Thiruvananthapuram-695 125
BRANCH	Ottasekharamangalam Branch
ACCOUNT NUMBER	106560357000445
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Santhi Thomas , Rodarikathu Veedu, Kallimoodu , Mannamkonam P.O, Thiruvananthapuram-695 125
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Vellarada
SY/Re.Sy. No.	Re.Sy. No.304/12-2
Area/Extend of land	6.07 Ares (15 Cents)
TANDAPER No.	11412
Boundaries of Property	
East	Prop. of Road
South	Prop. of Prasanna
West	Prop. of Prasanna.
North	Prop. of Prasanna

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Reserve Price and EMD

Reserve Price	Rs.15,00,000/-	
EMD	Rs. 1,50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Ottasekharamangalam Branch
	IFS Code	KSBK0001065
	General Suspense A/c No.	1065220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 18.11.2026, 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 01.11.2026 to 15.11.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 18.11.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before **18.11.2026** 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,
- xvii) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - xviii) 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.
 - xix) Bidder's Name, Contact No., Address, Email Id
 - xx) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.13

NAME AND ADDRESS OF BORROWER	Smt. Leela Stanley.K , S.L Sadanam, Udayan Kavu Chempoor , Ottasekharamanagalam P.O, Thiruvananthapuram-695 125
BRANCH	Ottasekharamangalam Branch
ACCOUNT NUMBER	106564362000172
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Leela Stanley.K , S.L Sadanam, Udayan Kavu Chempoor , Ottasekharamanagalam P.O, Thiruvananthapuram-695 125
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakada
VILLAGE	Keezharoor
SY/Re.Sy. No.	Sy. No.235/5
Area/Extend of land	14.45 Ares (35.71 Cents)
TANDAPER No.	20759
Boundaries of Property	
East	Prop. of Sajan Kumar
South	Pathway
West	Prop. of Rajayyan & Pathway .
North	Thodu

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Reserve Price and EMD

Reserve Price	Rs.25,00,000/-	
EMD	Rs. 2,50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Ottasekharamangalam Branch
	IFS Code	KSBK0001065
	General Suspense A/c No.	1065220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 18.11.2026, 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 01.11.2026 to 15.11.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 18.11.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before **18.11.2026** 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,
- xxi) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - xxii) 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.
 - xxiii) Bidder's Name, Contact No., Address, Email Id
 - xxiv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.14

NAME AND ADDRESS OF BORROWER	Sri. Krishna Kumar. A , Prem Nivas , T.C. 4/469-1, Kowidar P.O , Thiruvananthapuram
BRANCH	Nanthancode Branch
ACCOUNT NUMBER	106060357000853
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Vijaya Kumari Amma.G , Prem Nivas , T.C. 4/469-1, Kowidar P.O , Thiruvananthapuram
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Tholicode
SY/Re.Sy. No.	Sy. No.1144/26-1-3
Area/Extend of land	48+39= 87 Cents
TANDAPER No.	7268 , 27693
Boundaries of Property	
East	Prop. of Xavier, Subhadramma, Komalam & Road
South	Prop. of Xavier, Arifa Beevi
West	Prop. of Xavier.
North	Prop. of Rajeev, Komalam & Road.

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Reserve Price and EMD

Reserve Price	Rs.39,00,000/-	
EMD	Rs. 3,90,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Ottasekharamangalam Branch
	IFS Code	KSBK0001060
	General Suspense A/c No.	1060220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 18.11.2026, 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 01.11.2026 to 15.11.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 18.11.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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Email: 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 **18.11.2026** 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,
- xxv) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - xxvi) 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.
 - xxvii) Bidder's Name, Contact No., Address, Email Id
 - xxviii) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.15

