

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.3

NAME AND ADDRESS OF BORROWER	1. Noushadali. K, S/o. Chekku, Kuruniyan (H), Pattarkadavu P.O, Malappuram, 676 519
BRANCH	Malappuram Main
ACCOUNT NUMBER	090016015120201
NAME AND ADDRESS OF PROPERTY OWNER	1. Kuruniyan Chekku, S/o. Ahammed Kutti Haji, Kuruniyan (H), Pattarkadavu P.O, Malappuram, 676 519
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Ernad
VILLAGE	Panakkad
SY/Re.Sy. No.	75/8
Area/Extend of land	10 Cents
TANDAPER No.	11523
Boundaries of Property	
East	Way
South	Owned by Hamsa
West	Owned by Noushad
North	Owned by Noushad

Reserve Price and EMD

Reserve Price	Rs. 51,00,000/-	
EMD	Rs. 5,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2026

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SL.No.4

NAME AND ADDRESS OF BORROWER	1. Sri. Hamsa Narikkunnan, S/o Abdu Rahiman, Narikkunnan (H), Perinthatiri P.O 676 507, Malappuram
BRANCH	Malappuram Main
ACCOUNT NUMBER	090016015120023
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Moideen Kutty, S/o Abdu Rahiman, Narikkunnan (H), Perinthatiri P.O 676 507, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Koottilangadi
SY/Re.Sy. No.	55/2-20
Area/Extend of land	21.45
TANDAPER No.	5462
Boundaries of Property	
East	Owned by Shareefa, 3 feet width way
South	Owned by Nasar, N. Sharafunneesa
West	3 feet width way
North	Owned by Thayyil Basheer

Reserve Price and EMD

Reserve Price	Rs. 8,68,000/-		
EMD	Rs. 86,800/-		
EMD Remittance Details	Kerala State Co-operative Bank		
	Branch	Malappuram Main	
	IFS Code	IBKL0209M01	
	General Suspense A/c. No.	090002201800301	
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours		
Date and Time of Auction	17-02-2026		
	11.00 AM to 5.00 PM		

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026** 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 before **13-02-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
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- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Palakkad

Place : Malappuram
Date : 31-12-2025

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SL.No.5

NAME AND ADDRESS OF BORROWER	1. Sri. Abdu Razak, S/o Avarutty Master, Naduthody (H), Valiyangadi, Down Hill P.O 676 505, Malappuram
BRANCH	Malappuram Main
ACCOUNT NUMBER	090016042820008
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Abdu Razak, S/o Avarutty Master, Naduthody (H), Valiyangadi, Down Hill P.O 676 505, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Ernad
VILLAGE	Malappuram
SY/Re.Sy. No.	545/11
Area/Extend of land	9.50 Cents
TANDAPER No.	8
Boundaries of Property	
East	10 feet Way, Anganwadi
South	Owned by Illikkal Sajida
West	Anichal
North	Anichal

Reserve Price and EMD

Reserve Price	Rs. 8,53,000/-	
EMD	Rs. 85,300/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
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<https://www.bankeauctions.com>

SL.No.6

NAME AND ADDRESS OF BORROWER	1. Sajid. P, S/o. Kuhimoideen, Parippathodi (H), Cheripallikkal, Karakkunnu P.O, Malappuram, 676 123
BRANCH	Manjeri Main
ACCOUNT NUMBER	090026015120171
NAME AND ADDRESS OF PROPERTY OWNER	1. Sajid. P, S/o. Kuhimoideen, Parippathodi (H), Cheripallikkal, Karakkunnu P.O, Malappuram, 676 123
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Ernad
VILLAGE	Manjeri
SY/Re.Sy. No.	64/22
Area/Extend of land	14.22
TANDAPER No.	12317
Boundaries of Property	
East	Property owned by Thami, Balakrishnan
South	Property owned by Cheriyanmu, Kaliyarthodi Thankappan
West	8 feet way and property owned by Khalid
North	Owned by Rajan

Reserve Price and EMD

Reserve Price	Rs. 27,22,000/-	
EMD	Rs. 2,72,200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Manjeri Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
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(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

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- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.9

NAME AND ADDRESS OF BORROWER	1. Sri. Ummer Haji. C. K, S/o Kunhumammed Haji, Chemmamkuzhi (H), Vazhekkada P.O 679 357, Malappuram
BRANCH	Perinthalmanna Main
ACCOUNT NUMBER	090046004820016
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Ummer Haji. C. K, S/o Kunhumammed Haji, Chemmamkuzhi (H), Vazhekkada P.O 679 357, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	Malappuram
TALUK	Perinthalmanna
VILLAGE	Anamangadu
SY/Re.Sy. No.	23/1
Area/Extend of land	2 Acre 32 Cents
TANDAPER No.	6,6,28
Boundaries of Property	
East	Owned by C K Hamsa Haji
South	Owned by Ummer Haji
West	Owned by C K Muhammed Ali
North	Owned by C K Abdu Master and way

