

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.1

NAME AND ADDRESS OF BORROWER	1. Smt. Harshida.M, S/o.Shihabudheen.B, Chevidamkunn (H), Chemmalaparamba, Thurakkal .PO 676 338, Malappuram
BRANCH	Kondotty
ACCOUNT NUMBER	090086015120027
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Harshida.M, S/o.Shihabudheen.B, Chevidamkunn (H), Chemmalaparamba, Thurakkal .PO 676 338, Malappuram 2. Sri. Shihabudheen.B , S/O. Muhammad , Bangalath.Ho, Ozhukur.Po , 673642 , Malappuram.Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Kondotty
VILLAGE	Morayur
SY/Re.Sy. No.	173/1-5
Area/Extend of land	10.20
TANDAPER No.	5194
Boundaries of Property	
East	Owned by Sainudheen
South	Owned by Hameed
West	Owned by Abdulla , way to the property
North	Anichal

Reserve Price and EMD

Reserve Price	Rs. 5,51,000/-
EMD	Rs. 55,100/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.2

NAME AND ADDRESS OF BORROWER	Sri.Sharafudheen.K, S/o.Muhammed Kutty, Chundathil (H), Alakkaparamba , Valiyaparamba.PO 673637, Malappuram.Dt
BRANCH	Kondotty
ACCOUNT NUMBER	090086015120063
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Sharafudheen.K, S/o.Muhammed Kutty, Chundathil (H), Alakkaparamba , Valiyaparamba.PO 673637, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Kondotty
VILLAGE	Pulikkal
SY/Re.Sy. No.	104/13,15pt
Area/Extend of land	51.77
TANDAPER No.	8726
Boundaries of Property	
East	Property of Uppini veeran kutty
South	Property of Kalangodan Muhammad Kutty
West	Property of Kudukkil valappilthodi Pathumma kutty
North	Property of Edathatt muhammed Kutty

Reserve Price and EMD

Reserve Price	Rs. 13,99,000/-
EMD	Rs. 1,39,900/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours

Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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.
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 - 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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- 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 : 22.01.2026



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **09-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.3

NAME AND ADDRESS OF BORROWER	Sri.Saithalavi.KC, S/o.Muhammed, Parayil (H), Kumminiparamba.PO 673638, Malappuram.Dt
BRANCH	Kondotty
ACCOUNT NUMBER	090086015120168
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Sainaba, W/o.Abdul Hameed, Parayil (H), Kumminiparamba.PO 673638, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Kondotty
VILLAGE	Kuzhimanna
SY/Re.Sy. No.	161/2pt
Area/Extend of land	100
TANDAPER No.	7873
Boundaries of Property	
East	Way
South	Way
West	Property of Abdul Azees
North	Idavazhi

Reserve Price and EMD

Reserve Price	Rs. 50,00,000/-	
EMD	Rs. 5,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026 11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **04-03-2026, 4.00 PM**

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Authorized Officer
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Regional Office, Palakkad

Place : Malappuram
Date : 22.01.2026

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 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.4

NAME AND ADDRESS OF BORROWER	Smt.Nikhila.K, W/o.Sajeesh Kumar.N , Narayaniyil(H),Kuriyodam , Ayikkarappadi .PO, 673637, Malappuram.Dt
BRANCH	Ayikkarappadi
ACCOUNT NUMBER	090256015120200
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Sajeesh Kumar.N, S/o.Narayanan , Narayaniyil (H),Kuriyodam , Ayikkarappadi .PO, 673637, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Kondotty
VILLAGE	Cherukav
SY/Re.Sy. No.	49/5(2)
Area/Extend of land	20.55
TANDAPER No.	9221
Boundaries of Property	
East	Sulochana , Thodu
South	Thodu
West	Owned by Jayakumar , Rajeesh Kumar
North	Owned by Kuttyali

Reserve Price and EMD

Reserve Price	Rs. 16,44,000/-
EMD	Rs. 1,64,000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
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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

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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.5

NAME AND ADDRESS OF BORROWER	Sri.Subrahmanniyan, S/o.Thumban, Nechikkatt (H),Palachiramadu, Edarikkode.PO 676501, Malappuram.Dt
BRANCH	Kottakkal Branch
ACCOUNT NUMBER	090206015020365
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Subrahmanniyan, S/o.Thumban, Nechikkatt (H),Palachiramadu, Edarikkode.PO 676501, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Perumanna
SY/Re.Sy. No.	166/3A
Area/Extend of land	13.25
TANDAPER No.	
Boundaries of Property	
East	Owned by Thechikkad Velayudhan
South	Owned by Kambrath Marakkar
West	Panchayath Road
North	Owned by Thechikkatt Kongakutty
Boundaries of Property	
East	Owned by Velayudhan
South	Owned by Thechikkad Kongakutty
West	Owned by Thechikkad Kongakutty
North	Panchayath Road

Reserve Price and EMD

Reserve Price	Rs. 35,77,000/-
EMD	Rs. 3,57,700/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. 090002201800301

	No.	
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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 : 22.01.2026



**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.6

NAME AND ADDRESS OF BORROWER	Smt. Sumithra.MP, W/o.Gopinathan, Meleparambil (H),Chengottur.PO 676503, Malappuram.Dt
BRANCH	Kottakkal Branch
ACCOUNT NUMBER	090206015120010
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sumithra.MP, W/o.Gopinathan, Meleparambil (H),Chengottur.PO 676503, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Purathur
SY/Re.Sy. No.	63/1
Area/Extend of land	10
TANDAPER No.	
Boundaries of Property	
East	Owned by Kolapatt Dasan
South	Owned by Kolapatt Balan
West	Owned by Kolapatt Sunitha
North	Way

