

# The Kerala State Co-operative Bank Ltd.

## SALE NOTICE

E-Auction Sale Notice for Sale of Immovable and Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Name and address of Borrower	Smt.Getruda Francis St. Antony's house,KERA-34 Kailas Lane,Kudappanakunnu
Name and address of Guarantor	Smt.Getruda Francis St. Antony's house,KERA-34 Kailas Lane,Kudappanakunnu
Name of Branch	Vellayambalam
Loan No	020706011900021

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Area Manager&Authorised officer of the Kerala State Co-operative Bank Ltd., will be sold on "As is where is", "As is what is", and Whatever there is" on 19-10-2023 for recovery of Rs.23,36,910/- (Rupees twenty three lakhs thirty six thousand nine hundred and ten only) as on 31-08.2023 + further interest + other expenses ,charges and cost(if any) due from the Borrower or Guarantor.

The Description of the property. Reserve price and EMD will be as under:

Description of Property	
STATE	Kerala
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Kudappanakunnu
RE. SY. No.	313/12-1
Thandaperu No	30945
AREA/Extend of land	1.62 Are
DESCRIPTION OF BUILDING	Building No:KP V/75 A 1

<b>Boundaries of Property</b>	
<b>North</b>	Property of Mohanan
<b>South</b>	Property of Sreekumar
<b>East</b>	Pathway
<b>West</b>	Property of Sathyan
<b>Reserve Price (Rs.in Lakhs)</b>	Rs.31,38,000
<b>EMD</b>	Rs.3,13,800
<b>Date and time of Site Inspection</b>	15-9-2023 to 17-10-2023
<b>Date and time of Auction</b>	19-10-2023, 11 A.M.

The Earnest Money Deposit shall be deposited on or before 17-10-2023 at 4.00 PM

For detailed terms and conditions of the sale please refer the link “E-Auction provided in Bank’s Website (<https://www.keralacobank.com>) or may contact Credit, Credit Monitoring & Recovery department, Regional Office, Thiruvananthapuram during office hours on any working day.

Place : Thiruvananthapuram  
Date : 12-09-2023

Sd/-  
Authorised Officer,  
The Kerala State Co-operative  
Bank Ltd.

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED**

1. (a) Mode of Auction : E-Auction
- (b) Details of Auction service provider : M/s Canbank Computer Service Ltd.
- (c) Date & Time of Auction : 19-10-2023 11.00 Am to 12 Noon
- (d) Place of Auction : Online Auction. Through the website  
<https://indianbankseuction.com>

Description of Property	
STATE	Kerala
DISTRICT	Thiruvananthapuram
TALUK	Thiruvananthapuram
VILLAGE	Kudappanakunnu
RE. SY. No.	313/12-1
Thandaperu N0	30945
Area	1.62 Are
DESCRIPTION OF BUILDING	Building No:KP V/75 A 1

Boundaries of Property	
North	Property of Mohanan
South	Property of Sreekumar
East	Pathway
West	Property of Sathyan

2. Reserve Price and EMD amount

Reserve Price (Rs. in lakhs)	Rs.31,38,000
EMD	Rs.3,13,800
Date and time of Inspection	15-09-2023 to 17-10-2023

<b>Date and time of Auction</b>	19-10-2023, 11 A.M.
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3. Last date of submission of EMD : 17-10-2023, 4.00 Pm
4. Other terms and conditions :
  - (a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://indianbankseauction.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
  - (b) The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & to inspect & satisfy themselves. The property can be inspected, from 15-09-2023 to 17-10-2023 between 10 A.M. to 5 P.M. prior appointment with Area Manager 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 auction process.
  - (d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Area Manager, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account No -0046102000017213 IFSC Code: IBKL0000046 on or before 17.10.2023 at 4 Pm.
  - (e) Intending bidders shall share Mobile number and e-mail address. For details please contact the service provider **M/s. Canbank Computer Service Ltd.** Help line No. **9832952602/9911293517/6294220147/080-23469665/9480691777**, helpline E-mail ID [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) or [ccsleauction@gmail.com](mailto:ccsleauction@gmail.com)
  - (f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 17-10-2023 by 05.00 PM to Area Manager, The Kerala State Co-operative Bank, Regional Office , Thiruvananthapuram by hand or by email ([tvmrokb@gmail.com](mailto:tvmrokb@gmail.com))
    - 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) Bidders Name, Contact No. Address, E Mail Id.
    - iv) Bidder's A/c details for online refund of EMD.
  - (g) The intending bidders should register their names at portal <https://indianbankseauction.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. Canbank Computer Service 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, damages, compensation ect., 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 in 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 multiplies of Rs.10,000. 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 officials.

