KERALA BANK
Kerala State Co-operative Bank

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.1

NAME AND ADDRESS OF BORROWER	Smt. Chitra. J.L., Joy Bhavan, Kollode P.O., Thiruvananthapuram.
BRANCH	**Malayinkeezhu** Branch
ACCOUNT NUMBER	105460357002588
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Chitra. J.L., Joy Bhavan, Kollode P.O., Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Kulathummal
SY/Re.Sy. No.	Re.Sy. No. 430/3-1-1
Area/Extend of land	02.02 Ares (cents)
TANDAPER No.	28973
Boundaries of Property	
East	Pathway
South	Road
West	Pathway
North	Prop. of Lathika

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Reserve Price and EMD

Reserve Price	Rs. 12,50,000/-	
EMD	Rs. 1,25,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Malayinkeezhu** Branch
	IFS Code	KSBK0001054
	General Suspense A/c No.	10542200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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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 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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

o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in 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 : 09.11.2026

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.2

NAME AND ADDRESS OF BORROWER	Sri. Rajesh.C.V, Rajesh Bhavan, Kurishadi Jn, Thevanpara,Tholicode.
BRANCH	**Tholicode** Branch
ACCOUNT NUMBER	108860454200185
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Athira Chandran , Rajesh Bhavan, Kurishadi Jn, Thevanpara,Tholicode.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangadu
VILLAGE	Karippur
SY/Re.Sy. No.	Re.Sy. No. 189/2-1
Area/Extend of land	10.12 Ares (25 cents)
TANDAPER No.	11321
Boundaries of Property	
East	Prop. of Radhamani
South	Prop. of Bindhu
West	Prop. of Babu
North	Pathway

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KERALA BANK
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East Fort,Fort P O
Thiruvananthapuram-695023

Reserve Price and EMD

Reserve Price	Rs. 8,75,000/-	
EMD	Rs. 87,500 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Tholicode** Branch
	IFS Code	KSBK0001088
	General Suspense A/c No.	10882200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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Email: tvmro@keralabank.co.in
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KERALA BANK
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East Fort,Fort P O
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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 10.12.2026 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, 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.

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.

i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.

j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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KERALA BANK
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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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

o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in 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

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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Regional Office: Thiruvananthapuram
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.3

NAME AND ADDRESS OF BORROWER	Sri. Shiju Mon, Shiju Bhavan, Cherucode, Mulayara P.O.
BRANCH	**Peyad** Branch
ACCOUNT NUMBER	107660357000206
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Vargeese & Smt. Christina, Shiju Bhavan, Cherucode, Mulayara P.O.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Vilappil
SY/Re.Sy. No.	Re.Sy. No. 51/9
Area/Extend of land	33.93 Ares (83.84 cents)
TANDAPER No.	8453
Boundaries of Property	
East	Prop. of Anil Kumar
South	Prop. of Vargeese
West	Pathway, Prop. of Thomas & Elisa
North	Pathway

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Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. 34,00,000/-	
EMD	Rs. 3,40,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Peyad** Branch
	IFS Code	KSBK0001076
	General Suspense A/c No.	10762200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

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b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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KERALA BANK
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Regional Office: Thiruvananthapuram
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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 10.12.2026 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, 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.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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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

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 09.11.2026

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 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.4

NAME AND ADDRESS OF BORROWER	Sri. Sainulabudeen,Kuzhiyamkonam House, Pezhumood, Poovachal P.O.
BRANCH	**Kattakada Evening** Branch
ACCOUNT NUMBER	104464362002949
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sainulabudeen,Kuzhiyamkonam House, Pezhumood, Poovachal P.O.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Perumkulam
SY/Re.Sy. No.	Sy. No. 186/3-1, 186/4
Area/Extend of land	02.03, 02.00 Ares (9.96 cents)
TANDAPER No.	12383
Boundaries of Property	
East	Prop. of Sainulabudeen
South	Prop. of Shaji
West	Prop. of Shaji
North	Prop. of Masjid

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. 20,35,000/-	
EMD	Rs. 2,03,500 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Kattakada Evening** Branch
	IFS Code	KSBK0001044
	General Suspense A/c No.	10442200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

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

f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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

o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in 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 : 09.11.2026

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
P.B.No. 5122
East Fort,Fort P O
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.5

NAME AND ADDRESS OF BORROWER	Sri. Sunil Kumar S.A, Chithra Bhavan, Sree Krishna Nagar, Thirumala P.O
BRANCH	**Kattakada Evening** Branch
ACCOUNT NUMBER	104464362002342
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Remya V.R, Chithra Bhavan, Sree Krishna Nagar, Thirumala P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangadu
VILLAGE	Kallara
SY/Re.Sy. No.	Re.Sy. No. 107/20
Area/Extend of land	07.50 Ares (18.53 cents)
TANDAPER No.	5575
Boundaries of Property	
East	Prop. of Madhavan & Indira
South	Prop. of Madhavan & Radha
West	Pvt Road & Prop. of Achudhan
North	Prop. of Madhavan