Reserve Price and EMD

Reserve Price	Rs. 37,58,000/-	
EMD	Rs. 3,75,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.26

NAME AND ADDRESS OF BORROWER	1. Sri. Jamsheer, S/o Muhammed Kutty, Moothedath (H), Athipatta, Kadampuzha, Edayur P.O 676 552, Malappuram
BRANCH	Kadampuzha
ACCOUNT NUMBER	090436015020141
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Jamsheer, S/o Muhammed Kutty, Moothedath (H), Athipatta, Kadampuzha, Edayur P.O 676 552, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Edayur
SY/Re.Sy. No.	408
Area/Extend of land	42 Cents
TANDAPER No.	9256
Boundaries of Property	
East	Road & Owned by Parayarukundil Yusaf
South	Owned by C. P. Rukhiya
West	Owned by Moothedath Shameer Ali
North	Owned by Parayarukundil Yusuf & Moothedath Ashraf

Reserve Price and EMD

Reserve Price	Rs. 26,46,000/-	
EMD	Rs. 2,64,600/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadampuzha
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	

2. Last Date of submission of EMD : **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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.
- a) 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 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- b) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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.
- c) 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 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.
- d) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- e) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- f) The Authorized officer reserves the right to postpone/cancel or vary 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.
- g) 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 facilitating centre, who shall make necessary arrangements.
- h) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-02-2026**
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.27

NAME AND ADDRESS OF BORROWER	1. Sri. Fahad. C. P, S/o Muhammed, Chenadan Pariyarathil (H), Chenadan Kulambu, Karekkad PO 676 553, Malappuram
BRANCH	Kadampuzha
ACCOUNT NUMBER	090436015020439
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Rukhiya, W/o Muhammed, Chenadan Pariyarathil (H), Chenadan Kulambu, Karekkad PO 676 553, Malappuram 2. Sri. Ali. C. P, S/o Muhammed, Chenadan Pariyarathil (H), Chenadan Kulambu, Karekkad PO 676 553, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Edayur
SY/Re.Sy. No.	23/4
Area/Extend of land	39 Cents
TANDAPER No.	7171
Boundaries of Property	
East	Way
South	Owned by Chenadan Pathiyarathil Ibrahimkutty
West	Path Way
North	Owned by Shameer Kainikkal

Reserve Price and EMD

Reserve Price	Rs. 14,22,000/-	
EMD	Rs. 1,42,200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadampuzha
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- 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.
- a) 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 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.
- b) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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.
- c) 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 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.
- d) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- e) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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- g) 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 facilitating centre, who shall make necessary arrangements.
- h) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.28

NAME AND ADDRESS OF BORROWER	1. Smt. Haseena, W/o Abdul Gafoor, Nenthathodi (H), Chenkandam Padi, Karekkad P.O 676 552, Malappuram
BRANCH	Kadampuzha
ACCOUNT NUMBER	090436015020141
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Haseena, W/o Abdul Gafoor, Nenthathodi (H), Chenkandam Padi, Karekkad P.O 676 552, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Edayur
SY/Re.Sy. No.	66/1
Area/Extend of land	85 Cents
TANDAPER No.	15505
Boundaries of Property	
East	Way
South	Way
West	Owned by Hamsa
North	Owned by Ayakutty

Reserve Price and EMD

Reserve Price	Rs. 43,65,000/-	
EMD	Rs. 4,36,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadampuzha
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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.
- a) 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 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- b) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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.
- c) 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 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.
- d) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- e) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- f) The Authorized officer reserves the right to postpone/cancel or vary 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.
- g) 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 facilitating centre, who shall make necessary arrangements.
- h) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.29

NAME AND ADDRESS OF BORROWER	1. Smt. Sheena. P, W/o Balan, Parambattil (H), Aasharikulambu, Kadampuzha, Karekkad P.O, 676 553, Malappuram
BRANCH	Kadampuzha
ACCOUNT NUMBER	090436015020589
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Sheena. P, W/o Balan, Parambattil (H), Aasharikulambu, Kadampuzha, Karekkad P.O, 676 553, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Melmuri
SY/Re.Sy. No.	358/4
Area/Extend of land	7.50 Cents
TANDAPER No.	9808
Boundaries of Property	
East	Owned by Rajan
South	Way
West	Owned by Balan
North	Own Property

Reserve Price and EMD

Reserve Price	Rs. 8,43,000/-	
EMD	Rs. 84,300/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadampuzha
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **12-02-2026, 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 and satisfy themselves. The property can be inspected , from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.31

NAME AND ADDRESS OF BORROWER	1. Sri. Koyakutty, S/o Alavikutty, Moyotttil (H), Kaithakkara, Vairamcode PO 676 301, Malappuram
BRANCH	Kadampuzha
ACCOUNT NUMBER	090436015120074
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Koyakutty, S/o Alavikutty, Moyotttil (H), Kaithakkara, Vairamcode PO 676 301, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Ananthavoor
SY/Re.Sy. No.	106/6
Area/Extend of land	29.64 Cents
TANDAPER No.	11468
Boundaries of Property	
East	Road
South	Owned by Moyotttil Koyakutty
West	Owned by Moyotttil Koyakutty
North	Path Way