- (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 ie., on the same day or not later than 5.00 p.m. 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 up for sale again.
- (k) For sale proceeds of Rs.50,00,000/-(Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
- (l) All charges for conveyance, stamp duty/GST registration charges, TDS of Income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- (m) The Authorised 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: [tvmrokb@gmail.com](mailto:tvmrokb@gmail.com)) OR the service provider, M/s. Canbank Computer Service Ltd., No.218, JP Royale, 1<sup>st</sup> Floor, Sampige Road (Near 14<sup>th</sup> Road), 2<sup>nd</sup> Main, Malleswaram, Bangalore – 560003, Support Landline No.+91-80-23469661/62, Support Person Mr. Pratap Kanjilal , Contact Number 9832952602/6294220147/080-23469665/9480691777

**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.

Place : Thiruvananthapuram  
Date : 12-10-2023

Sd/-  
Authorised Officer,  
The Kerala State  
Co-operative Bank Ltd.

# The Kerala State Co-operative Bank Ltd.

## SALE NOTICE

E-Auction Sale Notice for Sale of Immovable and Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Name and address of Borrower	Sri. Abhilash.S Pradeep Nivas,Kunninpuram Maruthathoor,Neyyattinkara p.o
Name and address of Guarantor	Smt. Khadeeja Pradeep Nivas,Kunninpuram Maruthathoor,Neyyattinkara p.o
Name of Branch	Neyyattinkara Main
Loan No	020026050830194

Notice is hereby given to the public in genereal and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Area Manager&Authorised officer of the Kerala State Co-operative Bank Ltd., will be sold on “As is where is”, “As is what is”, and Whatever there is” on 19-10-2023 for recovery of Rs.7886034/- (Rupees Seventy eight lakhs eighty six thousand and thirty four only) as on 31-08-2023 + further interest + other expenses ,charges and cost(if any) due from the Borrower or Guarantor.

The Description of the property. Reserve price and EMD will be as under:

Description of Property	
STATE	Kerala
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Neyyattinkara
RE. SY. No.	92/53
Thandaperu No	10412
Block	23
AREA/Extend of land	20.80 Ares
DESCRIPTION OF BUILDING	Nil

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<b>Boundaries of Property</b>	
<b>North</b>	Property of Harshakumari
<b>South</b>	Property of Sasi and Gopalan
<b>East</b>	Road
<b>West</b>	Property of Dharmaraj
<b>Reserve Price (Rs.in Lakhs)</b>	Rs.92,00,000
<b>EMD</b>	Rs.9,20,000/-
<b>Date and time of Site Inspection</b>	15-09-2023 to 17.10.2023
<b>Date and time of Auction</b>	19.10.2023, 11 A.M.

The Earnest Money Deposit shall be deposited on or before 17-10-2023 at 4.00 PM

For detailed terms and conditions of the sale please refer the link “E-Auction provided in Bank’s Website (<https://www.keralacobank.com>) or may contact Credit, Credit Monitoring & Recovery department, Regional Office, Thiruvananthapuram during office hours on any working day.

Place : Thiruvananthapuram  
Date : 12-09-2023

Sd/-  
Authorised Officer,  
The Kerala State Co-operative  
Bank Ltd.

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED**

1. (a) Mode of Auction : E-Auction
- (b) Details of Auction service provider : M/s Canbank Computer Service Ltd.
- (c) Date & Time of Auction : 19-10-2023 11.00 Am to 12 Noon
- (d) Place of Auction : Online Auction. Through the website  
<https://indianbankseuction.com>

Description of Property	
STATE	Kerala
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Neyyattinkara
RE. SY. No.	92/53
AREA/Extend of land	20.80 Ares

Boundaries of Property	
North	Property of Harshakumari
South	Property of Sasi and Gopalan
East	Road
West	Property of Dharmaraj

2. Reserve Price and EMD amount

Reserve Price (Rs. in lakhs)	92,00,000.00
EMD	9,20,000.00
Date and time of Inspection	15-09-2023 to 17-10-2023
Date and time of Auction	10-10-2023, 11 A.M.