Reserve Price and EMD

Reserve Price	Rs. 2,25,000/-
EMD	Rs. 22,500/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD

: **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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 : 22.01.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.7

NAME AND ADDRESS OF BORROWER	Sri.Abdul Rasheed.M, S/o.Kunjali, Manjakandan (H),Othukkungal.PO 676528, Malappuram.Dt
BRANCH	Kottakkal
ACCOUNT NUMBER	090206015120036
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Abdul Rasheed.M, S/o.Kunjali, Manjakandan (H),Othukkungal.PO 676528, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirurangadi
VILLAGE	Othukkungal
SY/Re.Sy. No.	56/16pt
Area/Extend of land	10
TANDAPER No.	
Boundaries of Property	
East	Owned by Shivadasan Nair Kudiyirupp
South	Owned by Hassan (Late)Heirs , Childrens Muhammadali and others
West	10 feet way , Owned by Hassan (Late) heirs , Children's Muhammedali and others
North	Owned by Abdul Nasar Kudiyirupp

Reserve Price and EMD

Reserve Price	Rs. 33,75,000/-	
EMD	Rs. 3,37,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if	07-02-2026 to 20-02-2026 during working hours	

Inspection	
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.8

NAME AND ADDRESS OF BORROWER	Sri.Muhammad Jaleel, S/o.Hussain, Angadan (H),Venniyur.PO 676508, Malappuram.Dt
BRANCH	Kottakkal Branch
ACCOUNT NUMBER	090206015020088
NAME AND ADDRESS OF PROPERTY OWNER	1.Smt.Ayishakutty, W/o.Alavi (Late), Nannambra (H),Valakolam , Venniyur.PO 679357, Malappuram.Dt 2. Smt.Fathima, W/o.Shamsudheen, Nannambra (H),Valakolam , Venniyur.PO 679357, Malappuram.Dt. 3. Sri.Abobbacker Sidheeq, S/o.Alavi (Late), Nannambra (H),Valakolam , Venniyur.PO 679357, Malappuram.Dt 4. Sri.Muhammad ALi, S/o.Alavi (Late), Nannambra (H),Valakolam , Venniyur.PO 679357, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Thennala
SY/Re.Sy. No.	15/7 ,9/1
Area/Extend of land	29.25
TANDAPER No.	
Boundaries of Property	
East	Way
South	Owned by Alavi
West	Owned by Alavi
North	Owned by Noorulla , Mumthas

Reserve Price	Rs. 31,55,000/-
EMD	Rs. 3,15,500/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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 : 22.01.2026



(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 09-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **09-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.9

NAME AND ADDRESS OF BORROWER	Smt.Soujath, W/o.Muhammed Thayoob, Padinharekara (H), Chappanangadi.PO 676503, Malappuram.Dt
BRANCH	Kottakkal Branch
ACCOUNT NUMBER	090206015120286
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Soujath, W/o.Muhammed Thayoob, Padinharekara (H), Chappanangadi.PO 676503, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Ponmala
SY/Re.Sy. No.	262/2-3
Area/Extend of land	16.75
TANDAPER No.	
Boundaries of Property	
East	Vallikunnan Ayisha
South	Padinharekara Subair
West	Road
North	Padinharekkara Thayoob , Padinharekkara Salahudheen

Reserve Price and EMD

Reserve Price	Rs. 25,87,000/-	
EMD	Rs. 2,58,700/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	

Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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

Office: 0483 2734928
email: splofficerkb@gmail.com

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SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own

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

Place : Malappuram
Date : 22.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.10

NAME AND ADDRESS OF BORROWER	Sri.Shajahan.K, S/o.Unneen Haji , Nechikundil(H),Valluvambram .PO, 673651, Malappuram.Dt
BRANCH	Kottappadi Evening
ACCOUNT NUMBER	090406015020219
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Shajahan.K, S/o.Unneen Haji , Nechikundil(H),Valluvambram .PO, 673651, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Pookkottur
SY/Re.Sy. No.	222/19pt
Area/Extend of land	14
TANDAPER No.	
Boundaries of Property	
East	Ohari of Hakk
South	Changalathparamp
West	Unnyalangal paramb , Thanniyan Alavi Property
North	Ohari of Ithachumma
Boundaries of Property	
East	Ohari of Hakk
South	3 mtr.Pvt.Road
West	3 mtr.Pvt.Road
North	Ohari of Anwar Sadath

Reserve Price and EMD

Reserve Price	Rs. 59,50,000/-	
EMD	Rs. 5,95,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



email: splofficerkb@gmail.com

(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram - 6 Kerala.co.bank.com

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 : 22.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.11