Reserve Price and EMD

Reserve Price	Rs. 67,50,000/-	
EMD	Rs. 6,75,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadampuzha
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025



DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.32

NAME AND ADDRESS OF BORROWER	1. Pushpalatha, S/o. Sathyanathan, Poochakunnath (H), Kadampuzha P.O, Malappuram, 676 553
BRANCH	Kadampuzha
ACCOUNT NUMBER	090436015120145
NAME AND ADDRESS OF PROPERTY OWNER	1. Pushpalatha, S/o. Sathyanathan, Poochakunnath (H), Kadampuzha P.O, Malappuram, 676 553
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Melmuri
SY/Re.Sy. No.	131/3
Area/Extend of land	10.47 Cents
TANDAPER No.	12405
Boundaries of Property	
East	Owned by Sathyanathan
South	Path Way
West	Road
North	Road

Reserve Price and EMD

Reserve Price	Rs. 12,50,000/-	
EMD	Rs. 1,25,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadampuzha
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **12-02-2026, 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 and satisfy themselves. The property can be inspected , from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.34

NAME AND ADDRESS OF BORROWER	1. Sri. Balan. P, S/o Raman, Parambattil Karuvarathodi (H), Kadampuzha, Karekkad P.O 676 553, Malappuram
BRANCH	Kadampuzha
ACCOUNT NUMBER	090436015120273
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Balan. P, S/o Raman, Parambattil Karuvarathodi (H), Kadampuzha, Karekkad P.O 676 553, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Melmuri
SY/Re.Sy. No.	358/5
Area/Extend of land	24.50 Cents
TANDAPER No.	9809
Boundaries of Property	
East	Ohari of 5 th Number
South	Way
West	Owned by Alukkalthodi Narayanan
North	Owned by Arumughan, Sreedharan

Reserve Price and EMD

Reserve Price	Rs. 57,18,000/-	
EMD	Rs. 5,71,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadampuzha
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- 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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram
Date : 31-12-2025

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.35

NAME AND ADDRESS OF BORROWER	1. Smt. Shareefa, W/o Muhammedkutty, Kalamban (H), Edayur P.O 676 552, Malappuram
BRANCH	Kadampuzha
ACCOUNT NUMBER	090436042820019
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Muhammed, S/o Moosakutty, Kalamban (H), Edayur P.O 676 552, Malappuram 2. Smt. Shareefa, W/o Muhammedkutty, Kalamban (H), Edayur P.O 676 552, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Edayur
SY/Re.Sy. No.	269/13
Area/Extend of land	15 Cents
TANDAPER No.	8385
Boundaries of Property	
East	Owned by basher and 2.45 meter way to the property
South	Owned by Peringattuthodi Ayisha
West	Kottarath Parambu
North	Ohari of the 1 st Number

Reserve Price and EMD

Reserve Price	Rs. 11,47,000/-	
EMD	Rs. 1,14,700/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadampuzha
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if	23-01-2026 to 07-02-2026 during working hours	

Inspection	
Date and Time of Auction	17-02-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **12-02-2026, 4.00 PM**

3. Other Terms and conditions

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- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
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- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
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(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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Office: 0483 2734928

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

Place : Malappuram
Date : 31-12-2025

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.36

NAME AND ADDRESS OF BORROWER	1. Smt. Afeeda Ali, W/o Abdul Rasheed. P. M, Cherambath (H), Thenhippalam PO 673 636, Malappuram
BRANCH	Athanikkal
ACCOUNT NUMBER	090506015020120
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Pathummakutty. T. P, W/o Ahammedkutty, Cherambath (H), Thenhippalam PO 673 636, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirurangadi
VILLAGE	Vallikunnu
SY/Re.Sy. No.	651/1
Area/Extend of land	92 Cents
TANDAPER No.	5147
Boundaries of Property (Doc. No - 2238/1982)	
East	Thannile Bakki
South	Thannile Bakki
West	Thannile Bakki
North	Owned by Kunjiraman Master
Boundaries of Property (Doc. No - 2142/1982)	
East	Thannile Bakki
South	Owned by Anandan Nair
West	Thannile Bakki
North	Thannile Bakki
Boundaries of Property (Doc. No - 1537/1982)	
East	Thannile Bakki
South	Owned by Ramdas
West	Thannile Bakki
North	Thannile Bakki

Boundaries of Property (Doc. No - 1536/1982)	
East	Thannile Bakki
South	Owned by Sunitha
West	Thannile Bakki
North	Thannile Bakki
Boundaries of Property (Doc. No - 2239/1982)	
East	Path way
South	Owned by Sunitha
West	Thannile Bakki
North	Thannile Bakki
Boundaries of Property (Doc. No - 2240/1982)	
East	Thannile Bakki
South	Thannile Bakki
West	Thannile Bakki
North	Thannile Bakki

