

**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 : **25-03-2026**
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.1

NAME AND ADDRESS OF BORROWER	1. Sri.Rajendran Nair, S/o.Lakshmi kutty Amma, Kedakelathil(H), Ambalavattam , Pandallur , Kadambode .PO 676121, Malappuram 2. Smt.Latha Rajendran Nair, W/o. Rajendran Nair, Kedakelathil(H), Ambalavattam , Pandallur , Kadambode .PO 676121, Malappuram
BRANCH	Malappuram Main Branch
ACCOUNT NUMBER	090016015020094
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri.Rajendran Nair, S/o.Lakshmi kutty Amma, Kedakelathil(H), Ambalavattam , Pandallur , Kadambode .PO 676121, Malappuram 2.Smt.Latha Rajendran Nair, W/o. Rajendran Nair, Kedakelathil(H), Ambalavattam , Pandallur , Kadambode .PO 676121, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Panthallur
SY/Re.Sy. No.	88/10,88/2pt
Area/Extend of land	10
TANDAPER No.	
Boundaries of Property	
East	Possession of Peedikathodi Rajendran
South	Owned by Alavi Haji
West	Possession of Kalakapara Muhammad
North	Way



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

Reserve Price and EMD

Reserve Price	Rs. 2,70,000/-	
EMD	Rs. 27,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	
Date and Time of Auction	25-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD **:25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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.



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

- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **21-03-2026** 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
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- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- 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 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 : 04.02.2026

**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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.2

NAME AND ADDRESS OF BORROWER	1. Sri.Muhammed Koya, S/o.Beeran Kutty Haji, Panakkadan (H), Oorakam Melmuri.PO 676519, Malappuram
BRANCH	Malappuram Main Branch
ACCOUNT NUMBER	090016015020185
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri.Muhammed Koya, S/o.Beeran Kutty Haji, Panakkadan (H), Oorakam Melmuri.PO 676519, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Vettilappara
SY/Re.Sy. No.	8/2pt
Area/Extend of land	20
TANDAPER No.	
Boundaries of Property	
East	Possession of Saji
South	Possession of Muhammad Haji and Nafeesa
West	Possession of Muhammad Haji and Nafeesa
North	Road

Reserve Price and EMD

Reserve Price	Rs. 13,50,000/-
EMD	Rs. 1,35,000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours
Date and Time of Auction	25-03-2026 11.00 AM to 5.00 PM



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

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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 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.
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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 : 04.02.2026

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.3

NAME AND ADDRESS OF BORROWER	1. Smt.Hasma, W/o.Abdul Kareem, Pottengal (H), Chengara.PO 673639, Malappuram.Dt
BRANCH	Malappuram Main Branch
ACCOUNT NUMBER	090016015120089
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt.Hasma, W/o.Abdul Kareem, Pottengal (H), Chengara.PO 673639, Malappuram.Dt 2. Smt.Amina Mavungal, W/o.Abdullah, Alungal (H), Eranhimangad.PO 679329, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Akampadam
SY/Re.Sy. No.	111/1pt
Area/Extend of land	13.75
TANDAPER No.	
Boundaries of Property	
East	Possession of Abdullah
South	7 feet width way
West	Road
North	Possession of Aliyar and Sainaba

Reserve Price and EMD

Reserve Price	Rs. 45,64,000/-
EMD	Rs. 4,56,400/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours
Date and Time of Auction	25-03-2026



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

2. Last Date of submission of EMD : **25-03-2026, 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

Date : 04.02.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

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E-AUCTION DATED ON 09-03-2026**

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 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.4

NAME AND ADDRESS OF BORROWER	1.Sri.Suresh Babu.KP, S/o.Karappan, Kariparampil(H), Eliyamkode , Colony Padi , Elankoor .PO 676122, Malappuram
BRANCH	Malappuram Main Branch
ACCOUNT NUMBER	090016015120089
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt.Hasma, W/o.Abdul Kareem, Pottengal (H), Chengara.PO 673639, Malappuram.Dt 2. Smt.Amina Mavungal, W/o.Abdullah, Alungal (H), Eranhimangad.PO 679329, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Elankoor
SY/Re.Sy. No.	326/1pt
Area/Extend of land	18.60
TANDAPER No.	
Boundaries of Property	
East	Possession of Hamza
South	Property of Viswanathan
West	Panchayath Road
North	Panchayath Road

Reserve Price and EMD

Reserve Price	Rs. 5,02,000/-
EMD	Rs. 50,200/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
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 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.