NAME AND ADDRESS OF BORROWER	Sri. Sayyid Hussain Anas Ali Thangal, S/o.Imbichi Beevi , Adhikarathodi , Sadath Manzil(H),Melmuri .PO, 676517, Malappuram.Dt
BRANCH	Kottappadi Evening
ACCOUNT NUMBER	09046015120155
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri. Sayyid Hussain Anas Ali Thangal, S/o.Impichi Beevi , Adhikarathodi , Sadath Manzil(H),Melmuri .PO, 676517, Malappuram.Dt 2.Sri. Sayyid Ismayil Thangal , S/o. Muhammad , Sadath Manzil, Koormayil , Melmuri.Po, 676517, Malappuram.Dt. 3.Sri.Sayyid Ahammad Yunus Ali Thangal, S/o. Saithali Koya Thangal, Sadath Manzil(H),Melmuri .PO, 676517, Malappuram.Dt 4.Sri. Sayyid Muhammad Unais Ali Thangal , S/o. Sayyid Hussain Saithali Koya Thangal, Sadath Manzil(H), Adhikarathodi ,Melmuri .PO, 676517, Malappuram.Dt 5.Sri.Sayyid Mahamood Thangal , S/o. Sayyid Hussain Saithali Koya Thangal, Sadath Manzil(H), Adhikarathodi ,Melmuri .PO, 676517, Malappuram.Dt 6.Sri.Sayyid Hussain Thangal, S/o. Sayyid Hussain Saithali Koya Thangal, Sadath Manzil(H), Adhikarathodi ,Melmuri .PO, 676517, Malappuram.Dt 7.Sri.Sayyid Huvais Ali Thangal ,S/o. Sayyid Hussain Saithali Koya Thangal, Sadath Manzil(H), Adhikarathodi ,Melmuri .PO, 676517, Malappuram.Dt 8.Sri.Sayyid Fakrudheen Thangal, S/o. Sayyid Hussain Saithali Koya Thangal, Sadath Manzil(H), Adhikarathodi ,Melmuri .PO, 676517, Malappuram.Dt 9.Smt.Jaliya Beevi,D/O. Sayyid Hussain Saithali Koya Thangal, Sadath Manzil(H), Kavumpuram,Melmuri .PO, 676517, Malappuram.Dt

	10. Smt.Atta Beevi,D/O. Sayyid Hussain Saithali Koya Thangal, Sadath Manzil(H), Kavumpuram,Melmuri .PO, 676517, Malappuram.Dt 11.Smt.Imbichi Beevi , W/O. Sayyid Hussain Saithali Koya Thangal, Sadath Manzil(H), Kavumpuram,Melmuri .PO, 676517, Malappuram.Dt
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Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Panakkad
SY/Re.Sy. No.	191/1pt
Area/Extend of land	3 Acre.30
TANDAPER No.	
Boundaries of Property	
East	Owned by Saithalavi
South	Property of KSTDC
West	Anichal
North	Municipal Road

Reserve Price and EMD

Reserve Price	Rs. 62,40,000/-	
EMD	Rs. 6,24,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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



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

property" on or before **04-03-2026** 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 **05-03-2026** 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 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.
- 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

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.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 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 : 22.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.12

NAME AND ADDRESS OF BORROWER	Sri.Shareeq Rahman.MP, S/o.Muhammad.MP , Moottaparampan(H),Chullippara .PO, 676508, Malappuram.Dt
BRANCH	Venniyur Branch
ACCOUNT NUMBER	090536015120175
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Shareeq Rahman.MP, S/o.Muhammad.MP , Moottaparampan(H),Chullippara .PO, 676508, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Ponmala
SY/Re.Sy. No.	196/2/2pt
Area/Extend of land	8.24
TANDAPER No.	2402
Boundaries of Property	
East	Owned by Dasan , Mani
South	Owned by Ahammed Kutty Haji
West	Road
North	Owned by Parayil Kunhimuhammad

Reserve Price and EMD

Reserve Price	Rs. 8,25,000/-
EMD	Rs. 82,500/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.13

NAME AND ADDRESS OF BORROWER	Sri.Chekkutty Kayanikkara, S/o.Alavikutty , Mullanmadakkal (H),Vilayil .PO, 673641, Malappuram.Dt
BRANCH	Vazhakkad Branch
ACCOUNT NUMBER	090246015120261
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Chekkutty Kayanikkara, S/o.Alavikutty , Mullanmadakkal (H),Vilayil .PO, 673641, Malappuram.Dt 2.Smt.Sakeena ,W/o. Chekkutty Kayanikkara , Mullanmadakkal (H),Vilayil .PO, 673641, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Kondotty
VILLAGE	Muthuvallur
SY/Re.Sy. No.	118/1pt
Area/Extend of land	12.99
TANDAPER No.	
Boundaries of Property	
East	Owned by Sharafudheen
South	Owned by Mammadiya
West	Owned by Ramla , Road
North	Owned by Mullanmadakkal Muhammad

Reserve Price and EMD

Reserve Price	Rs. 8,84,000/-	
EMD	Rs. 88,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026	

2. Last Date of submission of EMD

: **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.14

NAME AND ADDRESS OF BORROWER	Sri.Sivadasan, S/o.Narayanan, Choorakuzhiyil (H), Panankayam ,Koovakkol, Pathar .PO 679334, Malappuram.Dt
BRANCH	Edakkara Branch
ACCOUNT NUMBER	090176015020890
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Gouri, W/o.Narayanan, Choorakuzhiyil (H), Panankayam ,Koovakkol, Pathar .PO 679334, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Pothukal
SY/Re.Sy. No.	Un survey
Area/Extend of land	1Acre.
TANDAPER No.	
Boundaries of Property	
East	Property of Sreedharan
South	Property of KU.John
West	Property of poochakuzhi varkky
North	Proprty of biju

Reserve Price and EMD

Reserve Price	Rs. 23,80,000/-
EMD	Rs. 2,38,000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026 11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram
Date : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.15

NAME AND ADDRESS OF BORROWER	Sri.George Kutty.PA, S/o.Abraham.TS, Perkkott (H), Kalikkadav , Chungathara .PO 679334, Malappuram.Dt
BRANCH	Edakkara Branch
ACCOUNT NUMBER	090176015020980
NAME AND ADDRESS OF PROPERTY OWNER	Sri.George Kutty.PA, S/o.Abraham.TS, Perkkott (H), Kalikkadav , Chungathara .PO 679334, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Kurumbalangod
SY/Re.Sy. No.	Un survey
Area/Extend of land	1Acre.17.50.
TANDAPER No.	
Boundaries of Property	
East	Panchayat Road
South	Owned by Imanual
West	Izhuvathod
North	Property of Joseph , George Joseph