Reserve Price and EMD

Reserve Price	Rs. 49,80,000/-	
EMD	Rs. 4,98,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Athanikkal
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **12-02-2026, 4.00 PM**

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

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.37

NAME AND ADDRESS OF BORROWER	1. Sri. Vinod. K, S/o Sivasankaran, Kuzhikkattil (H), Kodakkad PO 676 319, Malappuram
BRANCH	Athanikkal
ACCOUNT NUMBER	090506015020149
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Vinod. K, S/o Sivasankaran, Kuzhikkattil (H), Kodakkad PO 676 319, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirurangadi
VILLAGE	Ariyallur
SY/Re.Sy. No.	526/10
Area/Extend of land	15.25 Cents
TANDAPER No.	8166
Boundaries of Property	
East	Mele Thanikkal Parambu
South	3 feet width way
West	3 feet width way
North	Ohari of the 4 th , 5 th Numbers

Reserve Price and EMD

Reserve Price	Rs. 30,10,000/-	
EMD	Rs. 3,01,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Athanikkal
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
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2. Last Date of submission of EMD

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- f) The Authorized officer reserves the right to postpone/cancel or vary 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.
- g) 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 facilitating centre, who shall make necessary arrangements.
- h) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026**

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.38

NAME AND ADDRESS OF BORROWER	1. Smt. Praseetha. T, W/o Santhosh Babu, Thayyil (H), Vallikunnu PO 673 314, Malappuram
BRANCH	Athanikkal
ACCOUNT NUMBER	090506015120046
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Praseetha. T, W/o Santhosh Babu, Thayyil (H), Vallikunnu PO 673 314, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirurangadi
VILLAGE	Vallikunnu
SY/Re.Sy. No.	316/31
Area/Extend of land	4.95 Cents
TANDAPER No.	5521
Boundaries of Property	
East	Path way
South	Owned by Karuppara Sidharthan
West	Owned by Kotiyodath Basheer
North	Owned by Karithara Parameswaran and way

Reserve Price and EMD

Reserve Price	Rs. 7,97,000/-	
EMD	Rs. 79,700/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Athanikkal
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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.
- a) 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 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- b) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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.
- c) 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 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.
- d) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- e) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- f) The Authorized officer reserves the right to postpone/cancel or vary 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.
- g) 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 facilitating centre, who shall make necessary arrangements.
- h) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.39

NAME AND ADDRESS OF BORROWER	1. Smt. Pathummakutty. T. P, w/o Ahammedkutty, Cherambath (H), Thenhippalam PO 673 636, Malappuram
BRANCH	Athanikkal
ACCOUNT NUMBER	090506015120052
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Pathummakutty. T. P, w/o Ahammedkutty, Cherambath (H), Thenhippalam PO 673 636, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirurangadi
VILLAGE	Vallikkunnu
SY/Re.Sy. No.	651/1
Area/Extend of land	1 Acre 11 Cents
TANDAPER No.	5147
Boundaries of Property	
East	Owned by Muhammed, Private Way
South	Thannile Baakki
West	Path Way
North	Owned by Muhammed

Reserve Price and EMD

Reserve Price	Rs. 1,23,43,000/-	
EMD	Rs. 12,34,300/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Athanikkal
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-02-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.40

NAME AND ADDRESS OF BORROWER	1. Sri. Abdul Rasheed, S/o Ahammed Kutty, Cherambath (H), Thenhippalam PO 673 636, Malappuram
BRANCH	Athanikkal
ACCOUNT NUMBER	090506042820007
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Ahammed Kutty, Cherambath (H), Thenhippalam PO 673 636, Malappuram 2. Sri. Muhammed Ali, S/o. Ahammed Kutty, Cherambath (H), Thenhippalam PO 673 636, Malappuram 3. Smt. Faseela, D/o. Ahammed Kutty, Cherambath (H), Thenhippalam PO 673 636, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirurangadi
VILLAGE	Vallikunnu
SY/Re.Sy. No.	651/1
Area/Extend of land	58 Cents
TANDAPER No.	5147
Boundaries of Property (Doc. No - 1538/1982)	
East	Thannile Baakki
South	Thannile Baakki
West	Thannile Baakki
North	Owned by Kunjiraman
Boundaries of Property (Doc. No - 443/1983)	
East	Path way
South	Thannile Baakki
West	Thannile Baakki
North	Owned by Kunjiraman

Reserve Price and EMD

Reserve Price	Rs. 35,28,000/-	
EMD	Rs. 3,52,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Athanikkal
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **12-02-2026, 4.00 PM**

3. Other Terms and conditions

- Auction /bidding shall be only through "Online Electronic Bidding " through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** between **10.00 AM to 5.00 PM** prior appointment with Area Manager/Authorized officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 at 4.00 PM**.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - Bidder's Name, Contact No. Address, Email id
 - Bidder's Bank A/c details for online refund of EMD.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- 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.
- a) 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 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.
- b) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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.
- c) 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 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.
- d) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- e) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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- g) 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 facilitating centre, who shall make necessary arrangements.
- h) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.42