3. Last date of submission of EMD : 17-10-2023, 4.00 Pm
4. Other terms and conditions :
  - (a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://indianbankseuction.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.



- (b) The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & to inspect & satisfy themselves. The property can be inspected, from 15-09-2023 to 17-10-2023 between 10 A.M. to 5 P.M. prior appointment with Area Manager 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 auction process.
- (d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Area Manager, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of The Kerala State Co-operative Bank, A/c No 0046102000017213 IFSC CodeIBKL0000046 on or before 17-10-2023 at 4 Pm.
- (e) Intending bidders shall share Mobile number and e-mail address. For details please contact the service provider **M/s. Canbank Computer Service Ltd.** Help line No. **9832952602/9911293517/6294220147/080-23469665/9480691777**, helpline E-mail ID [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) or [ccsleauction@gmail.com](mailto:ccsleauction@gmail.com)
- (f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 17.10.2023 by 05.00 PM to Area Manager, The Kerala State Co-operative Bank, Regional Office , Thiruvananthapuram by hand or by email ([tvmrokb@gmail.com](mailto:tvmrokb@gmail.com))
  - 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) Bidders Name, Contact No. Address, E Mail Id.
  - iv) Bidder's A/c details for online refund of EMD.
- (g) The intending bidders should register their names at portal <https://indianbankseauction.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. Canbank Computer Service 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, damages, compensation ect., 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 in 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 multiplies of Rs.10,000. 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 officials.
- (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 ie., on the same day or not later than 5.00 p.m. 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 up for sale again.
- (k) For sale proceeds of Rs.50,00,000/-(Rupees Fifty lacs) 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 Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-Auction without assigning any reason thereof.
- (n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional office as a facilitating centre, who shall make necessary arrangements.
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**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.

Place : Thiruvananthapuram  
Date : 12-09-2023

Sd/-  
Authorised Officer,  
The Kerala State  
Co-operative Bank Ltd.

# The Kerala State Co-operative Bank Ltd.

## SALE NOTICE

E-Auction Sale Notice for Sale of Immovable and Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Name and address of Borrower	Sri. Anilkumar. S.K S.K. Bhavan, Alathoor, Anavoor. P.O.
Name and address of Guarantor	Smt. Krishnamma S.K. Bhavan, Alathoor, Anavoor. P.O.
Name of Branch	Neyyattinkara Main
Loan No	020316011900019

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Area Manager & Authorised officer of the Kerala State Co-operative Bank Ltd., will be sold on "As is where is", "As is what is", and Whatever there is" on 19.10.2023 for recovery of Rs.18,86,580/- (Rupees eighteen lakhs eighty six thousand five hundred and eighty only) as on 31-08.2023 + further interest + other expenses, charges and cost (if any) due from the Borrower or Guarantor.

The Description of the property. Reserve price and EMD will be as under:

Description of Property	
STATE	Kerala
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Perumkadavila
RE. SY. No.	161/4, 161/10, 161/11, 161/12
Thandaperu No	11631
Block	25
AREA/Extend of land	16.11 Ares (39.81 cents)
DESCRIPTION OF BUILDING	Nil

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Boundaries of Property	
<b>North</b>	Road
<b>South</b>	Property of Vanaja & Minikumari
<b>East</b>	Property of Sreekumaran Nair
<b>West</b>	Property of Krishnamma & Prop. of Temple
<b>Reserve Price (Rs.in Lakhs)</b>	Rs.20,00,000
<b>EMD</b>	Rs.2,00,000/-
<b>Date and time of Site Inspection</b>	15-09-2023 to 17-10-2023
<b>Date and time of Auction</b>	19-10-2023, 11 A.M.

The Earnest Money Deposit shall be deposited on or before 19-10-2023 at 4.00 PM

For detailed terms and conditions of the sale please refer the link “E-Auction provided in Bank’s Website (<https://www.keralacobank.com>) or may contact Credit, Credit Monitoring & Recovery department, Regional Office, Thiruvananthapuram during office hours on any working day.

Place : Thiruvananthapuram  
Date : 12-09-2023

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Authorised Officer,  
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Bank Ltd.