Reserve Price and EMD

Reserve Price	Rs. 35,91,000/-
EMD	Rs. 3,59,100/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD

: 04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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 : 22.01.2026



(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 09-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **09-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.16

NAME AND ADDRESS OF BORROWER	Sri.Assainar, S/o.Muhammed Haji, Kallingal (H), Palankara .PO 679330, Malappuram.Dt
BRANCH	Edakkara Branch
ACCOUNT NUMBER	090176015120017
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Assainar, S/o.Muhammed Haji, Kallingal (H), Palankara .PO 679330, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Pothukallu
SY/Re.Sy. No.	Un Survey
Area/Extend of land	2 Acre
TANDAPER No.	
Boundaries of Property	
East	Owned by Muhammad Haji
South	Owned by KR. Raman
West	Owned by Abdul Kareem
North	River

Reserve Price and EMD

Reserve Price	Rs. 57,37,000/-	
EMD	Rs. 5,73,700 /-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.17

NAME AND ADDRESS OF BORROWER	Sri.Saifulla.N.P, S/o.Abdulla Haji, Nelliparamban (H), Musliyarangadi , Edakkara .PO 679331, Malappuram.Dt
BRANCH	Edakkara Branch
ACCOUNT NUMBER	090176015120406
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt.Ayishabi, W/o.Abdulla Haji, Nelliparamban (H), Musliyarangadi , Edakkara .PO 679331, Malappuram.Dt 2.Sri.Saifulla.N.P, S/o.Abdulla Haji, Nelliparamban (H), Musliyarangadi , Edakkara .PO 679331, Malappuram.Dt 3. Smt.Sini Mol.NP, D/o.Abdulla Haji, Nelliparamban (H), Musliyarangadi , Edakkara .PO 679331, Malappuram.Dt 4. Sri.Navas.N.P, S/o.Abdulla Haji, Nelliparamban (H), Musliyarangadi , Edakkara .PO 679331, Malappuram.Dt 5. Smt.Fareeda.NP, D/o.Abdulla Haji, Nelliparamban (H), Musliyarangadi , Edakkara .PO 679331, Malappuram.Dt 6. Smt.Suharabi.NP, D/o.Abdulla Haji, Nelliparamban (H), Musliyarangadi , Edakkara .PO 679331, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Edakkara
SY/Re.Sy. No.	1079/1A
Area/Extend of land	141.11
TANDAPER No.	
Boundaries of Property	
East	Road
South	Pathway

West	Property of Ayishabi
North	Property of Ayishabi
Boundaries of Property	
East	Property of Abdullah
South	Property of Shamuvel , Tharakan
West	Property of Abraham
North	Own Property

Reserve Price and EMD

Reserve Price	Rs. 77,69,000/-	
EMD	Rs. 7,76,900/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Palakkad

Place : Malappuram
Date : 22.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.18

NAME AND ADDRESS OF BORROWER	Sri.Fenil.K.Jose, S/o.Joseph, Kochukattitharayil (H), Pookkottumanna .PO 679334, Malappuram.Dt
BRANCH	Edakkara Branch
ACCOUNT NUMBER	090176042820026
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Fenil.K.Jose, S/o.Joseph, Kochukattitharayil (H), Pookkottumanna .PO 679334, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Chungathara
SY/Re.Sy. No.	187/5
Area/Extend of land	1 Acre 90
TANDAPER No.	
Boundaries of Property(4091/2015)	
East	10' width pvt.Way
South	Irrigation Pipe and 12' Width Way
West	Property Owned by 3 number
North	Owned Property
Boundaries of Property(4090/2015)	
East	Pandipuzha
South	Irrigation Pipe and 12' Width Way
West	10' width Way
North	Owned Property
Boundaries of Property(4093/2015)	
East	Pandipuzha
South	Owned Property
West	10' width pvt. Way
North	Owned Property

Reserve Price and EMD

Reserve Price	Rs. 40,37,000/-
EMD	Rs. 4,03,700/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram

	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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.
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- 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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(Erstwhile) **Malappuram District Co-operative Bank Ltd.,
PB No.8, Manjeri Road, Uphill,
Malappuram-676505**

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

Place : Malappuram
Date : 22.01.2026

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 09-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **09-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.19

NAME AND ADDRESS OF BORROWER	Sri.Sarafudheen.K, S/o.Abdulla, Kuppanath (H), Panthalingal , Meppadam .PO 676542, Malappuram.Dt
BRANCH	Nilambur Town Branch
ACCOUNT NUMBER	090356015020229
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Sarafudheen.K, S/o.Abdulla, Kuppanath (H), Panthalingal , Meppadam .PO 676542, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Mampad
VILLAGE	Chungathara
SY/Re.Sy. No.	83/406/2pt
Area/Extend of land	13
TANDAPER No.	
Boundaries of Property	
East	Property of Ayisha
South	12' way
West	Panchayath Road
North	Property of Ayisha

Reserve Price and EMD

Reserve Price	Rs. 13,00,000/-	
EMD	Rs. 1,30,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026 11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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 : 22.01.2026



(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 09-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **09-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.20

NAME AND ADDRESS OF BORROWER	Sri.Ashik Ahammed, S/o.Ahammed Kutty, Kanhiraparamban (H), Othayi , Perakamanna.PO 676541, Malappuram.Dt
BRANCH	Nilambur Town Branch
ACCOUNT NUMBER	090356015120288
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Muhammad Faisal.KP, S/o.Ahammed Kutty, Kanhiraparamban (H), Perakamanna.PO 676541, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Perakamanna
SY/Re.Sy. No.	144/4-1-1pt
Area/Extend of land	9.25
TANDAPER No.	
Boundaries of Property	
East	Property of Ummathumma sons
South	3 mtr. Way
West	Owned by Khadeeja
North	River