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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. . 17,60,000/-	
EMD	Rs. 1,76,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Kattakada Evening** Branch
	IFS Code	KSBK0001044
	General Suspense A/c No.	10442200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

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d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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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 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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

o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in 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 : 09.11.2026

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
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Regional Office: Thiruvananthapuram
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.6

NAME AND ADDRESS OF BORROWER	Sri. Prashanth S.P, Palakkonathu veedu, Plambhazhinji, Manjamkode P.O.
BRANCH	**Ottashekaramangalam** Branch
ACCOUNT NUMBER	106564362000023
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Soman C, Palakkonathu veedu, Plambhazhinji, Manjamkode P.O.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Ottashekaramangalam
SY/Re.Sy. No.	Re.Sy. No. 126/23
Area/Extend of land	5.24 Ares (12.95 cents)
TANDAPER No.	2900
Boundaries of Property	
East	Prop. of Shakunthala
South	Prop. of Arun
West	Road
North	Prop. of Reena

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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. . 19,90,000/-	
EMD	Rs. 1,99,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Ottashekaramangalam** Branch
	IFS Code	KSBK0001065
	General Suspense A/c No.	10652200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

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KERALA BANK
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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 10.12.2026 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, tvmroccmr@keralabank.co.in,

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No

ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii) Bidder's Name, Contact No., Address, Email Id

iv) Bidder's Bank A/c details for online refund of EMD.

g) The intending bidders should register their names at portal https://www.bankeauctions.com and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.

i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.

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

Place : Thiruvananthapuram
Date : 09.11.2026

Office- 0471-2451596, 2476676
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KERALA BANK
Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provide0r : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.7

NAME AND ADDRESS OF BORROWER	Sri. Murali Krishnan S, Mohana Vilasom, Manalakom, Vengode, Kudavoor P.O.
BRANCH	**Mangalapuram** Branch
ACCOUNT NUMBER	105560454200071
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Murali Krishnan S, Mohana Vilasom, Manalakom, Vengode, Kudavoor P.O.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Melthonnakkal
SY/Re.Sy. No.	Re.Sy. No. 143/5-7-1
Area/Extend of land	2.03 Ares
TANDAPER No.	21226
Boundaries of Property	
East	Prop. of Sunitha
South	Prop. of Biju
West	Prop. of Salahudeen
North	Prop. of Biju & Sunitha

Office- 0471-2451596, 2476676
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KERALA BANK
Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
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Reserve Price and EMD

Reserve Price	Rs. . 7,50,000/-	
EMD	Rs. 75,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Mangalapuram** Branch
	IFS Code	KSBK0001055
	General Suspense A/c No.	10552200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
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	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

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b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

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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.

g) The intending bidders should register their names at portal https://www.bankeauctions.com and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.

i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.

j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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KERALA BANK
Kerala State Co-operative Bank

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

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 : 09.11.2026

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.8

NAME AND ADDRESS OF BORROWER	Smt. Nadheera Beevi, Mumthas Manzil, Puliyoorkonam P.O.
BRANCH	**Pallikkal** Branch
ACCOUNT NUMBER	106860357001551
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Nadheera Beevi, Mumthas Manzil, Puliyoorkonam P.O.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Varkala
VILLAGE	Madavoor
SY/Re.Sy. No.	Re.Sy. No. 67/10
Area/Extend of land	2.80 Ares (6.92 cents)
TANDAPER No.	710
Boundaries of Property	
East	Prop. of Munira
South	Prop. of Noorjahan
West	Canal,Road
North	Prop. of Omana

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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. . 13,50,000/-	
EMD	Rs. 1,35,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Pallikkal** Branch
	IFS Code	KSBK0001068
	General Suspense A/c No.	10682200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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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 10.12.2026 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, tvmroccmr@keralabank.co.in,

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No

ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii) Bidder's Name, Contact No., Address, Email Id

iv) Bidder's Bank A/c details for online refund of EMD.

g) The intending bidders should register their names at portal https://www.bankeauctions.com and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 09.11.2026

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KERALA BANK
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.9

NAME AND ADDRESS OF BORROWER	Smt. Saranya G.S, Kizhakke Poikavila Veedu, Moolabhagom, Muthala P.O.
BRANCH	**Pallikkal** Branch
ACCOUNT NUMBER	106864362003077
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Sreejosh, Kizhakke Poikavila Veedu, Moolabhagom, Muthala P.O.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Varkala
VILLAGE	Pallikkal
SY/Re.Sy. No.	Re.Sy. No. 154/21-1
Area/Extend of land	2.43 Ares (6.00 cents)
TANDAPER No.	11461
Boundaries of Property	
East	Prop. of Usha Raveendran
South	Road
West	Prop. of Vasudevan Pilla
North	Prop. of Shyamala