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

- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- 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

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 : 04.02.2026

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.5

NAME AND ADDRESS OF BORROWER	1. Smt. Rukhiya.CM (PAH of Kunhahammed Kutty), W/o.Kunhahammad Kutty, Chundiyan Moochi (H), Cheppur, Anakkayam .PO 676509, Malappuram
BRANCH	Manjeri Main Branch
ACCOUNT NUMBER	090026015020421
NAME AND ADDRESS OF PROPERTY OWNER	1.Smt. Rukhiya.CM (PAH of Kunhahammed Kutty), W/o.Kunhahammad Kutty, Chundiyan Moochi (H), Cheppur, Anakkayam .PO 676509, Malappuram 2.Sri. Kunhahammed Kutty S/o.Abdullah Kutty, Chundiyan Moochi (H), Cheppur, Anakkayam .PO 676509, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Anakkayam
SY/Re.Sy. No.	226/3pt
Area/Extend of land	47.42
TANDAPER No.	
Boundaries of Property	
East	Possession of (Heirs of Choolan) Kunhappan Property and Panchayath
South	Road
West	Possession of Palampadiyan Aboobacker
North	Owned by Mariyumma

Reserve Price and EMD

Reserve Price	Rs. 38,43,000/-	
EMD	Rs. 3,84,300/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301



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

2. Last Date of submission of EMD :25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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.



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



(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 : 04.02.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

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(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 : **25-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.6

NAME AND ADDRESS OF BORROWER	1.Sri.Abdulla Kozhikkodan, S/o.Muhammed, Thekke Karammal(H), Elankur , Karuvambram , Manjapatta .PO 676123, Malappuram
BRANCH	Manjeri Main Branch
ACCOUNT NUMBER	090026015120045
NAME AND ADDRESS OF PROPERTY OWNER	1 Sri.Abdulla Kozhikkodan, S/o.Muhammed, Thekke Karammal(H), Elankur , Karuvambram , Manjapatta .PO 676123, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Elankoor
SY/Re.Sy. No.	234/7-5pt
Area/Extend of land	27.29
TANDAPER No.	
Boundaries of Property	
East	Possession of Abdul Salam
South	Property of Sulaiman
West	1 mtr.Way
North	Panchayath Road

Reserve Price and EMD

Reserve Price	Rs. 9,83,000/-	
EMD	Rs. 98,300/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	



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

2. Last Date of submission of EMD :25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** by 5.00 PM To Authorized officer,

Office: 0483 2734928

email: splofficerkb@gmail.com

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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 mlpccp@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

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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,



(Erstwhile) Malappuram District Co-operative Bank Ltd.,
PB No.8, Manjeri Road, Uphill,
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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 : 04.02.2026

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.7

NAME AND ADDRESS OF BORROWER	1.Sri.Yousaf, S/o.Muhammed, Paingeeeri(H), Kolathur .PO ,679338, Malappuram
BRANCH	Kolathur Branch
ACCOUNT NUMBER	090116015120370
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Yousaf, S/o.Muhammed, Paingeeeri(H), Kolathur .PO ,679338, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Kattipparuthi
SY/Re.Sy. No.	340/4pt
Area/Extend of land	24.67
TANDAPER No.	
Boundaries of Property 2974/2013, 2975/2013	
East	Possession of Majeed , Rasheed
South	Owned Property
West	Possession of Muhammed Kutty
North	Road

Reserve Price and EMD

Reserve Price	Rs. 67,67,500/-
EMD	Rs. 6,76,750/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours
Date and Time of Auction	25-03-2026
	11.00 AM to 5.00 PM



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

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** by 5.00 PM To Authorized officer,

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.