Reserve Price and EMD

Reserve Price	Rs. 4,62,000/-	
EMD	Rs. 46,200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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Malappuram-676505

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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.21

NAME AND ADDRESS OF BORROWER	Sri.Vinayak.PN, S/o.Narayanan Nair, Pullanchery (H), Palapokk , Akampadam , Idivanna.PO 679329, Malappuram.Dt
BRANCH	Nilambur Town Branch
ACCOUNT NUMBER	090356015120423
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Vinayak.PN, S/o.Narayanan Nair, Pullanchery (H), Palapokk , Akampadam , Idivanna.PO 679329, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Chungathara
SY/Re.Sy. No.	49pt
Area/Extend of land	7
TANDAPER No.	
Boundaries of Property	
East	Owned by Sreenivasan and Way
South	Owned by Rukmini Amma
West	Owned by Muhammad
North	Owned by Bhaskaran

Reserve Price and EMD

Reserve Price	Rs. 4,45,000/-
EMD	Rs. 44,500/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026 11.00 AM to 5.00 PM

2. Last Date of submission of EMD

: 04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.22

NAME AND ADDRESS OF BORROWER	Sri.Raji Kumar, S/o.Gopalan, Inkalampurath (H), Panthapally , Edavanna , Pathappiriyam.PO 676123, Malappuram.Dt
BRANCH	Nilambur Town Branch
ACCOUNT NUMBER	090356015120532
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Raji Kumar, S/o.Gopalan, Inkalampurath (H), Panthapally , Edavanna , Pathappiriyam.PO 676123, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Edavanna
SY/Re.Sy. No.	182/1-2pt
Area/Extend of land	24
TANDAPER No.	
Boundaries of Property	
East	Property of Inkalampurath Kudiyiruppu Sreemathi
South	Owned by Sreemathi
West	Thodu , way
North	Thodu

Reserve Price and EMD

Reserve Price	Rs. 40,80,000/-
EMD	Rs. 4,08,000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026 11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.23

NAME AND ADDRESS OF BORROWER	Smt.Suhada.EK, D/o.Ramlath, Elamkulavan (H), Mampattumoola , Chokkad.PO 679332, Malappuram.Dt
BRANCH	Nilambur Town Branch
ACCOUNT NUMBER	090356015120580
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Kunhumammad Musliyar, S/o.Alavi,Othupally.Ho,Mampatta, Pookkottumpadam.Po, Malappuram.Dt, 679332 2. Smt.Fathima, W/o. Kunhumammad Musliyar,Othupally.Ho,Mampatta, Pookkottumpadam.Po, Malappuram.Dt, 679332
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Amarambalam
SY/Re.Sy. No.	152/3-1pt
Area/Extend of land	10
TANDAPER No.	
Boundaries of Property	
East	Owned by Othpally kunhumammad musliyar
South	Owned by Parampan Shoukkath
West	Owned by Lukmanul Hakeem
North	10' Feet Way

Reserve Price and EMD

Reserve Price	Rs. 7,50,000/-
EMD	Rs. 75,000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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 : 22.01.2026



(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 09-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **09-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.24

NAME AND ADDRESS OF BORROWER	Sri. Noushadali, S/o.Ummer.K, Kattumunda (H), Naduvath.PO 679328, Malappuram.Dt
BRANCH	Nilampur Town
ACCOUNT NUMBER	090356015120604
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Ummer, S/o.Rayin, Kattumunda (H), Naduvath.PO 679328, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Mampad
SY/Re.Sy. No.	333/2pt
Area/Extend of land	20
TANDAPER No.	
Boundaries of Property	
East	Owned by Pulath Muhammad and others
South	Property of Kundanthodika Mahaboob
West	Property of Anakkayi Sakkir and Kattumunda Femina
North	Way

Reserve Price and EMD

Reserve Price	Rs. 30,17,000/-	
EMD	Rs. 3,01,700/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	

Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.25

NAME AND ADDRESS OF BORROWER	Sri.Salman, S/o.Kunhumammad Musliyar, Othupally (H), Mampatta , Pookkottupadam.PO 679332, Malappuram.Dt
BRANCH	Nilambur Town Branch
ACCOUNT NUMBER	090356015120677
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Kunhumammad Musliyar, S/o.Alavi,Othupally.Ho,Mampatta, Pookkottumpadam.Po, Malappuram.Dt, 679332
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Amarambalam
SY/Re.Sy. No.	123/152/5-1pt
Area/Extend of land	20
TANDAPER No.	
Boundaries of Property	
East	Thodu
South	Owned by Joseph
West	Owned by Othpally kunhumammad musliyar
North	Owned by Othpally kunhumammad musliyar

Reserve Price and EMD

Reserve Price	Rs. 12,00,000/-	
EMD	Rs. 1,20,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026 11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.26

NAME AND ADDRESS OF BORROWER	Sri.Abdul Jaleel, S/o.Moideen, Ambayathingal (H),Kallidumbu , Edavanna.PO 676541, Malappuram.Dt
BRANCH	Nilambur Town Branch
ACCOUNT NUMBER	090356042820072
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Abdul Jaleel, S/o.Moideen, Ambayathingal (H),Kallidumbu , Edavanna.PO 676541, Malappuram.Dt 2. Smt.Haseena, W/o. Abdul Jaleel, Ambayathingal (H),Kallidumbu , Edavanna.PO 676541, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Amarambalam
SY/Re.Sy. No.	21/8pt
Area/Extend of land	35
TANDAPER No.	
Boundaries of Property	
East	Property of Ambayathingal Abdul Jaleel
South	Property of Palengara Kunhi Muhammad
West	Property of Kinattingal Alavi
North	Property of mannil Hani/ 8' way