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KERALA BANK
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Regional Office: Thiruvananthapuram
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Thiruvananthapuram-695023

Reserve Price and EMD

Reserve Price	Rs. . 12,50,000/-	
EMD	Rs. 1,25,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Pallikkal** Branch
	IFS Code	KSBK0001068
	General Suspense A/c No.	10682200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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KERALA BANK
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Regional Office: Thiruvananthapuram
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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 10.12.2026 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, tvmroccmr@keralabank.co.in,

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No

ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii) Bidder's Name, Contact No., Address, Email Id

iv) Bidder's Bank A/c details for online refund of EMD.

g) The intending bidders should register their names at portal https://www.bankeauctions.com and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.

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j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

Place : Thiruvananthapuram
Date : 09.11.2026

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KERALA BANK
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Regional Office: Thiruvananthapuram
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.10

NAME AND ADDRESS OF BORROWER	Sri. M.B Ganeesh, Gangothri, Kariyam, Powdikkonam P.O.
BRANCH	**Vembayam** Branch
ACCOUNT NUMBER	110060454200034
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Shanthamma, Gangothri, Kariyam, Powdikkonam P.O.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangadu
VILLAGE	Thekkada
SY/Re.Sy. No.	Re.Sy. No. 98/1
Area/Extend of land	61.10 Ares (151.00 cents)
TANDAPER No.	9538
Boundaries of Property	
East	Prop. of Radhakrishnan Nair
South	Road
West	Prop. of Krishnapilla
North	Prop. of Radhakrishnan Nair

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KERALA BANK
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Thiruvananthapuram-695023

Reserve Price and EMD

Reserve Price	Rs. . 48,32,000/-	
EMD	Rs. 4,83,200 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Vembayam** Branch
	IFS Code	KSBK0001100
	General Suspense A/c No.	11002200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

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b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.12.2026 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, tvmroccmr@keralabank.co.in,

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No

ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii) Bidder's Name, Contact No., Address, Email Id

iv) Bidder's Bank A/c details for online refund of EMD.

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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 : 09.11.2026

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

KERALA BANK
Kerala State Co-operative Bank

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.11

NAME AND ADDRESS OF BORROWER	Sri. Ramakrishnan.C, Vimala Bhavan, Chudukattil Mukal, Poovathoor
BRANCH	**Vattappara** Branch
ACCOUNT NUMBER	109464362000019
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Vimala.J, Vimala Bhavan, Chudukattil Mukal, Poovathoor
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangadu
VILLAGE	Nedumangadu
SY/Re.Sy. No.	Re.Sy. No. 175/11
Area/Extend of land	24.60 Ares (60.76 cents)
TANDAPER No.	2817
Boundaries of Property	
East	Prop. of Narayanan
South	Prop. of Arjunan
West	Prop. of Bhaskaran
North	Road

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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. . 42,72,000/-	
EMD	Rs. 4,27,200 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Vattappara** Branch
	IFS Code	KSBK0001094
	General Suspense A/c No.	10942200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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KERALA BANK
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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 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 09.11.2026

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KERALA BANK
Kerala State Co-operative Bank

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.12

NAME AND ADDRESS OF BORROWER	Sri. Ajith C.B, TC 11/307,Saraswathy Vilasom, Keston Road, Kowdiyar P.O.
BRANCH	**Vattiyoorkavu** Branch
ACCOUNT NUMBER	109560357000906
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sheeba, TC 11/307,Saraswathy Vilasom, Keston Road, Kowdiyar P.O.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Peroorkada
SY/Re.Sy. No.	Re.Sy. No. 100
Area/Extend of land	2.95 Ares (7.28 cents)
TANDAPER No.	27139
Boundaries of Property	
East	Road, Prop. of Mallika
South	Prop. of Bhasheer
West	Prop. of Ajantha
North	Prop. of Mallika

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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. . 58,24,000/-	
EMD	Rs. 5,82,400 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Vattiyoorkavu** Branch
	IFS Code	KSBK0001095
	General Suspense A/c No.	10952200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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KERALA BANK
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Thiruvananthapuram-695023

f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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KERALA BANK
Kerala State Co-operative Bank

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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

Place : Thiruvananthapuram
Date : 09.11.2026

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KERALA BANK
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.13

NAME AND ADDRESS OF BORROWER	Smt. Sheeba Rani T.A, Batheal,Kodunganoor, Thiruvananthapuram.
BRANCH	**Vattiyoorkavu** Branch
ACCOUNT NUMBER	109560357000136
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sheeba Rani T.A, Batheal,Kodunganoor, Thiruvananthapuram.
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Vattiyoorkavu
SY/Re.Sy. No.	Re.Sy. No. 2578/1-1
Area/Extend of land	10 cents
TANDAPER No.	15650
Boundaries of Property	
East	Prop. of Ambika
South	ISRO Quarters
West	Prop. of Thambi
North	Prop. of Rajan

