



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

Ref: KSCB/MPM/MJRI MAIN /2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.1

Sri. Abdul Nasir, S/o. Muhammed, Valappil House, Pallippadi, Thrikkalanged PO 676123
Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	22,50,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
15 Cents of Land and all other improvements comprised in Re Sy No. 151/1A-20 in Perinthalmanna village, Perinthalamanna Taluk, Malappuram District in the name of Sri. Abdul Nasir
Boundaries East : Own Property South : Property of Jasmol West : Property of Akkara Ummer North : Own Property

Schedule-1
Part-B

Nature of facility	Loan No. 090026015120265 of Manjeri Main Branch
Debt Due	(Rs. 33,72,242/- + Contractual interest from 23.09.2025 and cost incurred

Sd/-
Authorized Officer
Keral State Co-operative Bank Ltd
Regional Office, Palakkad



(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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.1

NAME AND ADDRESS OF BORROWER	Sri. Abdul Nasir, S/o. Muhammed, Valappil House, Pallippadi, Thrikkalangod PO 676123 Malappuram
BRANCH	Manjeri Main
ACCOUNT NUMBER	090026015120265
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Abdul Nasir, S/o. Muhammed, Valappil House, Pallippadi, Thrikkalangod PO 676123 Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Perinthalmanna
SY/Re.Sy. No.	151/1A-20
Area/Extend of land	15 Cent
TANDAPER No.	8521
Boundaries of Property	
East	Own Property
South	Property of Jasmol
West	Property of Akkara Ummer
North	Own Property



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

Reserve Price and EMD

Reserve Price	Rs.22,50,000/-	
EMD	Rs.2,25,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Manjeri Main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 PM	

2. Last Date of submission of EMD :20.11.2025 , 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/MJRI/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.2

Smt. Jasmol, W/o. Abdul Nasir, Valappil (H), Pallippadi, Thrikkalangod PO 676123, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	27,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
15 Cents of Land and all other improvements comprised in Re Sy No. 151/1A-22 in Perinthalmanna village, Perinthalmanna Taluk, Malappuram District in the name of Smt. Jasmol
Boundaries East : Property of Abdul Nasir South : Muncippal Road West : Property of Akkara ummar North : Property of Abdul Nasir

Schedule-1
Part-B

Nature of facility	Loan No. 090026015120266 of Manjeri main Branch
Debt Due	(Rs. 33,65,393/- + Contractual interest from 23.09.2025 and cost incurred

Sd/-
Authorized Officer
Keral State Co-operative Bank Ltd
Regional Office, Palakkad



(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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.2

NAME AND ADDRESS OF BORROWER	Smt. Jasmol, S/o. Abdul Nasir, Valappil (H), Pallippadi, Thrikkalangod PO 676123, Malappuram
BRANCH	Manjeri main
ACCOUNT NUMBER	090026015120266
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Jasmol, S/o. Abdul Nasir, Valappil (H), Pallippadi, Thrikkalangod PO 676123, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Perinthalmanna
SY/Re.Sy. No.	151/1A-22
Area/Extend of land	15 cent
TANDAPER No.	8520
Boundaries of Property	
East	Property of Abdul Nasir
South	Muncippal Road
West	Property of Akkara ummar
North	Property of Abdul Nasir

Reserve Price and EMD

Reserve Price	Rs.27,00,000/-	
EMD	Rs.2,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Manjeri main
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 PM	

2. Last Date of submission of EMD : 20.11.2025 , 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/PMNA/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.5

Smt. Bindu Cheriyan, W/o. Cheriyan, Poovathum moottil(H), Puthanangadi PO 679321
Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	11,50,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
22.50 Cents of Land and all other improvements comprised in Re Sy No. 489/5 in Vettathoor village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Cheriyan Vargees
Boundaries East : Property of Asan parambil Thomas South : Property of Philip varghees West : Property of Poovathum moottil Philipp vargheese and Thomas North : Panchayath way

Schedule-1
Part-B

Nature of facility	Loan No. 090046015120168 of Perinthalmanna Branch
Debt Due	(Rs. 11,16,534/- + Contractual interest from 25-09-2025 and cost incurred

Sd/-
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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.5