NAME AND ADDRESS OF BORROWER	1. Sri. Dasan, S/o Damodaran, Puzhakkal (H), Puthupally P.O 676 102, Malappuram
BRANCH	Alathiyur
ACCOUNT NUMBER	090516054820023
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Dhanalakshmi, W/o Dasan, Puzhakkal (H), Puthupally P.O 676 102, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Ponnani
VILLAGE	Vattamkulam
SY/Re.Sy. No.	217/7-8
Area/Extend of land	6.49 cents
TANDAPER No.	3473
Boundaries of Property	
East	Owned by Rakesh, Ismayil
South	Owned by Rajan
West	Kottachal
North	8 feet Way, Owned by Sibi

Reserve Price and EMD

Reserve Price	Rs. 9,47,000/-		
EMD	Rs. 94,700/-		
EMD Remittance Details	Kerala State Co-operative Bank		
	Branch	Alathiyur	
	IFS Code	IBKL0209M01	
	General Suspense A/c. No.	090002201800301	
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours		
Date and Time of Auction	17-02-2026		
	11.00 AM to 5.00 PM		

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **12-02-2026** 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.43

NAME AND ADDRESS OF BORROWER	1. Sri. Saleesh Khan. A, S/o Hamsa Khan, Perumbally (H), Kalikavu, Pullankode P.O 676 525, Malappuram
BRANCH	Kalikavu
ACCOUNT NUMBER	090466015020741
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Saleesh Khan. A, S/o Hamsa Khan, Perumbally (H), Kalikavu, Pullankode P.O 676 525, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Kalikavu
SY/Re.Sy. No.	81/3
Area/Extend of land	24
TANDAPER No.	1293
Boundaries of Property	
East	Owned by Skariah
South	Owned by Vellamattam Biju
West	Owned by Shihabudheen
North	Valakkodan Panchayath Road

Reserve Price and EMD

Reserve Price	Rs. 31,00,000/-	
EMD	Rs. 3,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kalikavu
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026** 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.1

NAME AND ADDRESS OF BORROWER	1. Smt. Mumthas, W/o Ummer, Palathil Kandathil (H), Parammal, Koottilangadi PO 676 553, Malappuram
BRANCH	Malappuram Main
ACCOUNT NUMBER	090016015120023
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Ummer, S/o Kutty Muhammed, Palathil Kandathil (H), Parammal, Koottilangadi PO 676 553, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Kuruva
SY/Re.Sy. No.	74/3
Area/Extend of land	30.25
TANDAPER No.	23
Boundaries of Property	
East	Owned by Abdu Samad and Abdul Khader
South	Owned by Dakshayini
West	Owned by Ibrahim, own property
North	10 feet width way

Reserve Price and EMD

Reserve Price	Rs.54,54,000/-		
EMD	Rs. 5,45,400/-		
EMD Remittance Details	Kerala State Co-operative Bank		
	Branch	Malappuram	
	IFS Code	IBKL0209M01	
	General Suspense A/c. No.	090002201800301	
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours		
Date and Time of Auction	17-02-2026		
	11.00 AM to 5.00 PM		

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026** to **07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026** 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.2

NAME AND ADDRESS OF BORROWER	1. Smitha. K. P, W/o. Sunil Kumar. K. S, Chithralaya (H), Koottilangadi, Padinjattumuri P.O, Malappuram, 676 506
BRANCH	Malappuram Main
ACCOUNT NUMBER	090016015120066
NAME AND ADDRESS OF PROPERTY OWNER	1. Sunil Kumar. K. S, S/o. Sathyanathan, Parippathodi (H), Chithralaya (H), Koottilangadi, Padinjattumuri P.O, Malappuram, 676 506
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Koottilangadi
SY/Re.Sy. No.	29/2, 29/1
Area/Extend of land	22.76
TANDAPER No.	148
Boundaries of Property	
East	Owned by K. P Pathmanabhan
South	Owned by K. P. Ramadevi and road to the property
West	Owned by K. P. Gopinathan
North	Kadalundi River

Reserve Price and EMD

Reserve Price	Rs.11,38,000/-	
EMD	Rs. 1,13,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	

Date and Time of Auction	17-02-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026** 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.10

NAME AND ADDRESS OF BORROWER	1. Sri. Jubair. P. N, S/o Hamsa, Panikkar Nechi (H), Thachinganadam P.O 679 325, Malappuram
BRANCH	Perinthalmanna Main
ACCOUNT NUMBER	090046015020129
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Jubair. P. N, S/o Hamsa, Panikkar Nechi (H), Thachinganadam P.O 679 325, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	Malappuram
TALUK	Perinthalmanna
VILLAGE	Nenmini
SY/Re.Sy. No.	63/1-3
Area/Extend of land	5.24 Cents
TANDAPER No.	129
Boundaries of Property	
East	Panchayath Road
South	Owned by sons of Vayankara Hamsa
West	Owned by Zeenath
North	10 feet width way