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED**

1. (a) Mode of Auction : E-Auction
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- (c) Date & Time of Auction : 19-10-2023 11.00 Am to 12 Noon
- (d) Place of Auction : Online Auction. Through the website  
<https://indianbankseaction.com>

Description of Property	
STATE	Kerala
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Perumkadavila
RE. SY. No.	161/4, 161/10, 161/11, 161/12
AREA/Extend of land	16.11 Ares (39.81 cents)

Boundaries of Property	
North	Road
South	Property of Vanaja & Minikumari
East	Property of Sreekumaran Nair
West	Property of Krishnamma & Prop. of Temple

2. Reserve Price and EMD amount

Reserve Price (Rs. in lakhs)	20,00,000.00
EMD	2,00,000.00
Date and time of Inspection	15-09-2023 to 17-10-2023
Date and time of Auction	19-10-2023, 11 A.M.

3. Last date of submission of EMD : 19-10-2023, 4.00 Pm
4. Other terms and conditions :
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- (d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Area Manager, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of The Kerala State Co-operative Bank, **A/C No.0046102000017213. . . . IFSC Code: .IBKL0000046 .** BANK-. IDBI BANK,Vazhuthacad Branch . . . on or before 17.10.2023 at 4 Pm.
- (e) Intending bidders shall share Mobile number and e-mail address. For details please contact the service provider **M/s. Canbank Computer Service Ltd.** Help line No. **9832952602/9911293517/6294220147/080-23469665/9480691777**, helpline E-mail ID [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) or [ccsleauction@gmail.com](mailto:ccsleauction@gmail.com)
- (f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 17.10.2023 by 05.00 PM to Area Manager, The Kerala State Co-operative Bank, Regional Office , Thiruvananthapuram by hand or by email ([tvmrokb@gmail.com](mailto:tvmrokb@gmail.com))
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- (m) The Authorised 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: [tvmrokb@gmail.com](mailto:tvmrokb@gmail.com)) OR the service provider, M/s. Canbank Computer Service Ltd., No.218, JP Royale, 1<sup>st</sup> Floor, Sampige Road (Near 14<sup>th</sup> Road), 2<sup>nd</sup> Main, Malleswaram, Bangaluru – 560003, Support Landline No.+91-80-23469661/62, Support Person Mr. Pratap Kanjilal , Contact Number 9832952602/6294220147/080-23469665/9480691777

**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.

Place : Thiruvananthapuram  
Date : 12-10-2023

Sd/-  
Authorised Officer,  
The Kerala State  
Co-operative Bank Ltd.

# The Kerala State Co-operative Bank Ltd.

## SALE NOTICE

E-Auction Sale Notice for Sale of Immovable and Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Name and address of Borrower	Sri.JELASTIN PRAKASH C.C.Bhavan,Kanchivila,Irumpil Neyyattinkara,Thiruvananthapuram
Name and address of Guarantor	Sri.CHELLAYYAN C.C.Bhavan,Kanchivila,Irumpil Neyyattinkara,Thiruvananthapuram
Branch	Neyyattinkara Main
Loan No	020026050830451

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Area Manager&Authorised officer of the Kerala State Co-operative Bank Ltd., will be sold on “As is where is”, “As is what is”, and Whatever there is” on 19-10-2023 for recovery of Rs.14,82,870/- (Rupees fourteen lakhs eighty two thousand eight hundred and seventy only) as on 31-08.2023 + further interest + other expenses ,charges and cost(if any) due from the Borrower or Guarantor.

The Description of the property. Reserve price and EMD will be as under:

Description of Property	
STATE	Kerala
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Neyyattinkara
RE. SY. No.	10/8
Thandaperu No	8747
Block	23
AREA/Extend of land	24 Are
DESCRIPTION OF BUILDING	Nil



<b>Boundaries of Property</b>	
<b>North</b>	Property of Maniyan, Baby, Vijayan
<b>South</b>	Property of Johnson, Thankayyan, Chellayyan
<b>East</b>	Road
<b>West</b>	Neyyar River
<b>Reserve Price (Rs.in Lakhs)</b>	Rs.14,82,000
<b>EMD</b>	Rs.1,48,200
<b>Date and time of Site Inspection</b>	15-9-2023 to 17-10-2023
<b>Date and time of Auction</b>	19-10-2023, 11 A.M.