NAME AND ADDRESS OF BORROWER	1. Smt. Bindu Cheriyan, W/o. Cheriyan, Poovathum moottil(H), Puthanangadi PO 679321 Malappuram. 2. Sri. Cheriyan Vargees, S/o. Vargees, Poovathum moottil (H), Puthanangadi PO 679321 Malappuram.
BRANCH	Perinthalmanna Main
ACCOUNT NUMBER	090046015120168
NAME AND ADDRESS OF PROPERTY OWNER	Sri Cheriyan Vargees, S/o. Vargees, Poovathum moottil (H), Puthanangadi PO 679321 Malappuram.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Vettathoor
SY/Re.Sy. No.	489/5
Area/Extend of land	22.50
TANDAPER No.	1000
Boundaries of Property	
East	Property of Asan parambil Thomas
South	Property of Philip varghees
West	Property of Poovathum moottil Philipp vargheese and Thomas
North	Panchayath way

Reserve Price and EMD

Reserve Price	Rs.11,50,000/-	
EMD	Rs.1,15,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/PMNA/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.5

Sri. Cheriyan Varghees, S/o. Varghese, Poovathum moottil(H), Puthanangadi PO 679321 Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	11,50,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
22.50 Cents of Land and all other improvements comprised in Re Sy No. 489/0-1 in Vettathoor village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Cheriyan Vargees
Boundaries
East : Property of Asan parambil Thomas
South : Property of Philip varghees
West : Property of Poovathum moottil Philipp vargheese and Thomas
North : Panchayath way

Schedule-1
Part-B

Nature of facility	Loan No. 090046015120168 of Perinthalmanna Branch
Debt Due	(Rs. 11,16,534/- + Contractual interest from 25-09-2025 and cost incurred

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



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

Ref: KSCB/MPM/KLTR/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.6

Sri. Narayanan, S/o. Chami, Maniyadathil (H), Kolathur PO 679338, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	20,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
15 Cents of Land and all other improvements comprised in Re Sy No. 77/1 in Moorkkanad village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Narayanan.
Boundaries
East : Panchayath Road
South : Properties of Melemanakkattil Unnikrishnan and Mariyil thodi Subrahmaniyan
West : Way
North : Properties of Kalanthodi Vijayan

Schedule-1

Part-B

Nature of facility	Loan No. 090116015020287 of Kolathur Branch
Debt Due	(Rs. 20,52,772/- + Contractual interest from 25.09.2025 and cost incurred

Sd/-

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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.6

NAME AND ADDRESS OF BORROWER	Narayanan, S/o. Chami, Maniyadathil (H), Kolathur PO 679338, Malappuram
BRANCH	Kolathur
ACCOUNT NUMBER	090116015020287
NAME AND ADDRESS OF PROPERTY OWNER	Narayanan, S/o. Chami, Maniyadathil (H), Kolathur PO 679338, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Moorkkanad
SY/Re.Sy. No.	77/1
Area/Extend of land	15 cent
TANDAPER No.	3000
Boundaries of Property	
East	Panchayath Road
South	Properties of Melemanakkattil Unnikrishnan and Mariyil thodi Subrahmaniyan
West	Way
North	Properties of Kalanthodi Vijayan



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

Reserve Price and EMD

Reserve Price	Rs. 20,00,000/-	
EMD	Rs. 2,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kolathur
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/KLTR/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.8

Sri. Muhammed Basheer, S/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338, Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	22,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
42.48 Cents of Land and all other improvements comprised in Re Sy No. 269/4 in Moorkkanad village, Perinthalmanna Taluk, Malappuram District in the name of Smt. Amina and others.
Boundaries East : Property of Husain South : Property of Saidalavi West : Property of Saleem North : Property of Thelappuram Abdul Rasheed

Schedule-1
Part-B

Nature of facility	Loan No. 090116015120005 of Kolathur Branch
Debt Due	(Rs. 32,24,637/- + Contractual interest from 25.09.2025 and cost incurred

Sd/-
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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.8

NAME AND ADDRESS OF BORROWER	1. Sri. Muhammed Basheer, S/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338, Malappuram. 2. Smt. Amina, W/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338, Malappuram 3. Smt. Suharabhi, D/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338, Malappuram 4. Smt. Maimoona , D/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338, Malappuram
BRANCH	Kolathur
ACCOUNT NUMBER	090116015120005
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Muhammed Basheer, S/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338, Malappuram. 2. Smt. Amina, W/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338, Malappuram 3. Smt. Suharabhi, D/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338, Malappuram 4. Smt. Maimoona , D/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Moorkkanad
SY/Re.Sy. No.	269/4
Area/Extend of land	42.48
TANDAPER No.	13092
Boundaries of Property	
East	Property of Husain
South	Property of Saidalavi
West	Property of Saleem
North	Property of Thelappuram Abdul Rasheed