Reserve Price and EMD

Reserve Price	Rs. 7,06,000/-	
EMD	Rs. 70,600/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** between **10.00 AM to 5.00 PM** prior appointments 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.11

NAME AND ADDRESS OF BORROWER	1. Sri. Basheer. P, S/o Muhammed, Parambur (H), Pattikkad P.O 679 325, Malappuram
BRANCH	Perinthalmanna Main
ACCOUNT NUMBER	090046015020136
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Basheer. P, S/o Muhammed, Parambur (H), Pattikkad P.O 679 325, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	Malappuram
TALUK	Perinthalmanna
VILLAGE	Keezhattur
SY/Re.Sy. No.	43/7
Area/Extend of land	10 Cents
TANDAPER No.	9
Boundaries of Property	
East	Owned by Jabir and 10 feet way
South	Owned by Muhammed Rafi
West	Owned by Parambur Rafeek
North	Road

Reserve Price and EMD

Reserve Price	Rs. 20,25,000/-	
EMD	Rs. 2,02,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
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- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
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- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
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SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.12

NAME AND ADDRESS OF BORROWER	1. Vijayan. A, S/o Raman, Eranhikkal (H), Cheerattamanna, Valambur P.O 679 325, Malappuram
BRANCH	Perinthalmanna Main
ACCOUNT NUMBER	090046015020202
NAME AND ADDRESS OF PROPERTY OWNER	1. Chandra Nohanan. P, S/o Velayudhan, Poopatta (H), Karalmanna Via, Thekkummuri P.O 679 506, Palakkad
Description of Property	
STATE	KERALA
DISTRICT	PALAKKAD
TALUK	Ottappalam
VILLAGE	Cherupulasseri
SY/Re.Sy. No.	246/8, 227/1
Area/Extend of land	64.75 Cents
TANDAPER No.	1818, 2631
Boundaries of Property	
East	Owned by Chinnuamma Alias Cherona, Kumaran
South	Owned by Krishnan, Chandra & Others
West	Owned by Muthiyala, Way
North	Owned by Chinnuamma Alias Cherona, Gopalan, Hamsa

Reserve Price and EMD

Reserve Price	Rs. 17,49,000/-	
EMD	Rs. 1,74,900/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	

Date and Time of Auction	17-02-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank, Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.13

NAME AND ADDRESS OF BORROWER	1. Smt. Kadeeja, W/o Aboobacker, Thekkumpurath Kalathil (H), Mannarmala P.O 679 325, Malappuram
BRANCH	Perinthalmanna Main
ACCOUNT NUMBER	0900460151420041
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Muhammed Nijas, S/o Aboobacker, Thekkumpurath Kalathil (H), Mannarmala P.O 679 325, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	Malappuram
TALUK	Perinthalmanna
VILLAGE	Karyavattom
SY/Re.Sy. No.	4/10
Area/Extend of land	84 Cents
TANDAPER No.	1968
Boundaries of Property	
East	Scheduled site and other ways
South	Owned by Muhammed Kutty
West	Owned by Mancheeri Saidhali
North	Owned by T. K Abdu Salam, T. K Pathunni, Kongattukandi Asees

Reserve Price and EMD

Reserve Price	Rs. 26,46,000/-	
EMD	Rs. 2,64,600/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	

2. Last Date of submission of EMD : **12-02-2026, 4.00 PM**

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PB No.8, Manjeri Road, Uphill,
Malappuram-676505

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

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.14

NAME AND ADDRESS OF BORROWER	1. Sri. Shoukath Ali, S/o Muhammed, Vallooran (H), Ashikh Manzil, Amminikkad P.O 679 322, Malappuram
BRANCH	Perinthalmanna Main
ACCOUNT NUMBER	090046015120100
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Shoukath Ali, S/o Muhammed, Vallooran (H), Ashikh Manzil, Amminikkad P.O 679 322, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Thazhekkode
SY/Re.Sy. No.	92/1
Area/Extend of land	30 Cents
TANDAPER No.	6
Boundaries of Property	
East	Vazhi
South	Alangadan sainaba makkal kaivasam
West	Asharaf kaivasam
North	Alangadan sainaba makkal kaivasam

Reserve Price and EMD

Reserve Price	Rs. 54,00,000/-	
EMD	Rs. 5,40,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-02-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.15