NAME AND ADDRESS OF BORROWER	Sri. Bahuleyan N.T , Baheuleya Mandiram , Onnampalam Parandode, Aryanadu P.O ,Thiruvananthapuram-695542
BRANCH	Aryanadu Branch
ACCOUNT NUMBER	102564362000791
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Bahuleyan N.T , Baheuleya Mandiram , Onnampalam Parandode, Aryanadu P.O ,Thiruvananthapuram-695542
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Aryanadu
SY/Re.Sy. No.	Re.Sy. No.146/12 & 146/13-1
Area/Extend of land	16.60 Ares (41 Cents)
TANDAPER No.	14296
Boundaries of Property	
East	Prop. of Sisupalan, Madhu & Anganavadi
South	Prop. of Road
West	Prop. of Sabu & Lalitha
North	Prop. of Bhavani

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Reserve Price and EMD

Reserve Price	Rs.41,00,000/-	
EMD	Rs. 4,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Aryanadu Branch
	IFS Code	KSBK0001025
	General Suspense A/c No.	1025220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : **18.11.2026**, 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 **01.11.2026 to 15.11.2026** between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of 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 **18.11.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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Email: 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 **18.11.2026** 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,
- xxix) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - xxx) 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.
 - xxxi) Bidder's Name, Contact No., Address, Email Id
 - xxxii) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.16

NAME AND ADDRESS OF BORROWER	Sri. Surendran.R , Rohini Nivas , Kottakkakom Aryanadu P.O ,Thiruvananthapuram-695542
BRANCH	Aryanadu Branch
ACCOUNT NUMBER	102560357000298
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Surendran.R , Rohini Nivas , Kottakkakom Aryanadu P.O ,Thiruvananthapuram-695542
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangad
VILLAGE	Aryanadu
SY/Re.Sy. No.	Re.Sy. No. 18/17
Area/Extend of land	31.70 Ares (78.33 Cents)
TANDAPER No.	14139
Boundaries of Property	
East	Prop. of Vijayan
South	Prop. of Sarada, Vijayan & Pathway
West	Prop. of Gireesan
North	Prop. of Jayachandran

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Reserve Price and EMD

Reserve Price	Rs.27,49,000/-	
EMD	Rs. 2,74,900/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Aryanadu Branch
	IFS Code	KSBK0001025
	General Suspense A/c No.	1025220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : **18.11.2026**, 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.
- p) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from **01.11.2026 to 15.11.2026** between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- q) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- r) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **18.11.2026** at 4.00 PM.
- s) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- t) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before **18.11.2026** 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,
- xxxiii) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- xxxiv) 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.
- xxxv) Bidder's Name, Contact No., Address, Email Id
- xxxvi) Bidder's Bank A/c details for online refund of EMD.
- u) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- v) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
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- x) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- y) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

www.keralabank.co.in

Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026**

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.17

NAME AND ADDRESS OF BORROWER	Sri. Sajith.S.K , Varikkattuvela Veedu, Vattavila P.O, Thiruvananthapuram
BRANCH	Udiyankulangara Branch
ACCOUNT NUMBER	109064362000179
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Kousalya , Varikkattuvela Veedu, Vattavila P.O, Thiruvananthapuram
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Chenkal
SY/Re.Sy. No.	Sy. No.270/20-1 (Old No. 243/12A, 243/12B
Area/Extend of land	10.12 Ares (25 Cents)
TANDAPER No.	21235
Boundaries of Property	
East	Prop. of Sabu
South	Prop. of Thadam
West	Prop. of Chandran & Pathway
North	Prop. of Sundaran

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Reserve Price and EMD

Reserve Price	Rs.10,35,000/-	
EMD	Rs. 1,03,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Udiyankulangara Branch
	IFS Code	KSBK0001090
	General Suspense A/c No.	1090220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 18.11.2026, 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 01.11.2026 to 15.11.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 18.11.2026 at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before **29.10.2026** by 5.00 PM to Authorised Officer, The Kerala State Co-operative Bank, Regional Office, Thiruvananthapuram, by hand or by [email-tvmro@keralabank.co.in](mailto:tvmro@keralabank.co.in), tvmroccmr@keralabank.co.in,
- xxxvii) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
- xxxviii) 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.
- xxxix) Bidder's Name, Contact No., Address, Email Id
- xl) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

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Office- 0471-2451596, 2476676