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- 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

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email: splofficerkb@gmail.com

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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



(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 : 04.02.2026

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.8

NAME AND ADDRESS OF BORROWER	1. Sri.Jafer Sadique, S/o.Muhammed Musliyar, Chittakath(H), Vengad .PO ,679338, Malappuram
BRANCH	Kolathur Branch
ACCOUNT NUMBER	090116015120733
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri.Jafer Sadique, S/o.Muhammed Musliyar, Chittakath(H), Vengad .PO ,679338, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Moorkkanad
SY/Re.Sy. No.	157/8-2pt
Area/Extend of land	61.57
TANDAPER No.	
Boundaries of Property 295/2018	
East	Possession of Kuthiramkunnathth Saithali , Kuriparambil Kunjippa
South	3 feet width way
West	10 feet width way
North	Owned by Fakrudheen

Boundaries of Property 274/2019	
East	Possession of Kuthiramkunnathth Saithali
South	Owned by Jafar Sadique
West	10 feet width way
North	Owned by Anwar



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

Reserve Price and EMD

Reserve Price	Rs. 69,30,000/-	
EMD	Rs. 6,93,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	
Date and Time of Auction	25-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **25-03-2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **21-03-2026** by 5.00 PM To Authorized officer,

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com



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

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



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

- 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

Date : 04.02.2026

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.9

NAME AND ADDRESS OF BORROWER	1.Sri.Manigreevan.M,S/o.Subrahmanniyan, Mecheri(H), Chirakkal,Tanur .PO ,676102, Malappuram
BRANCH	Tanur Branch
ACCOUNT NUMBER	090136015120209
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Sidharth.M, S/o.Subrahmanniyan, Mecheri(H), Chirakkal,Tanur .PO ,676102, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Pariyappuram
SY/Re.Sy. No.	225/10pt
Area/Extend of land	14.50
TANDAPER No.	
Boundaries of Property	
East	Possession of Thallasserri Aramukhan
South	Possession of Mukkottil Thankamani
West	Possession of Kozhisserri Damodaran
North	Possession of Cheruvath Gopalan

Reserve Price and EMD

Reserve Price	Rs. 39,72,000/-	
EMD	Rs. 3,97,200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	
Date and Time of Auction	25-03-2026 11.00 AM to 5.00 PM	



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

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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.



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

- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder .
- 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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(Erstwhile) **Malappuram District Co-operative Bank Ltd.,
PB No.8, Manjeri Road, Uphill,
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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 : 04.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25-03-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.10

NAME AND ADDRESS OF BORROWER	1.Smt.Nabeesa.E, W/o.Raheem, Edavila (H), Theyyathumpadam,Edakara .PO 679331, Malappuram.Dt
BRANCH	Edakkara Branch
ACCOUNT NUMBER	090176015020958
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Raheem, S/o.Kochapparamuthar, Edavila (H), Theyyathumpadam,Edakara .PO 679331, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Edakkara
SY/Re.Sy. No.	1021/1pt
Area/Extend of land	27
TANDAPER No.	
Boundaries of Property	
East	Property of Joseph
South	Property of Parappan Abdullah Vahab
West	Pathway
North	Proprty of Shareef

Reserve Price and EMD

Reserve Price	Rs. 20,64,000/-
EMD	Rs. 2,06,400/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours
Date and Time of Auction	25-03-2026 11.00 AM to 5.00 PM



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

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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.