Reserve Price and EMD

Reserve Price	Rs. 54,25,000/-
EMD	Rs. 5,42,500/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours

Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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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.
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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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.27

NAME AND ADDRESS OF BORROWER	Sri.Abdul Hameed.C, S/o.Pareekutty, Chaliyatharakkal (H),Othayi , Perakamanna.PO 676541, Malappuram.Dt
BRANCH	Nilambur Town Branch
ACCOUNT NUMBER	090356042820101
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Shafeer.CT, S/o.Hamza, Cherathodika (H),Chathallur .PO 676541, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Perakamanna
SY/Re.Sy. No.	189/6-1pt
Area/Extend of land	30.6
TANDAPER No.	
Boundaries of Property (6801/2012)	
East	Property of Krishnan Nair
South	Property of Chandran
West	way
North	Property of Prabhavathy

Reserve Price and EMD

Reserve Price	Rs. 18,35,000/-
EMD	Rs. 1,83,500/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD

: **04-03-2026, 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 **04-03-2026** 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 **05-03-2026** 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.
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 - 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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 - iv) Bidder’s Bank A/c details for online refund of EMD.
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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.
 - 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.
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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.
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- 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.
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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

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

Place : Malappuram
Date : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.28

NAME AND ADDRESS OF BORROWER	Sri. Firos Khan, S/o.Seethikutty, Valiyakath (H), Pullippadam.PO 679332, Malappuram.Dt
BRANCH	Mampad Branch
ACCOUNT NUMBER	090476015120178
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Pananilath Ayisha, D/o.Pananilath Eni, Valiyakath (H), Pullippadam.PO 676542, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Pullippadam
SY/Re.Sy. No.	95
Area/Extend of land	1 Acre 40
TANDAPER No.	
Boundaries of Property	
East	Property of Rauf
South	Property of MT.Veeran Kutty
West	Property of Firos Khan and Eranhikkal Muhammad
North	Property of Koyangadan Akbar , Anilkumar and Way and Own Property

Reserve Price and EMD

Reserve Price	Rs. 36,97,000/-
EMD	Rs. 3,69,700/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026

2. Last Date of submission of EMD : **04-03-2026, 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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- 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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legal authority.

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

Place : Malappuram
Date : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.29

NAME AND ADDRESS OF BORROWER	Smt. Sabeena, W/o.Riyas, Puthanveettil (H), Chembakuth , Edavann.PO 676541, Malappuram.Dt
BRANCH	Mampad Branch
ACCOUNT NUMBER	090476015120232
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Sabeena, W/o.Riyas, Puthanveettil (H), Chembakuth , Edavann.PO 676541, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Edavanna
SY/Re.Sy. No.	97/9pt
Area/Extend of land	1 Acre 10
TANDAPER No.	
Boundaries of Property	
East	Thannile bakki sthalam
South	5 mtr. width way
West	Property of Jamia College
North	Property of Jamia College

Reserve Price and EMD

Reserve Price	Rs. 55,00,000/-
EMD	Rs. 5,50,000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD

: **04-03-2026, 4.00 PM**

3. Other Terms and conditions

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

Place : Malappuram
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.30

NAME AND ADDRESS OF BORROWER	Sri.Mohammed Samad.TP, S/o.Muhammed(Late), Thaniyan Padan (H),Karinkallathani, Arakkuparambu Rd., Perinthalmanna , Thazhekkode .PO, 679322, Malappuram.Dt
BRANCH	Povathani Branch
ACCOUNT NUMBER	090266015020065
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Mohammed Samad.TP, S/o.Muhammed(Late), Thaniyan Padan (H),Karinkallathani, Arakkuparambu Rd., Perinthalmanna , Thazhekkode .PO, 679322, Malappuram.Dt 2. Smt.Mariya.TP, W/o.Muhammed(Late), Thaniyan Padan (H),Karinkallathani, Arakkuparambu Rd., Perinthalmanna , Thazhekkode .PO, 679322, Malappuram.Dt 3.Sri.Mohammed Vahab.TP, S/o.Muhammed(Late), Thaniyan Padan (H),Karinkallathani, Arakkuparambu Rd., Perinthalmanna , Thazhekkode .PO, 679322, Malappuram.Dt 4. Smt.Rajeena.TP, S/o.Muhammed(Late), Thaniyan Padan (H),Karinkallathani, Arakkuparambu Rd., Perinthalmanna , Thazhekkode .PO, 679322, Malappuram.Dt 5. Sri.AbdulAzees.TP, S/o.Muhammed(Late), Thaniyan Padan (H),Karinkallathani, Arakkuparambu Rd., Perinthalmanna , Thazhekkode .PO, 679322, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna

VILLAGE	Elamkulam
SY/Re.Sy. No.	3/1pt
Area/Extend of land	36
TANDAPER No.	
Boundaries of Property	
East	Ohari of Iyyathiya Umma
South	Ohari of Meppadi kattil
West	Ohari of Kunhikammu
North	Property of Sraju

Reserve Price and EMD

Reserve Price	Rs. 9,00,000/-	
EMD	Rs. 90,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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



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

following documents/details on before **05-03-2026** 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 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.
 - 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

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 : 22.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.31

NAME AND ADDRESS OF BORROWER	Smt. Faseela, W/o.Abdul Nasar, Kappoor (H), Muthiramanna , Thazhekkod West .PO 676 352, Malappuram.Dt
BRANCH	Poovathani Branch
ACCOUNT NUMBER	090266015120237
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Faseela, S/o.Abdul Nasar, Kappoor (H), Muthiramanna , Thazhekkod West .PO 676 352, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Pandikkad
SY/Re.Sy. No.	241/7pt
Area/Extend of land	40
TANDAPER No.	
Boundaries of Property	
East	Owned by Bsheer , Kareem
South	Owned by Muhammad Kurikkal and Way
West	Way
North	Owned by Pathummakutty , Jafar khan

Reserve Price and EMD

Reserve Price	Rs. 21,60,000/-
EMD	Rs. 2,16,000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD

: **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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.