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.18

NAME AND ADDRESS OF BORROWER	Sri. Raju.V. , Charuvuvila Puthen Veedu, Erayamkode, Vithura
BRANCH	Vithura Branch
ACCOUNT NUMBER	110360454000345
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Raju.V. , Charuvuvila Puthen Veedu, Erayamkode, Vithura
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumanagad
VILLAGE	Tholicode
SY/Re.Sy. No.	Re.Sy. No.1221/5-3-1-1, Sy No. 1221/5-3
Area/Extend of land	10 Cents
TANDAPER No.	26097
Boundaries of Property	
East	Road
South	Prop. of Reghu
West	Prop. of Reghu
North	Prop. of Beema Beevi

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Reserve Price and EMD

Reserve Price	Rs.15,00,000/-	
EMD	Rs. 1,50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Vithura Branch
	IFS Code	KSBK0001103
	General Suspense A/c No.	1103220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : **18.11.2026**, 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 **01.11.2026 to 15.11.2026** between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of 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 **18.11.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

vsr.

- f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before **18.11.2026** 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,
- xli) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - xlii) 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.
 - xliii) Bidder's Name, Contact No., Address, Email Id
 - xliv) 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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- 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.
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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

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Office- 0471-2451596, 2476676

Email: tvmro@keralabank.co.in

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
https://www.bankeauctions.com

SL No.19

NAME AND ADDRESS OF BORROWER	Sri. Sainulabdeen , Sofia Cottage, Maruthinakam, Azhicode.
BRANCH	Aruvikkara Branch
ACCOUNT NUMBER	102360496200081
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sajadmon , Sofia Cottage, Maruthinakam, Azhicode.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumanagad
VILLAGE	Aruvikkara
SY/Re.Sy. No.	Re.Sy. No.283/6-1
Area/Extend of land	4.05 Ares (10 Cents)
TANDAPER No.	7191
Boundaries of Property	
East	Prop. of Naseema
South	Road
West	Prop. of Naseema
North	Prop. of Pareeth

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Reserve Price and EMD

Reserve Price	Rs.17,00,000/-	
EMD	Rs. 1,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Aruvikkaa Branch
	IFS Code	KSBK0001023
	General Suspense A/c No.	1023220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
Date and Time of Auction	20.11.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : **18.11.2026**, 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 **01.11.2026 to 15.11.2026** 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 **18.11.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt. Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

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Email: 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 **18.11.2026** 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,
- xlvi) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - xlvi) 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.
 - xlvi) Bidder's Name, Contact No., Address, Email Id
 - xlvi) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

SPECIAL INSTRUCTION /CAUTION

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Authorized Officer

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

Place : Thiruvananthapuram

Date : 14.10.2026

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 20.11.2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 20.11.2026
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL No.20

NAME AND ADDRESS OF BORROWER	Smt. Subeena , Shameer Manzil , Kannamkara, Parappara P.O.
BRANCH	Panavoor Branch
ACCOUNT NUMBER	107064362000463
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Muhammed Shameer , Shameer Manzil , Kannamkara, Parappara P.O.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumanagad
VILLAGE	Panavoor
SY/Re.Sy. No.	Re.Sy. No. 320/11-1, 320/11
Area/Extend of land	18.65 Ares (46.06 Cents)
TANDAPER No.	20696
Boundaries of Property	
East	Prop. of Sulaiman
South	Prop. of Abdul Majeed
West	Prop. of Thaha
North	Thodu, Thadam

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Reserve Price and EMD

Reserve Price	Rs.9,21,000/-	
EMD	Rs. 92,100/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Panavoor Branch
	IFS Code	KSBK0001070
	General Suspense A/c No.	1070220503601
Date and Time of Inspection	01.11.2026 to 15.11.2026 during working hours	
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 - xlix) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No
 - l) 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.
 - li) Bidder's Name, Contact No., Address, Email Id
 - lii) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Thiruvananthapuram.

Place : Thiruvananthapuram

Date : 14.10.2026

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Regional Office: Thiruvananthapuram
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