The Earnest Money Deposit shall be deposited on or before 19-10-2023 at 4.00 PM

For detailed terms and conditions of the sale please refer the link “E-Auction provided in Bank’s Website (<https://www.keralacobank.com>) or may contact Credit, Credit Monitoring & Recovery department, Regional Office, Thiruvananthapuram during office hours on any working day.

Place : Thiruvananthapuram  
Date : 12-09-2023

Sd/-  
Authorised Officer,  
The Kerala State Co-operative  
Bank Ltd.

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED**

1. (a) Mode of Auction : E-Auction
- (b) Details of Auction service provider : M/s Canbank Computer Service Ltd.
- (c) Date & Time of Auction : 19-10-2023 11.00 Am to 12 Noon
- (d) Place of Auction : Online Auction. Through the website  
<https://indianbankseuction.com>

Description of Property	
STATE	Kerala
DISTRICT	Thiruvananthapuram
TALUK	Neyyattinkara
VILLAGE	Neyyattinkara
RE. SY. No.	115/3,10/8
AREA/Extend of land	24 Are

Boundaries of Property	
North	Road
South	Property of Vanaja & Minikumari
East	Property of Sreekumaran Nair
West	Property of Krishnamma & Prop. of Temple

2. Reserve Price and EMD amount

Reserve Price (Rs. in lakhs)	14,82,000.00
EMD	1,48,200.00
Date and time of Inspection	15-09-2023 to 17-10-2023
Date and time of Auction	19-10-2023, 11 A.M.

3. Last date of submission of EMD : 19-10-2023, 4.00 Pm
4. Other terms and conditions :

- (a) Auction/bidding shall be only through “Online Electronic Bidding” through the website <https://indianbankseauction.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- (b) The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & to inspect & satisfy themselves. The property can be inspected, from 15-09-2023 to 17-10-2023 between 10 A.M. to 5 P.M. prior appointment with Area Manager 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 auction process.
- (d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Area Manager, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of The Kerala State Co-operative Bank, A/c No 0046102000017213 IFSC Code: IBKL0000046 on or before 17.10.2023 at 4 Pm.
- (e) Intending bidders shall share Mobile number and e-mail address. For details please contact the service provider **M/s. Canbank Computer Service Ltd.** Help line No. **9832952602/9911293517/6294220147/080-23469665/9480691777**, helpline E-mail ID [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) or [ccsleauction@gmail.com](mailto:ccsleauction@gmail.com)
- (f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 17-10-2023 by 05.00 PM to Area Manager, The Kerala State Co-operative Bank, Regional Office , Thiruvananthapuram by hand or by email ([tvmrokb@gmail.com](mailto:tvmrokb@gmail.com))
  - 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) Bidders Name, Contact No. Address, E Mail Id.
  - iv) Bidder’s A/c details for online refund of EMD.
- (g) The intending bidders should register their names at portal <https://indianbankseauction.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. Canbank Computer Service 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, damages, compensation ect., 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 in 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 multiplies of Rs.10,000. 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 officials.
- (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 ie., on the same

day or not later than 5.00 p.m. 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 up for sale again.

- (k) For sale proceeds of Rs.50,00,000/-(Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
- (l) All charges for conveyance, stamp duty/GST registration charges, TDS of Income tax under Income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- (m) The Authorised 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: [tvmrokb@gmail.com](mailto:tvmrokb@gmail.com)) OR the service provider, M/s. Canbank Computer Service Ltd., No.218, JP Royale, 1<sup>st</sup> Floor, Sampige Road (Near 14<sup>th</sup> Road), 2<sup>nd</sup> Main, Malleswaram, Bangaluru – 560003, Support Landline No.+91-80-23469661/62, Support Person Mr. Pratap Kanjilal , Contact Number 9832952602/6294220147/080-23469665/9480691777

**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.

Place : Thiruvananthapuram  
Date : 12-10-2023

Sd/-  
Authorised Officer,  
The Kerala State  
Co-operative Bank Ltd.