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- 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 .
- 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.
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(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Palakkad

Place : Malappuram
Date : 04.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25-03-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.11

NAME AND ADDRESS OF BORROWER	1. Smt.Soofiya Beevi, W/o.Mashood, Daru-Salam (H), Vazhikkadavu,Manimooli .PO 679333, Malappuram.Dt
BRANCH	Edakkara Branch
ACCOUNT NUMBER	090176015120190
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt.Soofiya Beevi, W/o.Mashood, Daru-Salam (H), Vazhikkadavu,Manimooli .PO 679333, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Vazhikkadavu
SY/Re.Sy. No.	1087/1C/73pt
Area/Extend of land	13
TANDAPER No.	
Boundaries of Property	
East	Property of Nedunchalil Mini Mathew
South	Property of Nedunchalil Mini Mathew
West	Property of Manoj maman
North	12 feet width way

Reserve Price and EMD

Reserve Price	Rs. 9,36,000/-	
EMD	Rs. 93,600/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	
Date and Time of Auction	25-03-2026	
	11.00 AM to 5.00 PM	



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

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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.



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

- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder .
- 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



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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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 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 : 04.02.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.12

NAME AND ADDRESS OF BORROWER	1. Sri.Mukunda Dasan, S/o.Sukumaran (Late), Thonnath (H), Manjalappara,Marutha .PO 679333, Malappuram.Dt (Legal Heirs of Sri.Sukumaran)
BRANCH	Edakkara Branch
ACCOUNT NUMBER	090176015120435
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Mukunda Dasan, S/o.Sukumaran (Late), Thonnath (H), Manjalappara,Marutha .PO 679333, Malappuram.Dt (Legal Heirs of Sri.Sukumaran) 2.Smt.Hemalatha (Legal Heirs of Sri.Sukumaran), D/o. Sukumaran (Late), Thonnath (H), Manjalappara,Marutha.PO679333, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Vazhikkadavu
SY/Re.Sy. No.	980/1pt
Area/Extend of land	75
TANDAPER No.	
Boundaries of Property	
East	Owned by Sukumaran (Late)
South	Owned by Jinu , 10 Feet way
West	Owned by Joseph, Amina
North	KariyanThodu



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

Office: 0483 2734928
email: splofficerkb@gmail.com

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Reserve Price and EMD

Reserve Price	Rs. 14,85,000/-	
EMD	Rs. 1,48,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	
Date and Time of Auction	25-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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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 **25-03-2026** 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

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email: splofficerkb@gmail.com

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- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **21-03-2026** 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.



(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 .

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

Place : Malappuram
Date : 04.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25-03-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.13

NAME AND ADDRESS OF BORROWER	Sri.Muhammed Ali.V, S/o.Saidu, Vadakkethil (H), Pallippuram,Aatteeeri,Puthoor.PO, 676503, Malappuram.Dt
BRANCH	Kottakkal Branch
ACCOUNT NUMBER	090206015020079
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Muhammed Ali.V, S/o.Saidu, Vadakkethil (H), Pallippuram,Aatteeeri,Puthoor.PO, 676503, Malappuram.Dt 2.Smt.SumayyaMandayappurath, W/o.Muhammed Ali,Vadakkethil(H),Pallippuram,Aatteeeri,Puthoor.PO , 676503, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Ponmala
SY/Re.Sy. No.	292/2pt
Area/Extend of land	33.35
TANDAPER No.	
Boundaries of Property	
East	Property of Thondath Majeed
South	Property of Thondath Moossakutty
West	3 feet width way , Property of Bava
North	Property of Bava , Mariyumma , Aachumma

Reserve Price and EMD

Reserve Price	Rs. 9,05,000/-	
EMD	Rs. 90,500/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if	26-02-2026 to 13-03-2026 during working hours	

Inspection	
Date and Time of Auction	25-03-2026
	11.00 AM to 5.00 PM

Office: 0483 2734928
email: splofficerkb@gmail.com

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

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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.