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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. . 25,00,000/-	
EMD	Rs. 2,50,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Vattiyoorkavu** Branch
	IFS Code	KSBK0001095
	General Suspense A/c No.	10952200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

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b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

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d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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KERALA BANK
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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 10.12.2026 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, tvmroccmr@keralabank.co.in,

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No

ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii) Bidder's Name, Contact No., Address, Email Id

iv) Bidder's Bank A/c details for online refund of EMD.

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

Place : Thiruvananthapuram
Date : 09.11.2026

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.14

NAME AND ADDRESS OF BORROWER	Sri.Anil Kumar S.S, Sri Saroj ,VP/1134, Chithra Nagar, Vattiyoorkavu,Thiruvananthapuram
BRANCH	**Vattiyoorkavu** Branch
ACCOUNT NUMBER	109560357000052
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Radhika Devi, VP/1134, Chithra Nagar, Vattiyoorkavu,Thiruvananthapuram
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Peroorkada
SY/Re.Sy. No.	Sy. No. 560/48
Area/Extend of land	4.35 Ares (10.74 cents)
TANDAPER No.	27644
Boundaries of Property	
East	Prop. of VSSC
South	Prop. of Susruthan
West	Prop. of Surendran
North	Road, Prop. of VSSC

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

KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. . 35,00,000/-	
EMD	Rs. 3,50,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Vattiyoorkavu** Branch
	IFS Code	KSBK0001095
	General Suspense A/c No.	10952200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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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 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

f) 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.

g) 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 : 09.11.2026

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.15

NAME AND ADDRESS OF BORROWER	Smt.Suma P.S, Manikanda Building,TC 25/2632, Kunnumpuram,G.P.O,Thiruvananthapuram
BRANCH	**Puthenchantha Main** Branch
ACCOUNT NUMBER	108360357000184
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Suma P.S, Manikanda Building,TC 25/2632, Kunnumpuram,G.P.O,Thiruvananthapuram
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangadu
VILLAGE	Aruvikkara
SY/Re.Sy. No.	Re.Sy. No. 178/14-2
Area/Extend of land	0.85 Ares (09.50 cents)
TANDAPER No.	15444
Boundaries of Property	
East	Prop. of Santhakumari
South	Road
West	Prop. of Sathyaneshan
North	Prop. of Santhakumari

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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs.3,40,000/-	
EMD	Rs. 34,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Puthenchantha Main** Branch
	IFS Code	KSBK0001083
	General Suspense A/c No.	10832200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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Email: tvmro@keralabank.co.in
vsr.

KERALA BANK
Kerala State Co-operative Bank

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

f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

h) 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.

i) 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 : 09.11.2026

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
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East Fort,Fort P O
Thiruvananthapuram-695023

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.16

NAME AND ADDRESS OF BORROWER	Sri.Prabhakaran Thambi G(Late),Manikyavilakom Veedu,Nalloorvattom,Plamoottukkada P.O
BRANCH	**Puthenchantha Main** Branch
ACCOUNT NUMBER	108360357000184
NAME AND ADDRESS OF PROPERTY OWNER	Sri.SureshThambi, Manikyavilakom Veedu,Nalloorvattom,Plamoottukkada P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Kulathoor
SY/Re.Sy. No.	Re.Sy. No. 343/2, 343/2-1-1, 343/2-2
Area/Extend of land	12.44 Ares (30.74 cents)
TANDAPER No.	15970
Boundaries of Property	
East	Prop. of Appukkuttan Nair
South	Prop. of Suresh,water tap & own property
West	Canal & Road
North	Prop. of Krishnan Nair

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

KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. 6,14,000/-	
EMD	Rs. 61,400 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Puthenchantha Main** Branch
	IFS Code	KSBK0001083
	General Suspense A/c No.	10832200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

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KERALA BANK
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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 10.12.2026 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, 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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KERALA BANK
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Thiruvananthapuram.