NAME AND ADDRESS OF BORROWER	1. Sakeer Hussain, S/o. Moosa, Erasseri Palliyalil (H), Anamangadu P.O 679 322, Malappuram
BRANCH	Perinthalmanna Main
ACCOUNT NUMBER	090046015120101
NAME AND ADDRESS OF PROPERTY OWNER	1. Sakeer Hussain, S/o. Moosa, Erasseri Palliyalil (H), Anamangadu P.O 679 322, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Thazhekkode
SY/Re.Sy. No.	26/9, 48/2
Area/Extend of land	41.8 Cents
TANDAPER No.	161, 55
Boundaries of Property (Re-Survey No. 26/9)	
East	Owned by Iduvammal Chandran
South	Owned by Muhammed, Beevi and 8 feet Way
West	Vellachal
North	Owned by Vallooram Hamsa and others
Boundaries of Property (Re-Survey No. 48/2)	
East	Vellachal
South	Idavazhi
West	Ayishumma vaka sthalam
North	Kaithakkal Chami makkal sthalam

Reserve Price and EMD

Reserve Price	Rs. 9,40,000/-	
EMD	Rs. 94,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- 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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.16

NAME AND ADDRESS OF BORROWER	1. Sri. Alavi Hisham, S/o Haji. K. Salahudheen, Kozhiparambil (H), Payeri illam Appartment, Near Panjami School, Perinthalmanna P.O 679 357, Malappuram
BRANCH	Perinthalmanna Main
ACCOUNT NUMBER	0900460151420041
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Safiya, W/o Haji. K. Salahudheen, Kozhiparambil (H), Payeri illam Appartment, Near Panjami School, Perinthalmanna P.O 679 357, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	Malappuram
TALUK	Perinthalmanna
VILLAGE	Anamangadu
SY/Re.Sy. No.	74/1-1
Area/Extend of land	1 Acre 25 Cents
TANDAPER No.	1271
Boundaries of Property	
East	Way
South	Panchayath Road
West	Thannile Baaki
North	Thannile Baaki

Reserve Price and EMD

Reserve Price	Rs. 56,25,000/-	
EMD	Rs. 5,62,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	

2. Last Date of submission of EMD : **12-02-2026, 4.00 PM**

3. Other Terms and conditions

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- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **12-02-2026** at 4.00 PM.
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 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.17

NAME AND ADDRESS OF BORROWER	1. Sri. Shoukkathali, S/o Muhammed Haji, Thuliyath (H), Manalaya, Anamangadu P.O 679 357, Malappuram
BRANCH	Perinthalmanna Main
ACCOUNT NUMBER	0900460151420041
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Anwar Babu, S/o Muhammed Haji, Thuliyath (H), Manalaya, Anamangadu P.O 679 357, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	Malappuram
TALUK	Perinthalmanna
VILLAGE	Anamangadu
SY/Re.Sy. No.	18/13
Area/Extend of land	80 Cents
TANDAPER No.	19
Boundaries of Property	
East	Owned by Abdurahiman Musliyar, Way, Mothirapeedika Hajarumma
South	Owned by Thuliyath Hassankutty
West	Owned by Thuvvakkadan Khadeeja, Hassankutty
North	Owned by Mothira Peedika Hajarumma, Thuliyath Shafeeq

Reserve Price and EMD

Reserve Price	Rs. 39,60,000/-	
EMD	Rs. 3,96,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 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 before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.19

NAME AND ADDRESS OF BORROWER	1. Nisar, S/o. Imbichahammed, Cheruthodika (H), Kodyammal, Karumarakkadu, Vazhakkad, Akkode P.O, Malappuram, 673 640
BRANCH	Idimuzhikkal
ACCOUNT NUMBER	090226015020402
NAME AND ADDRESS OF PROPERTY OWNER	1. Thameenabi, W/o. Saidalavi, Mattummal Kozhippuram (H), Pallikkal P.O, Malappuram, 673 634
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirurangadi
VILLAGE	Chelambra
SY/Re.Sy. No.	197/1
Area/Extend of land	11.10 Cents
TANDAPER No.	1562
Boundaries of Property	
East	Property of Surendran
South	Thodu
West	Property of Chandran
North	Pathway

Reserve Price and EMD

Reserve Price	Rs. 8,90,000/-	
EMD	Rs. 89,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Idimuzhikkal
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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 multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.20

NAME AND ADDRESS OF BORROWER	1. Abdul Latheef, S/o. Beeran Haji, Arimbrathodi (H), , Puthoor Pallikkal P.O, Malappuram, 673 636
BRANCH	Idimuzhikkal
ACCOUNT NUMBER	090226015120228
NAME AND ADDRESS OF PROPERTY OWNER	1. Abdul Latheef, S/o. Beeran Haji, Arimbrathodi (H), , Puthoor Pallikkal P.O, Malappuram, 673 636
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Kondotty
VILLAGE	Pallikkal
SY/Re.Sy. No.	218/1, 221/5
Area/Extend of land	32 Cents
TANDAPER No.	2028
Boundaries of Property	
East	Property of Pathummakutty
South	Road
West	Property of Abdul Latheef
North	Property of Mattil Kunhahammed

Reserve Price and EMD

Reserve Price	Rs. 30,30,000/-	
EMD	Rs. 3,03,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Idimuzhikkal
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026** 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.21