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- 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 .
- 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 : 04.02.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25-03-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.14

NAME AND ADDRESS OF BORROWER	1.Sri.Binesh.MP, S/o.Velayudhan, Mundoth Parambil(H), Othukkungal.PO, 676528, Malappuram.Dt
BRANCH	Kottakkal Branch
ACCOUNT NUMBER	090206019520098
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Binesh.MP, S/o.Velayudhan, Mundoth Parambil(H), Othukkungal.PO, 676528, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Othukkungal
SY/Re.Sy. No.	38/1pt
Area/Extend of land	7.39
TANDAPER No.	
Boundaries of Property	
East	Possession of Chalil Muhammed
South	9 feet width way
West	Property of Kozhikkottil Ibrahim
North	Property of Mundothparambil Velayudhan

Reserve Price and EMD

Reserve Price	Rs. 15,55,000/-
EMD	Rs. 1,55,500/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours
Date and Time of Auction	25-03-2026 11.00 AM to 5.00 PM



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

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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.



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

Place : Malappuram
Date : 04.02.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.15

NAME AND ADDRESS OF BORROWER	1. Sri.Sulaiman, S/o.Hamsa, Valalil Kattekkattu(H), Alparamba.PO, 679357, Malappuram.Dt
BRANCH	Poovathani Branch
ACCOUNT NUMBER	090266015120119
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri.Sulaiman, S/o.Hamsa, Valalil Kattekkattu(H), Alparamba.PO, 679357, Malappuram.Dt 2.Sri.Abdul Gafoor, S/o.Hamsa, Valalil Kattekkattu(H), Alparamba.PO, 679357, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Aliparamba
SY/Re.Sy. No.	261/2,261/3pt
Area/Extend of land	35
TANDAPER No.	
Boundaries of Property 4777/2013	
East	Possession of VK.Hassan
South	Possession of Abdul Nasar
West	Property of Muhammedali, 8 feet width way
North	Property of Muhammedali, 12 feet width way
Boundaries of Property 4776/2013	
East	8 feet width way
South	Property of Kolachalil Muhammedali
West	Property of Usman
North	Possession of Abdul Nasar

Reserve Price and EMD

		,000/-
		500/-
		ate Co-operative Bank
		Malappuram
		(Erstwhile) Malappuram District Co-operative Bank Ltd.,
		IBKL0209M01
		Malappuram-676505
		PB No.8, Manjeri Road, Uphill,
		Malappuram-676505
		090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	
Date and Time of Auction	25-03-2026	
	11.00 AM to 5.00 PM	

Office: 0483 2734928

email: splofficerkb@gmail.com

Keralacobank.com

2. Last Date of submission of EMD :25-03-2026, 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 **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **25-03-2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **21-03-2026** 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.
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - Bidder's Name, Contact No. Address, Email id
 - Bidder's Bank A/c details for online refund of EMD.

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.

Office: 0483 2734928

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Keralacobank.com



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

- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder .
- 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,

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
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(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 : 04.02.2026

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.16

NAME AND ADDRESS OF BORROWER	1. Smt.Naseema, W/o.Hamsa, Pilakkadan(H), Arakkuparamba.PO, 679341, Malappuram.Dt
BRANCH	Poovathani Branch
ACCOUNT NUMBER	090266015120119
NAME AND ADDRESS OF PROPERTY OWNER	1.Smt.Naseema, W/o.Hamsa, Pilakkadan(H), Arakkuparamba.PO, 679341, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Arakkuparamba
SY/Re.Sy. No.	246/1pt
Area/Extend of land	65
TANDAPER No.	
Boundaries of Property	
East	12 feet width way
South	Possession of Pattanam Sadiq , Bappanu
West	Property of Thavalengal Hamsa
North	Property of Possession of Pattanam Najmudheen , Pilakkadan Ali

Reserve Price and EMD

Reserve Price	Rs. 38,25,000/-
EMD	Rs. 3,82,500/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours
Date and Time of Auction	25-03-2026
	11.00 AM to 5.00 PM



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

2. Last Date of submission of EMD **:25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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 .
- 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



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
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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 : 04.02.2026

