KERALA GRAMEENA BANK
Head Office: Malappuram

SALE NOTICE

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

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged /charged to the secured creditor, the Physical /Symbolic Possession of which has been taken by the Authorized Officer of Kerala Grameena Bank, will be sold on "As is where is", "As is what is", basis on **03-09-2026** For recovery of Rs.**938180.04** (as on **27-07-2026** Plus further interest from **09-07-2026** and other charges applicable) due to the **Kottoor** Branch of Kerala Grameena Bank from the Borrowers **1.Sri.Sanal Kumar.M,S/o.Mohanan,Kizhakkathil Veed,Marankuzhy,Kuttichal.P.O, Thiruvananthapuram Dt-695574**
2.Smt.Subha Kumari.L,W/o.Sanal Kumar, Kizhakkathil Veed,Marankuzhy, Kuttichal.P.O, Thiruvananthapuram Dt-695574

Sr No	Description of Property	Reserve Price	Earnest Money Deposit
1.	All that part and parcel of the property consisting of **5.01 Cents of Property in Re Sy.No.169/5-1-2 in Mannorkkara Village, Aryanad SRO,Kattakkada Taluk and Thiruvananthapuram district standing in the name of Sanal Kumar M.** **Boundaries:** **North: Road;** **East: Property of Shaji;** **South: Property of Unni;** **West: Property of Saseendran;**	**Rs.1100000/-**	**Rs. 110000/-**

The Earnest Money Deposit shall be deposited on or before **01-09-2026** Upto 5.00 PM Details of EMD and other documents to be submitted to service provider on or before **01-09-2026** upto 5.00 PM. Date up to which documents can be deposited with Bank is **01-09-2026** upto 5 PM.

For further details, contact Sri/Smt. Parvathy S ,Chief Manager / Authorised Officer Kerala Grameena Bank, Regional Office, Thiruvananthapuram (Mob No: 9400999966) Or Sri/Smt. **Anand Sagar M S**, Branch In-charge / Officer (Mob No: **9400999676**), e-mail id:

kgb676@kgb.bank.in or the service provider M/s C1 India Pvt Ltd (Contact No 7418281709) Email:support@bankeauctions.com

Date : **27-07-2026**

Place: Thiruvananthapuram AUTHORISED OFFICER

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 27/07/2026

1.	Name and Address of the Secured Creditor :	Kerala Grameena Bank, **Kottoor** Branch
2.	Name of Mortgagor (s) :	**Sanal Kumar M**
3.	Name and Address of the Borrower(s) / Guarantor (s) :	**1.Sri.Sanal Kumar.M,S/o.Mohanan,Kizhakkathil Veed,Marankuzhy,Kuttichal.P.O, Thiruvananthapuram Dt-695574** **2.Smt.Subha Kumari.L,W/o.Sanal Kumar, Kizhakkathil Veed,Marankuzhy, Kuttichal.P.O, Thiruvananthapuram Dt-695574**
4.	Account Number/s	**67615324001316**
5.	Total Liabilities as on **27-07-2026:**	**Rs.938180.04** (as on 27-07-2026 Plus further interest from **09-07-2026** and other charges applicable)
6.	a. Mode of Auction: b. Details of Auction Service Provider : c. Portal of e-auction: d. Date and Time of Auction:	E-Auction M/s C1 India Pvt Ltd, 301, 1st Floor, Udyog Vihar-II, Gurgaon, Haryana-122015 https://www.bankeauctions.com **03-09-2026,** Between 11 am and 11.45 am (with unlimited extension of 5 min. duration each till the conclusion of the sale)
7.	Reserve Price :	**Rs. 1100000/-**

7. 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. The property can be inspected, with prior Appointment with Authorised Officer on any working day between 10 am and 5 pm till **01-09-2026.**

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. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.110000/- Rupees One Lakh Ten Thousand Only)** being 10% of Reserve Price, by way of DD favouring Authorised Officer, Kerala Grameena Bank or shall be deposited through

RTGS/NEFT/Fund transfer to credit of account of Kerala Grameena Bank, **Kottoor** branch, **IFSC-KLGB0040676**, Account Number-**406761013050114**on or before **01-09-2026,** 5 PM.

e. After payment of the EMD amount , the intending bidders should submit a copy of the following documents/details on or before **01-09-2026** Upto 5 PM to Kerala Grameena Bank, **Kottoor** Branch by hand or by email.

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. Bidders A/c. details for online refund of EMD

f. 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 (Contact No: 7418281709, email:support@bankeauctions.com)

g. EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest

h. 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 secured creditor.

i. The successful bidder shall deposit 25 % of the sale price (inclusive of EMD already paid), immediately on declaring him /her as the successful bidder 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 Authorised Officer without any notice and property shall forthwith be put up for sale again. The amount shall be deposited by way of demand draft in favour of Authorized Officer, Kerala Grameena Bank, Regional Office, Thiruvananthapuram or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Kerala Grameena Bank, **Kottoor** Branch, A/c No **406761013050114, IFSC: KLGB0040676**

J. For sale proceeds of Rs 50,00,000/- (Rupees Fifty Lakh Only) 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.

k. All charges for conveyance, stamp duty / GST registration charges etc, as applicable shall be borne by the successful bidder only.

l. There is no encumbrance in the property to the knowledge of the bank. Successful bidder is liable to pay all society dues municipal taxes/Panchayath taxes/electricity/water charges/other charges, duties and taxes whatsoever, including outstanding, If any, in respect of and /or affecting the subject property.

m. Authorized officer reserves the right to postpone / cancel or vary the terms and conditions of 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 Kerala Grameena Bank, Regional office or **Kottoor** Branch who, as a facilitating centre, shall make necessary arrangements.

o. **For further details, contact Sri/Smt Parvathy S, Chief Manager / Authorised Officer, Kerala Grameena Bank, Regional Office, Thiruvananthapuram,(Mob No 9400999966) or Sri/Smt Anand Sagar M S, Branch in charge / Officer, (Mob No 9400999676) email id : kgb676@kgb.bank.in or the service provider M/s C1 India Pvt Ltd (Contact No: 7418281709, Email: support @bankeauctions.com)**

SPECIAL INSTRUCTION / CAUTION

Bidding in the last minute / seconds should be avoided by the bidders in their own interest. Neither Kerala Grameena 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: **27-07-2026**

Authorised Officer