NAME AND ADDRESS OF BORROWER	1. Salam, S/o. Kunjunneen, Thavullil Kanjirakkadavath (H), Pulamanthole P.O, Malappuram, 679 323
BRANCH	Kattuppara
ACCOUNT NUMBER	090276042820033
NAME AND ADDRESS OF PROPERTY OWNER	1. Salam, S/o. Kunjunneen, Thavullil Kanjirakkadavath (H), Pulamanthole P.O, Malappuram, 679 323
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Pulamanthole
SY/Re.Sy. No.	98/3
Area/Extend of land	8.35 cent
TANDAPER No.	1623
Boundaries of Property	
East	Road, Property owned by Abbas
South	Owned by Kunjalan
West	Owned by Kunjalan
North	Owned by Abbas, Unneen Kutty, Muhammed, Pathumma and Ayisha

Reserve Price and EMD

Reserve Price	Rs. 7,60,000/-	
EMD	Rs. 76,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattuppara
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	

2. Last Date of submission of EMD : **12-02-2026, 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 and satisfy themselves. The property can be inspected , from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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.
- h) 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 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 falls 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- i) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- j) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- k) The Authorized officer reserves the right to postpone/cancel or vary 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 facilitating centre, who shall make necessary arrangements.
- m) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.22

NAME AND ADDRESS OF BORROWER	1. Haneefa, S/o. Unneen, Pulassery (H), Palachode P.O, Malappuram, 679 338
BRANCH	Kattuppara
ACCOUNT NUMBER	090276042820047
NAME AND ADDRESS OF PROPERTY OWNER	1. Ayisha, W/o. Unneen, Pulassery (H), Palachode P.O, Malappuram, 679 338
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Pulamanthole
SY/Re.Sy. No.	74/1A1
Area/Extend of land	20 cent
TANDAPER No.	5239
Boundaries of Property	
East	Owned by Thottasseri Kalathil Muhammed and Earthen Road
South	Owned by Haneefa and wife Rubeena
West	Own Property
North	Owned by Pulassery Unneen, Pulassery Abu

Reserve Price and EMD

Reserve Price	Rs. 17,00,000/-	
EMD	Rs. 1,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattuppara
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 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 and satisfy themselves. The property can be inspected, from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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 before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple 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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, 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 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 facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com



(Erstwhile) Malappuram District Co-operative Bank Ltd.,
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026**

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.23

NAME AND ADDRESS OF BORROWER	1. Biju Sebastian, S/o. Devasya, Kallukalayil (H), Anamangadu P.O, Malappuram, 679 357
BRANCH	Perinthalmanna Ladies
ACCOUNT NUMBER	090296042820068
NAME AND ADDRESS OF PROPERTY OWNER	1. Kochumon, S/o. Devasya, Kallukalayil (H), Anamangadu P.O, Malappuram, 679 357
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Anamangadu
SY/Re.Sy. No.	46/2, 48/10
Area/Extend of land	2 Acre 6 cent
TANDAPER No.	597
Boundaries of Property (Doc No. 4882/2016)	
East	Owned by Nallappilli Alavi Haji heirs
South	Owned by Kallukalayil Devasya
West	Owned by Thongath Abdu Haji and Way
North	Owned by Devasya, Kochumon, Biju Sebastian
Boundaries of Property (Doc No. 4009/2016)	
East	Owned by Kallukalayil Kochumon
South	Owned by Annamma and Way
West	Owned by Kallukalayil Devasya and way
North	Owned by Mollappalli Alavi Haji

Reserve Price and EMD

Reserve Price	Rs. 74,54,000/-	
EMD	Rs. 7,45,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Ladies
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **12-02-2026, 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 and satisfy themselves. The property can be inspected , from **23-01-2026 to 07-02-2026** 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 Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **12-02-2026 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.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-02-2026 by 5.00 PM** To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

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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 ie; 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 for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 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, Palakkad

Place : Malappuram
Date : 31-12-2025

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-02-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-02-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.25

NAME AND ADDRESS OF BORROWER	1. Smt. Kadeeja. P (PAH of Ummer), W/o Ummer, Parammal (H), Thirunnavaya P.O 676 301, Malappuram
BRANCH	Karathur
ACCOUNT NUMBER	090416019000019
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Ummer, S/o Moidutty, Parammal (H), Thirunnavaya P.O 676 301, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Thirunnavaya
SY/Re.Sy. No.	356/1
Area/Extend of land	10 Cents
TANDAPER No.	465
Boundaries of Property	
East	Owned by Parambil Hamsa
South	Owned by Alikutty Haji
West	Owned by Noushad & Others
North	Owned by Noushad & Others

Reserve Price and EMD

Reserve Price	Rs. 4,29,000/-	
EMD	Rs. 42,900/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Karathur
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	23-01-2026 to 07-02-2026 during working hours	
Date and Time of Auction	17-02-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **12-02-2026, 4.00 PM**

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

Place : Malappuram
Date : 31-12-2025