**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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.17

NAME AND ADDRESS OF BORROWER	1. Sri.Sidique, S/o.Muhammed, Cheelath(H), Elad.PO, 679340, Malappuram.Dt
BRANCH	Kattuppara Branch
ACCOUNT NUMBER	090276015020837
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Muhammed Sharafudheen, S/o.Abdullhkutty, Kalathil(H), Ezhuvanthal PO, 679335, Malappuram.Dt 2.Sri.Salih, S/o.Abdusalam, Payyanamkulam(H), Ezhuvanthal PO, 679335, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	Palakkad
TALUK	Pattambi
VILLAGE	Vallapuzha
SY/Re.Sy. No.	306/11pt
Area/Extend of land	15
TANDAPER No.	
Boundaries of Property	
East	Ibrahim Appakandam
South	Ali and others
West	Property of Cherukodan Ummukulsu
North	Road

Reserve Price and EMD

Reserve Price	Rs. 45,90,000/-
EMD	Rs. 4,59,000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours
Date and Time of Auction	25-03-2026

Office: 0483 2734928

email: splofficerkb@gmail.com

Keralacobank.com



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

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
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- 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 .
- 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 : 04.02.2026

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.18

NAME AND ADDRESS OF BORROWER	1. Smt.Sahira.C, W/o.Moidu, Cholakkal(H), Kunnakkavu.PO, 679340, Malappuram.Dt
BRANCH	Kattuppara Branch
ACCOUNT NUMBER	090276015021150
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri.Moidu.C, S/o.Kunjikammu, Cholakkal(H), Kunnakkavu.PO, 679340, Malappuram.Dt
Description of Property	
STATE	KERALA
DISTRICT	Palakkad
TALUK	Pattambi
VILLAGE	Nellaya
SY/Re.Sy. No.	142/4pt
Area/Extend of land	44.50
TANDAPER No.	
Boundaries of Property	
East	Pathway
South	Pathway
West	Panchayath Road
North	Kozhinjupokkuparambil Leela

Reserve Price and EMD

Reserve Price	Rs. 36,04,000/-
EMD	Rs. 3,60,400/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Malappuram
	IFS Code IBKL0209M01
	General Suspense A/c. No. 090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours
Date and Time of Auction	25-03-2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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 .
- 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



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

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 : 04.02.2026

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.19

NAME AND ADDRESS OF BORROWER	1. Sri.Muhammedkutty,S/o.Alavi Haji, Thottungal(H), Kulukallur.PO, 679337, Palakkad.Dt
BRANCH	Kattuppara Branch
ACCOUNT NUMBER	090276042820052
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.Muhammedkutty,S/o.AlaviHaji, Thottungal(H), Kulukallur.PO, 679337, Palakkad.Dt
Description of Property	
STATE	KERALA
DISTRICT	Palakkad
TALUK	Pattambi
VILLAGE	Kulukullur
SY/Re.Sy. No.	286/2pt
Area/Extend of land	1 Acre.8 Cents
TANDAPER No.	
Boundaries of Property	
East	Possession of Vennakattil Saithalippu
South	way
West	Possession of Cherkkunnath Unneenkutty
North	Possession of Thottingal Hamza

Reserve Price and EMD

Reserve Price	19,50,000/-	
EMD	Rs. 1,95,000	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	
Date and Time of Auction	25-03-2026	
	11.00 AM to 5.00 PM	



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

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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- 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 .
- 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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SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram

Date : 04.02.2026

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.20

NAME AND ADDRESS OF BORROWER	1.Sri.MuhammedAnoos ,S/o.Usman, Vengamannil(H), Paloor.PO, 679323, Malappuram
BRANCH	Kattuppara Branch
ACCOUNT NUMBER	090276042820071
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri.MuhammedAnoos ,S/o.Usman, Vengamannil(H), Paloor.PO, 679323, Malappuram 2. Sri.Usman ,S/o.Alikutty, Vengamannil(H), Paloor.PO, 679323, Malappuram.D 3. Smt.Maimoona ,W/o.Usman, Vengamannil(H), Paloor.PO, 679323, Malappuram.D
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Pulamanthole
SY/Re.Sy. No.	88/5,88/4pt
Area/Extend of land	26.25
TANDAPER No.	
Boundaries of Property 1077/2009	
East	Possession of Sainaba
South	way
West	Possession of Neelath Musthafa
North	Possession of Thekkethil Saithalavi
Boundaries of Property 567/1997	
East	Possession of Neelath Ummar
South	Possession of Kallithodi Abdul Khadar
West	Possession of VM Sidhique
North	Way



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

Reserve Price and EMD

Reserve Price	29,53,000/-	
EMD	Rs. 2,95,300/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	
Date and Time of Auction	25-03-2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD **:25-03-2026, 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 **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala

State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **25-03-2026** at 4.00 PM.