Place : Thiruvananthapuram
Date : 09.11.2026

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Regional Office: Thiruvananthapuram
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.17

NAME AND ADDRESS OF BORROWER	Sri.Hari Gopal S, Suresh Bhavan,Aanavoor P.O - 695 124
BRANCH	**Neyyattinkara M&E** Branch
ACCOUNT NUMBER	106460357000356
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Hari Gopal S, Suresh Bhavan,Aanavoor P.O - 695 124
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Aanavoor
SY/Re.Sy. No.	Re.Sy. No. 63/11-5-1
Area/Extend of land	4.05 Ares (10.00 cents)
TANDAPER No.	16790
Boundaries of Property	
East	Prop. of Jayaprakash
South	PWD Road
West	Pathway
North	Prop. of Ravi

Office- 0471-2451596, 2476676
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KERALA BANK
Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
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East Fort,Fort P O
Thiruvananthapuram-695023

Reserve Price and EMD

Reserve Price	Rs. 20,00,000/-	
EMD	Rs. 2,00,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Neyyattinkara M&E** Branch
	IFS Code	KSBK0001064
	General Suspense A/c No.	10642200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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

KERALA BANK
Kerala State Co-operative Bank

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

f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

l) 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.

m) 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 : 09.11.2026

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.18

NAME AND ADDRESS OF BORROWER	Sri. Joy V.K, Kaniyarukonath Veedu, Changa P.O
BRANCH	**Vellanad** Branch
ACCOUNT NUMBER	109664362000672
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Joy V.K, Kaniyarukonath Veedu, Changa P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangadu
VILLAGE	Vellanad
SY/Re.Sy. No.	Sy. No. 520/4-1
Area/Extend of land	9.85 Ares (24.33 cents)
TANDAPER No.	22576
Boundaries of Property	
East	Prop. of Mary John
South	Prop. of Rani
West	Prop. of Mini
North	Road

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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. 24,25,000/-	
EMD	Rs. 2,42,500 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Vellanad** Branch
	IFS Code	KSBK0001096
	General Suspense A/c No.	10962200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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KERALA BANK
Kerala State Co-operative Bank

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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 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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

o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in 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 : 09.11.2026

Office- 0471-2451596, 2476676
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KERALA BANK
Kerala State Co-operative Bank

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.19

NAME AND ADDRESS OF BORROWER	Sri. Anil Kumar M, Vallimangalath House, Pavoorkariyikkakom, K.T Kunnu P.O
BRANCH	**Karette** Branch
ACCOUNT NUMBER	10426035700073
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Anil Kumar M, Vallimangalath House, Pavoorkariyikkakom, K.T Kunnu P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Nedumangadu
VILLAGE	Kallara
SY/Re.Sy. No.	Sy. No. 3009/6 & 3008/14
Area/Extend of land	28.74 Ares (71 cents)
TANDAPER No.	5671
Boundaries of Property	
East	Prop. of Sainulabdeen
South	Prop. of Suresh
West	Road
North	Prop. of Suresh

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Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. 71,00,000/-	
EMD	Rs. 7,10,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Karette** Branch
	IFS Code	KSBK0001042
	General Suspense A/c No.	10422200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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KERALA BANK
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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 10.12.2026 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, 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.

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

Place : Thiruvananthapuram
Date : 09.11.2026

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Regional Office: Thiruvananthapuram
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.20

NAME AND ADDRESS OF BORROWER	Sri.Jayakumar R.V, Raj Bhavan, Kadinamkulam, Puthukkurichi P.O
BRANCH	**Kadinamkulam** Branch
ACCOUNT NUMBER	103160357001036
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Jayakumar R.V, Raj Bhavan, Kadinamkulam, Puthukkurichi P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Kadinamkulam
SY/Re.Sy. No.	Sy. No. 308/1-1
Area/Extend of land	05.27 Ares (13 cents)
TANDAPER No.	5671
Boundaries of Property	
East	Prop. of Dileep : Prop. of Unnikrishnan
South	Prop. of Unnikrishnan : Prop. of Chandran
West	Prop. of Omana : Prop. of Unnikrishnan
North	Riverbed : Riverbed , Prop. of Chandran

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Regional Office: Thiruvananthapuram
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East Fort,Fort P O
Thiruvananthapuram-695023

Reserve Price and EMD

Reserve Price	Rs. 22,00,000/-	
EMD	Rs. 2,20,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Kadinamkulam** Branch
	IFS Code	KSBK0001031
	General Suspense A/c No.	10312200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

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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 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

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

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.

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

s) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in or the service provider M/s. C 1 India Pvt. Ltd, https://www.bankeauctions.com, Support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 09.11.2026

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
P.B.No. 5122
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.21

NAME AND ADDRESS OF BORROWER	Sri. Rajan D, Liji Mandiram, Kaduvakonam, Kollode, Thiruvananthapuram 695571
BRANCH	**Overbridge** Branch
ACCOUNT NUMBER	101260356000888
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Rajan D, Liji Mandiram, Kaduvakonam, Kollode, Thiruvananthapuram 695571
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Kulathummel
SY/Re.Sy. No.	Re.Sy. No. 353/1-14
Area/Extend of land	3.44 Ares (8.50 cents)
TANDAPER No.	22601
Boundaries of Property	
East	Prop. of kamalam
South	Prop. of Murali
West	Pathway, Prop. of Vijayan
North	Prop. of Prabhakaran