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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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.32

NAME AND ADDRESS OF BORROWER	Sri.Muneer.M, S/o.Usman(Late), Musliyarakath (H), Tirurkad, Tirurkad.PO 679 321, Malappuram
BRANCH	Mankada Branch
ACCOUNT NUMBER	090286015120003
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Muneer.M, S/o.Usman(Late), Musliyarakath (H), Tirurkad, Tirurkad.PO 676 321, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Edayur
SY/Re.Sy. No.	248/2A,248/1A
Area/Extend of land	21.50
TANDAPER No.	
Boundaries of Property	
East	Kozhikunnparampil Kotha
South	Road
West	Kozhikunnparampil Krishnan
North	Palakkal Saidali kutty

Reserve Price and EMD

Reserve Price	Rs. 27,16,000/-
EMD	Rs. 2,71,600/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026 11.00 AM to 5.00 PM

2. Last Date of submission of EMD

: **04-03-2026, 4.00 PM**

3. Other Terms and conditions

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 - 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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(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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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.
- 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.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Palakkad

Place : Malappuram
Date : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.33

NAME AND ADDRESS OF BORROWER	Sri.Shinan Ali, S/o.Hamza , Thennath (H),Vellila .PO, 679324, Malappuram.Dt
BRANCH	Mankada Branch
ACCOUNT NUMBER	090286015120004
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Muhammed Ali, S/o.Saindheen, Illikuth(H), Vellila .PO 679324, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Mankada
SY/Re.Sy. No.	99/7pt
Area/Extend of land	23.25
TANDAPER No.	
Boundaries of Property	
East	Owned by Asariparambil Seethal
South	Owned by Kunnummal Anwar
West	Owned by Sakkeer Husain
North	Panchayath Road

Reserve Price and EMD

Reserve Price	Rs. 40,69,000/-
EMD	Rs. 4,06,900/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if	07-02-2026 to 20-02-2026 during working hours

Inspection	
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 .
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(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.34

NAME AND ADDRESS OF BORROWER	Sri.Ummar Farooq.TP, S/o.Bavakutty.TP, Theyyacham Valappil (H),Kanhiramukku.PO 679584, Malappuram.Dt
BRANCH	Maranchery Branch
ACCOUNT NUMBER	090106015020283
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Ummar Farooq.TP, S/o.Bavakutty.TP, Theyyacham Valappil (H),Kanhiramukku.PO 679584, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Ponnani
VILLAGE	Maranchery
SY/Re.Sy. No.	91/1Fpt
Area/Extend of land	39.98
TANDAPER No.	
Boundaries of Property	
East	Owned by Narayana menon , Ayisha kutty umma and Temple Pond
South	Owned by Muhammad unni and others
West	Property of Bava Haji and Temple Property
North	Property of Sarojini and Temple Property.

Reserve Price and EMD

Reserve Price	Rs. 51,81,000/-
EMD	Rs. 5,18,100/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301

Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.35

NAME AND ADDRESS OF BORROWER	Sri.Sudheer.KV, S/o.Kunhimoidu alias Kunhippu, Kolattu Valappil (H), Changaramkulam , Nannamukku .PO 676575, Malappuram.Dt
BRANCH	Changaramkulam Branch
ACCOUNT NUMBER	090156015000348
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Sudheer.KV, S/o.Kunhimoidu alias Kunhippu, Kolattu Valappil (H), Changaramkulam , Nannamukku .PO 676575, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Ponnani
VILLAGE	Nannamukku
SY/Re.Sy. No.	343/2,7Apt
Area/Extend of land	20.44
TANDAPER No.	
Boundaries of Property	
East	Property of Sabira Mol
South	Part of Property
West	3 mtr. Way
North	Property of Naseer

Reserve Price and EMD

Reserve Price	Rs. 37,26,000/-
EMD	Rs. 3,72,600/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if	07-02-2026 to 20-02-2026 during working hours

Inspection	
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

legal authority.

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 - j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder 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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- 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 : 22.01.2026



(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 09-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **09-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.36

NAME AND ADDRESS OF BORROWER	Sri.Anil Kumar.T, S/o.Nambeeri, Putattu Purayil (H), Pulliparamba.PO 673634, Malappuram.Dt
BRANCH	Parappanangadi
ACCOUNT NUMBER	090096015120086
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Anil Kumar.T, S/o.Nambeeri, Putattu Purayil (H), Pulliparamba.PO 673634, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Kondotty
VILLAGE	Chelambra
SY/Re.Sy. No.	185/3/6pt
Area/Extend of land	9.69
TANDAPER No.	
Boundaries of Property	
East	Owned by Haridasan
South	Owned by Devaki
West	Way
North	Way

Reserve Price and EMD

Reserve Price	Rs. 6,70,000/-	
EMD	Rs. 67,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026 11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **04-03-2026, 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 **04-03-2026** at 4.00 PM.
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 - 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



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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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.
- 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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.37