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com



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

- 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 **21-03-2026** 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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- 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 .
- 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

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.21

NAME AND ADDRESS OF BORROWER	Sri.Rajesh.VR ,S/o.Vasudevan Nair, Chengott(H), Valamboor.PO, 679341, Malappuram
BRANCH	Mankada Branch
ACCOUNT NUMBER	090286015120168
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Rajesh.VR ,S/o.Vasudevan Nair, Chengott(H), Valamboor.PO, 679341, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Valamboor
SY/Re.Sy. No.	163/1-1,163/2-1,163/1-4,162/2-3pt
Area/Extend of land	15.3
TANDAPER No.	
Boundaries of Property	
East	Possession of Dakshayani , Muraleedharan , Thodu
South	Possession of Dakshayani , Gouri
West	Possession of Gouri
North	Possession of Gouri , Pvt.Road

Reserve Price and EMD

Reserve Price	17,99,000/-	
EMD	Rs. 1,79,900/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	
Date and Time of Auction	25-03-2026	
	11.00 AM to 5.00 PM	



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

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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.



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

Place : Malappuram
Date : 04.02.2026

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.22

NAME AND ADDRESS OF BORROWER	Sri.Rajan.KV ,S/o.Joseph, Kalathiparampil(H), Srambikallu.PO, 676525, Malappuram.
BRANCH	Kalikavu Branch
ACCOUNT NUMBER	090466015020086
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Rajan.KV ,S/o.Joseph, Kalathiparampil(H), Srambikallu.PO, 676525, Malappuram.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Chokkad
SY/Re.Sy. No.	236/4 pt
Area/Extend of land	16
TANDAPER No.	
Boundaries of Property	
East	Possession of Jipson
South	Property of Kristian Sabha and EP Kunjappu, 10 feet width Road property
West	Possession of M.O. Nainan
North	Property of of Alungal Muhammed ali

Reserve Price and EMD

Reserve Price	9,36,000/-	
EMD	Rs. 93,600/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	
Date and Time of Auction	25-03-2026	
	11.00 AM to 5.00 PM	



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

2. Last Date of submission of EMD : **25-03-2026, 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 **20-02-2026 to 07-03-2026** 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 **25-03-2026** 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 **21-03-2026** 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.



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- 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 .
- 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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SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram
Date : 04.02.2026

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 : **25-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.23

NAME AND ADDRESS OF BORROWER	Sri.Muhammed Ashraf.C, S/o.Alavi (Late), Chundathil(H), Mundilakkal , Thavanoor .PO 673641, Malappuram
BRANCH	Kalikavu Branch
ACCOUNT NUMBER	090466015020086
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Amina, , W/o.Alavi (Late), Chundathil(H), Mundilakkal , Thavanoor .PO 673641, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Kondotty
VILLAGE	Muthuvallur
SY/Re.Sy. No.	84/8pt
Area/Extend of land	19.98
TANDAPER No.	
Boundaries of Property	
East	Possession of Thekkan Subaida, Moosakkutty
South	Property of Devarthodi Shoukkathali
West	Road
North	Ayumma, Jifri Thangal,Faisal

Reserve Price and EMD

Reserve Price	30,60,000/-	
EMD	Rs. 3,06,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	26-02-2026 to 13-03-2026 during working hours	
Date and Time of Auction	25-03-2026	
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2. Last Date of submission of EMD : **25-03-2026, 4.00 PM**

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

Place : Malappuram
Date : 04.02.2026