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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. 2,12,000/-	
EMD	Rs. 21,200 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Overbridge** Branch
	IFS Code	KSBK0001012
	General Suspense A/c No.	10122200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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KERALA BANK
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Regional Office: Thiruvananthapuram
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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 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

t) 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.

u) 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 : 09.11.2026

Office- 0471-2451596, 2476676
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KERALA BANK
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Regional Office: Thiruvananthapuram
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.22

NAME AND ADDRESS OF BORROWER	Smt. Kumari S Usha, Nellivilakath Veedu, Ayithiyoor,Balaramapuram P.O
BRANCH	**Overbridge** Branch
ACCOUNT NUMBER	101260322000262
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Kumari S Usha, Nellivilakath Veedu, Ayithiyoor,Balaramapuram P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Balaramapuram
SY/Re.Sy. No.	Re.Sy. No. 230/15
Area/Extend of land	06.26 Ares (15.46 cents)
TANDAPER No.	3432
Boundaries of Property	
East	Prop. of Gopi
South	Road, Prop. of George
West	Prop. of George
North	Prop. of Nisha

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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. 81,50,000/-	
EMD	Rs. 8,15,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Overbridge** Branch
	IFS Code	KSBK0001012
	General Suspense A/c No.	10122200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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KERALA BANK
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Regional Office: Thiruvananthapuram
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East Fort,Fort P O
Thiruvananthapuram-695023

f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.12.2026 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, tvmroccmr@keralabank.co.in,

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No

ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii) Bidder's Name, Contact No., Address, Email Id

iv) Bidder's Bank A/c details for online refund of EMD.

g) The intending bidders should register their names at portal https://www.bankeauctions.com and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.

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j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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KERALA BANK
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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

Place : Thiruvananthapuram
Date : 09.11.2026

Office- 0471-2451596, 2476676
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KERALA BANK
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Regional Office: Thiruvananthapuram
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.24

NAME AND ADDRESS OF BORROWER	Sri. Unnikrishnan S, Unni Vilasom, Kaduvayil, Thottaykkadu P.O
BRANCH	**Aalamkode** Branch
ACCOUNT NUMBER	102160357000255
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Unnikrishnan S, Unni Vilasom, Kaduvayil, Thottaykkadu P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Varkala
VILLAGE	Manamboor
SY/Re.Sy. No.	Re.Sy. No. 307/17
Area/Extend of land	07.20 Ares (17.78 cents)
TANDAPER No.	4719
Boundaries of Property	
East	Temple, Prop. of Sadhanandhan
South	Concrete Road
West	Temple,Prop. of Sadhanandhan,Pavithran & Saradha
North	Concrete Road

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Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
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East Fort,Fort P O
Thiruvananthapuram-695023

Reserve Price and EMD

Reserve Price	Rs. 19,00,000/-	
EMD	Rs. 1,90,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Aalamkode** Branch
	IFS Code	KSBK0001021
	General Suspense A/c No.	10212200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

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KERALA BANK
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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 10.12.2026 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, tvmroccmr@keralabank.co.in,

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No

ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii) Bidder's Name, Contact No., Address, Email Id

iv) Bidder's Bank A/c details for online refund of EMD.

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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 : 09.11.2026

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

KERALA BANK
Kerala State Co-operative Bank

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.25

NAME AND ADDRESS OF BORROWER	Smt. Sini V.N, Sreehari, Kaduvayil, Peroor P.O, Pallikkal
BRANCH	**Pallikkal** Branch
ACCOUNT NUMBER	106864362001863
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sini V.N, Sreehari, Kaduvayil, Peroor P.O, Pallikkal
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Chirayinkeezhu
VILLAGE	Vellalloor
SY/Re.Sy. No.	Re.Sy. No. 4/5
Area/Extend of land	05.30 Ares (13.00 cents)
TANDAPER No.	16906
Boundaries of Property	
East	Concrete Road
South	Prop. of Unnikrishnan
West	Prop. of Geetha
North	Prop. of Shiji

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KERALA BANK
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East Fort,Fort P O
Thiruvananthapuram-695023

Reserve Price and EMD

Reserve Price	Rs. 9,00,000/-	
EMD	Rs. 90,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Pallikkal** Branch
	IFS Code	KSBK0001068
	General Suspense A/c No.	10682200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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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 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 09.11.2026

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.26

NAME AND ADDRESS OF BORROWER	Sri. Ashok S.R, Valiyakonam Kizhakkumkara Veedu, Moongode P.O, Peyad
BRANCH	**Malayinkeezhu** Branch
ACCOUNT NUMBER	105460357000505
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Ashok S.R, Valiyakonam Kizhakkumkara Veedu, Moongode P.O, Peyad
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Ottasekaramangalam
SY/Re.Sy. No.	Re.Sy. No. 328/2-2
Area/Extend of land	24.70 Ares (13.00 cents)
TANDAPER No.	10586
Boundaries of Property	
East	Prop. of Vinod
South	Prop. of Biju
West	Prop. of Kunjan Nadar,Gopi,Omana
North	Prop. of Vinod