# The Kerala State Co-operative Bank Ltd.

## SALE NOTICE

E-Auction Sale Notice for Sale of Immovable and Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Name and address of Borrower	Sri. NIZAR M Akkaravila veedu Veiloor, Murukumpuzha, Thiruvananthapuram
Name and address of Guarantor	Sri.SALAHUDEEN .A Valiyavilakathu veedu, Mangalapuram, Thiruvananthapuram
Name of Branch	Puthenchantha Main
Loan No	020056050830158

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Area Manager & Authorised officer of the Kerala State Co-operative Bank Ltd., will be sold on "As is where is", "As is what is", and Whatever there is" on 19.10.2023 for recovery of Rs.53,91,910- (Rupees fiftythree lakhs ninety one thousand nine hundred and ten only) as on 31.08.2023 + further interest + other expenses ,charges and cost(if any) due from the Borrower or Guarantor.

The Description of the property. Reserve price and EMD will be as under:

Description of Property	
STATE	Kerala
DISTRICT	Thiruvananthapuram
TALUK	Chirayankil
VILLAGE	Mudakkal
RE. SY. No.	216/2-1, 216/2-3, 216/2-2
Thandaperu No	7041
Block No	46
AREA/Extend of land	20.5+20.5+20.5=61.5 Are
DESCRIPTION OF BUILDING	Nil

Boundaries of Property	
North	Property of Nalini,Kumari
South	Property of Ashanth,Veena
East	Property of sobha,Bismi raj,Savithry
West	Thadam
Reserve Price (Rs.in Lakhs)	Rs.48,61,000/-
EMD	Rs.4,86,100/-
Date and time of Site Inspection	15-09.2023 to 17.10.2023
Date and time of Auction	19.10.2023, 11 A.M.

The Earnest Money Deposit shall be deposited on or before 17.10.2023 at 4.00 PM

For detailed terms and conditions of the sale please refer the link “E-Auction provided in Bank’s Website (<https://www.keralacobank.com>) or may contact Credit, Credit Monitoring & Recovery department, Regional Office, Thiruvananthapuram during office hours on any working day.

Place : Thiruvananthapuram  
Date : 12-09-2023

Sd/-  
Authorised Officer,  
The Kerala State Co-operative  
Bank Ltd.

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED**

1. (a) Mode of Auction : E-Auction
- (b) Details of Auction service provider : M/s Canbank Computer Service Ltd.
- (c) Date & Time of Auction : 19-10-2023 11.00 Am to 12 Noon
- (d) Place of Auction : Online Auction. Through the website  
<https://indianbankseuction.com>

Description of Property	
STATE	Kerala
DISTRICT	Thiruvananthapuram
TALUK	Chirayankil
VILLAGE	Mudakkal
RE. SY. No.	216/2-1,216/2-3,216/2-2
Thandaperu No	7041
Block No	46
AREA/Extend of land	20.5 +20.5+20.5=61.5 Are

Boundaries of Property	
North	Property of Nalini,Kumari
South	Property of Ashanth,Veena
East	Property of sobha,Bismi raj,Savithry
West	Thadam

2. Reserve Price and EMD amount

Reserve Price (Rs. in lakhs)	Rs.48,61,000/-
EMD	Rs,4,86,100/-
Date and time of Inspection	15-09-2023 to 17-10-2023
Date and time of Auction	19-10-2023, 11 A.M.

3. Last date of submission of EMD : 17-10-2023, 4.00 Pm
4. Other terms and conditions :
  - (a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://indianbankseauction.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
  - (b) The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & to inspect & satisfy themselves. The property can be inspected, from 15.09.2023 to 17.10.2023 between 10 A.M. to 5 P.M. prior appointment with Area Manager 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 auction process.
  - (d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Area Manager, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of IDBI Bank, A/c No.. **0046102000017213** IFSC Code: **IBKL0000046** on or before 17.10..2023 at 4 Pm.
  - (e) Intending bidders shall share Mobile number and e-mail address. For details please contact the service provider **M/s. Canbank Computer Service Ltd.** Help line No. **9832952602/9911293517/6294220147/080-23469665/9480691777**, helpline E-mail **ID [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) or [ccsleauction@gmail.com](mailto:ccsleauction@gmail.com)**
  - (f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 17.10.2023 by 05.00 PM to Area Manager, The Kerala State Co-operative Bank, Regional Office , Thiruvananthapuram by hand or by email ([tvmrokb@gmail.com](mailto:tvmrokb@gmail.com))
    - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
    - ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
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Place : Thiruvananthapuram  
Date : 12-09-2023

Sd/-  
Authorised Officer,  
The Kerala State  
Co-operative Bank Ltd.