NAME AND ADDRESS OF BORROWER	Sri. Prabhakaran.TK, S/o.Krishnan, Jishnu Sree (H), Parappanangadi.PO 676303, Malappuram.Dt
BRANCH	Parappanangadi
ACCOUNT NUMBER	090096015120455
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Prabhakaran.TK, S/o.Krishnan, Jishnu Sree (H), Parappanangadi.PO 676303, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirurangadi
VILLAGE	Parappanangadi
SY/Re.Sy. No.	361/7pt
Area/Extend of land	8.34
TANDAPER No.	
Boundaries of Property	
East	Property of Thattarukandi Rajan
South	Pvt.Line
West	Property of Thattarukandi Chandran
North	Property of Nambala Gopi

Reserve Price and EMD

Reserve Price	Rs. 5,00,000/-	
EMD	Rs. 50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026 11.00 AM to 5.00 PM	

2. Last Date of submission of EMD

: **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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



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

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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.38

NAME AND ADDRESS OF BORROWER	Sri. Bava.PP, S/o.Ayisha Beevi, Kummanari (H), Vallikkunnu.PO 673314, Malappuram.Dt
BRANCH	Parappanangadi
ACCOUNT NUMBER	090096015120546
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Bava.PP, S/o.Ayisha Beevi, Kummanari (H), Vallikkunnu.PO 673314, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirurangadi
VILLAGE	Vallikkunnu
SY/Re.Sy. No.	.617/1-2, 617/1-1pt
Area/Extend of land	20.6
TANDAPER No.	
Boundaries of Property	
East	Owned by PP.Bava
South	Owned by PP.Jafar
West	PWD Road
North	Owned by T.Ayyappan

Reserve Price and EMD

Reserve Price	Rs. 49,40,000/-
EMD	Rs. 4,94,000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours
Date and Time of Auction	09-03-2026 11.00 AM to 5.00 PM

2. Last Date of submission of EMD

: **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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.
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i) Auction would commence at Reserve price, as mentioned above Bidders shall improve



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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.

- 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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.39

NAME AND ADDRESS OF BORROWER	Sri.Yoosaf.K, S/o.Yakoob, Kuttyadi (H), Chettippadi.PO 676 319, Malappuram
BRANCH	Parappanangadi
ACCOUNT NUMBER	090096015120666
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Yakoob, S/o.Entheen Kutty, Kuttyadi (H), Chettippadi.PO 676 319, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirurangadi
VILLAGE	Neduva
SY/Re.Sy. No.	95/3
Area/Extend of land	29.50
TANDAPER No.	
Boundaries of Property	
East	Vadakke cholakkakath Nasar and Ammarampath chenath Hameed
South	Owned by Kunnath Koya
West	Ponmayil Dineshan , Kunhiyamma , Chinnammu Ponmayil
North	Road and Ammarampath Chenath Hameed Ponmayil Kunhiyamma, Others

Reserve Price and EMD

Reserve Price	Rs. 30,09,000/-
EMD	Rs. 3,00,900/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if	07-02-2026 to 20-02-2026 during working hours

Inspection	
Date and Time of Auction	09-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **04-03-2026, 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 **07-02-2026 to 20-02-2026** 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 **04-03-2026** 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 **05-03-2026** 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
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- 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



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

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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- 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 : 22.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 09-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **09-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.40

NAME AND ADDRESS OF BORROWER	Sri.Abdul Nasar, S/o.Kadar Kutty, Machingalakath (H), Ozhur.PO 676307, Malappuram.Dt
BRANCH	Tanur Branch
ACCOUNT NUMBER	090136015120288
NAME AND ADDRESS OF PROPERTY OWNER	<p>1.Sri.Abdul Nasar, S/o.Kadar Kutty, Machingalakath (H), Ozhur.PO 676307, Malappuram.Dt</p> <p>2. Sri.Assainar, S/o.Kadar Kutty, Machingalakath (H), Ozhur.PO 676307, Malappuram.Dt</p> <p>3. Sri.Hussain, S/o.Kadar Kutty, Machingalakath (H), Ozhur.PO 676307, Malappuram.Dt</p> <p>4. Smt.Afra, D/o.Jayfar (Late), Machingalakath (H), Ozhur.PO 676307, Malappuram.Dt</p> <p>5. Smt.Arshida, D/o.Jayfar (Late), Machingalakath (H), Ozhur.PO 676307, Malappuram.Dt</p> <p>6.Sri.Sainul Abid, S/o.Jayfar (Late), Machingalakath (H), Ozhur.PO 676307, Malappuram.Dt</p> <p>7.Smt.Hafsa, D/o.Jayfar (Late), Machingalakath (H), Ozhur.PO 676307, Malappuram.Dt</p> <p>8.Anas, S/o.Jayfar (Late), Machingalakath (H), Ozhur.PO 676307, Malappuram.Dt</p> <p>9.Bilal, D/o.Jayfar (Late), Machingalakath (H), Ozhur.PO 676307, Malappuram.Dt</p> <p>10. Smt.Maimoona, W/o.Jayfar (Late), Machingalakath (H), Ozhur.PO 676307, Malappuram.Dt</p>

Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Ozhur
SY/Re.Sy. No.	108/2pt
Area/Extend of land	55.60
TANDAPER No.	
Boundaries of Property	
East	Road
South	Road
West	Road , Property of Chulliyath Bala Krishnan
North	Road , Property of Sunil , Machingalakath Kadarkutty

Reserve Price and EMD

Reserve Price	Rs. 1,11,20,000/-	
EMD	Rs. 11,12,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	07-02-2026 to 20-02-2026 during working hours	
Date and Time of Auction	09-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **04-03-2026, 4.00 PM**
3. Other Terms and conditions

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Office: 0483 2734928
email: splofficerkb@gmail.com

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SPECIAL INSTRUCTION/CAUTION

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

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

Place : Malappuram
Date : 22.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

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