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KERALA BANK
Kerala State Co-operative Bank

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Thiruvananthapuram-695023

Reserve Price and EMD

Reserve Price	Rs. 21,35,000/-	
EMD	Rs. 2,13,500 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Malayinkeezhu** Branch
	IFS Code	KSBK0001054
	General Suspense A/c No.	10542200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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KERALA BANK
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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 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

Office- 0471-2451596, 2476676
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KERALA BANK
Kerala State Co-operative Bank

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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SPECIAL INSTRUCTION /CAUTION

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

Place : Thiruvananthapuram
Date : 09.11.2026

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.27

NAME AND ADDRESS OF BORROWER	Sri. Jose Victor, Jose Bhavan, Kalavupara, Veeranakaav P.O
BRANCH	**Aryanad** Branch
ACCOUNT NUMBER	102560357001377
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Jose Victor, Jose Bhavan, Kalavupara, Veeranakaav P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Mannookkara
SY/Re.Sy. No.	Sy. No. 371/16
Area/Extend of land	21.90 Ares (54 cents)
TANDAPER No.	14606
Boundaries of Property	
East	Prop. of Sasindran ,Rajan
South	Prop. of Thankachan
West	Road
North	Prop. of Shaji

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KERALA BANK
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Regional Office: Thiruvananthapuram
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Thiruvananthapuram-695023

Reserve Price and EMD

Reserve Price	Rs. 27,00,000/-	
EMD	Rs. 2,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Aryanad** Branch
	IFS Code	KSBK0001025
	General Suspense A/c No.	10252200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

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b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

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d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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KERALA BANK
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Regional Office: Thiruvananthapuram
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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 10.12.2026 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, tvmroccmr@keralabank.co.in,

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No

ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii) Bidder's Name, Contact No., Address, Email Id

iv) Bidder's Bank A/c details for online refund of EMD.

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

Place : Thiruvananthapuram
Date : 09.11.2026

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.27

NAME AND ADDRESS OF BORROWER	Sri. Jose Victor, Jose Bhavan, Kalavupara, Veeranakaav P.O
BRANCH	**Aryanad** Branch
ACCOUNT NUMBER	102560357001377
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Jose Victor, Jose Bhavan, Kalavupara, Veeranakaav P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Mannookkara
SY/Re.Sy. No.	Sy. No. 371/16
Area/Extend of land	21.90 Ares (54 cents)
TANDAPER No.	14606
Boundaries of Property	
East	Prop. of Sasindran ,Rajan
South	Prop. of Thankachan
West	Road
North	Prop. of Shaji

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. 27,00,000/-	
EMD	Rs. 2,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Aryanad** Branch
	IFS Code	KSBK0001025
	General Suspense A/c No.	10252200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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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 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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

o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in 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 : 09.11.2026

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.28

NAME AND ADDRESS OF BORROWER	Sri. Das Raj T, Moolayamvila House, Vadakara Dhesham, Perungadavila P.O, 695-124
BRANCH	**Neyyattinkara M&E** Branch
ACCOUNT NUMBER	106460474000012
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Das Raj T, Moolayamvila House, Vadakara Dhesham, Perungadavila P.O, 695-124
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Perungadavila
SY/Re.Sy. No.	Re.Sy. No. 837/4-1
Area/Extend of land	16.19 Ares (40 cents)
TANDAPER No.	25978
Boundaries of Property	
East	Riverbed, Prop. of Deepu Raj
South	Prop. of Unni prasad
West	Prop. of Simon, Shanthi, Baby & Own Property
North	Prop. of Babu

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

Reserve Price and EMD

Reserve Price	Rs. 18,00,000/-	
EMD	Rs. 1,80,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Neyyattinkara M&E** Branch
	IFS Code	KSBK0001064
	General Suspense A/c No.	10642200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

Regional Office: Thiruvananthapuram
P.B.No. 5122
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Thiruvananthapuram-695023

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 10.12.2026 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, 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.

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k) For sale proceeds of Rs. 50 lakhs/- (Rupees Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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 : 09.11.2026

Office- 0471-2451596, 2476676
Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.29

NAME AND ADDRESS OF BORROWER	Smt. Reshma Francis, Thiruvonam, St.Falls Church, Kottamukal, Ooruttambalam P.O
BRANCH	**Neyyattinkara M&E** Branch
ACCOUNT NUMBER	106460357001283
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Vineeth, Thiruvonam, St.Falls Church, Kottamukal, Ooruttambalam P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Kattakkada
VILLAGE	Maranalloor
SY/Re.Sy. No.	Re.Sy. No. 280/1
Area/Extend of land	15.05 Ares (37.19 cents)
TANDAPER No.	12384
Boundaries of Property	
East	Own Property
South	Road
West	Prop. of Baiju
North	Prop. of Lakshmanan Nadar

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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. 31,01,000/-	
EMD	Rs. 3,10,100 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Neyyattinkara M&E** Branch
	IFS Code	KSBK0001064
	General Suspense A/c No.	10642200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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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 10.12.2026 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, tvmroccmr@keralabank.co.in,

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No

ii) Photocopies of PAN Card, ID proof and Address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii) Bidder's Name, Contact No., Address, Email Id

iv) Bidder's Bank A/c details for online refund of EMD.

g) The intending bidders should register their names at portal https://www.bankeauctions.com and get their User Id and Password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s. C1 India Pvt. Ltd.

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any, in the event if any court/tribunal /forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive /vacant & physical possession to the Auction Purchaser if any injunction / restraint order is passed by any Court/Tribunal/Forum or any other legal authority.

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j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid),immediately on declaring him/her as the successful bidder i.e. on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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

Place : Thiruvananthapuram
Date : 09.11.2026

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.30

NAME AND ADDRESS OF BORROWER	Sri. Austin Philip, Thannininnavila, Kodangavila, Athiyanoor P.O
BRANCH	**Neyyattinkara M&E** Branch
ACCOUNT NUMBER	106460357000314
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Vineeth, Thannininnavila, Kodangavila, Athiyanoor P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Athiyanoor
SY/Re.Sy. No.	Re.Sy. No. 282/14, 282/5-8, 282/14-1-1
Area/Extend of land	06.52 Ares (16.11 cents)
TANDAPER No.	26557,26868
Boundaries of Property	
East	Prop. of Geethakumari,Anil Kumar,Sangeetha Rani
South	Prop. of Rakhavan,Somavalli,Thankom
West	Pathway, Prop. of Vasanthi
North	Prop. of Babu

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Email: tvmro@keralabank.co.in
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KERALA BANK
Kerala State Co-operative Bank

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

Reserve Price and EMD

Reserve Price	Rs. 20,63,000/-	
EMD	Rs. 2,06,300 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Neyyattinkara M&E** Branch
	IFS Code	KSBK0001064
	General Suspense A/c No.	10642200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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

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

KERALA BANK
Kerala State Co-operative Bank

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

f) After payment of the EMD amount , the intending bidders should submit a copy of the following documents /details on or before 10.12.2026 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, 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 Fiffy Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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l) All charges for conveyance, stamp duty/GST registration charges, TDS of income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

m) The Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

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

o) For further details contact The Kerala State Co-operative Bank Regional Office, Thiruvananthapuram (0471-2451595,2451596,2451597 e.mail-tvmro@keralabank.co.in 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 : 09.11.2026

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 11.12.2026

(a) Mode of Auction : E-Auction

(b) Details of Auction Service provider : C 1 INDIA Pvt. Ltd

(c) Date of Auction : 11.12.2026

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

SL No.23

NAME AND ADDRESS OF BORROWER	Sri. K.B Unnikrishnan, Vayalkonath Mele Puthan Veedu, Venniyoor, Venganoor P.O
BRANCH	**Overbridge** Branch
ACCOUNT NUMBER	101260356000467
NAME AND ADDRESS OF PROPERTY OWNER	Sri. K.B Unnikrishnan, Vayalkonath Mele Puthan Veedu, Venniyoor, Venganoor P.O
Description of Property	
STATE	KERALA
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Athiyanoor
SY/Re.Sy. No.	Re.Sy. No. 171/22
Area/Extend of land	04.06 Ares (10.00 cents)
TANDAPER No.	11505
Boundaries of Property	
north	Prop. of Maniyan
South	Concrete road, own property,property of thushara
West	Prop. Of sreekala, own property
east	Prop. of thushara

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Reserve Price and EMD

Reserve Price	Rs. 3,00,000/-	
EMD	Rs. 30,000 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	**Overbridge** Branch
	IFS Code	KSBK0001012
	General Suspense A/c No.	10122200503601
Date and Time of Inspection	01.12.2026 to 10.12.2026 during working hours	
Date and Time of Auction	11.12.2026	
	11.00 AM to 3 P M	

2. Last date of submission of EMD : 10.12.2026, 4.00 PM

3. Other Terms and Conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect & satisfy themselves. The property can be inspected, from 01.12.2026 to 10.12.2026 between 10.00 AM to 5.00 PM prior appointment with Area Manager/Authorized Officer on any working day.

c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.

d) EMD Amount of 10% of the Reserve Price is to be deposited by way of Demand Draft infavour of Authorised Officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of The Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before 10.12.2026 at 4.00 PM.

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