Reserve Price and EMD

Reserve Price	Rs.22,00,000/-	
EMD	Rs.2,20,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kolathur
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

- emand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
- ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/KLTR/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.8

Smt. Amina, W/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338,
Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	22,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
42.48 Cents of Land and all other improvements comprised in Re Sy No. 269/4 in Moorkkanad village, Perinthalmanna Taluk, Malappuram District in the name of Smt. Amina and others.
Boundaries East : Property of Husain South : Property of Saidalavi West : Property of Saleem North : Property of Thelappuram Abdul Rasheed

Schedule-1
Part-B

Nature of facility	Loan No. 090116015120005 of Kolathur Branch
Debt Due	(Rs. 32,24,637/- + Contractual interest from 25.09.2025 and cost incurred

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



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

Ref: KSCB/MPM/KLTR/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.8

Smt. Maimoona, D/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	22,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
42.48 Cents of Land and all other improvements comprised in Re Sy No. 269/4 in Moorkkanad village, Perinthalmanna Taluk, Malappuram District in the name of Smt. Amina and others.
Boundaries East : Property of Husain South : Property of Saidalavi West : Property of Saleem North : Property of Thelappuram Abdul Rasheed

Schedule-1
Part-B

Nature of facility	Loan No. 090116015120005 of Kolathur Branch
Debt Due	(Rs. 32,24,637/- + Contractual interest from 25.09.2025 and cost incurred

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



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

Ref: KSCB/MPM/KLTR/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.8

Smt. Suharabhi, D/o. Abdul Khadar Musliyar, Poovakkattil (H), Kolathur PO 679338, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	22,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
42.48 Cents of Land and all other improvements comprised in Re Sy No. 269/4 in Moorkkanad village, Perinthalmanna Taluk, Malappuram District in the name of Smt. Amina and others.
Boundaries East : Property of Husain South : Property of Saidalavi West : Property of Saleem North : Property of Thelappuram Abdul Rasheed

Schedule-1
Part-B

Nature of facility	Loan No. 090116015120005 of Kolathur Branch
Debt Due	(Rs. 32,24,637/- + Contractual interest from 25.09.2025 and cost incurred

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



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

Ref: KSCB/MPM/CCMR/ACD/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.9

Sri. Muhammed PK, S/o. Aboobacker, Karimbanakkal house, Palappatta, Pannippara PO 676541, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	21,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
23 Cents of Land and all other improvements comprised in Re Sy No. 25/2 pt in Perakamanna villege, Eranad Taluk, Malappuram District in the name of Sri. Muhammed PK .
Boundaries East : Prop. Of Kuttimammad haji South : Panchayath Road West : Prop. Of Shihabudheen North : Thannile parambu

Schedule-1

Part-B

Nature of facility	Loan No. 090186011620001 of Areacode Branch
Debt Due	(Rs. 4,19,945/- + Contractual interest from 23.09.2025 and cost incurred

Sd/-

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



(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 25.11.2025

- (a) Mode of Auction : E-Auction
- (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
- (c) Date of Auction : 25.11.2025
- (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.9

NAME AND ADDRESS OF BORROWER	1. Sri. Muhammed PK, S/o. Aboobacker Karimpanakkal (H) Palappatta Pannippara PO 676541, Malappuram
BRANCH	Areacode
ACCOUNT NUMBER	090186011620001
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Muhammed PK, S/o. Aboobacker Karimpanakkal (H) Palappatta Pannippara PO 676541, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Perakamanna
SY/Re.Sy. No.	Re. Sy No.25/2
Area/Extend of land	23 cent
TANDAPER No.	5269
Boundaries of Property	
East	Prop. Of Kuttimammad haji
South	Panchayath Road
West	Thannile parambu
North	Prop. Of Shihabudheen



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

Reserve Price and EMD

Reserve Price	Rs. 21,00,000/-	
EMD	Rs. 2,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Areacode Branch
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01-11-2025 to 15-11-2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20-11-2025 , 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 01-11-2025 to 15-11-2025 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 20-11-2025 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 21.11.2025 by 5.00 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount.
 - iii) Bidder's Name, Contact No. Address, Email id.
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/ACD/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.10

Sri. Muhammed PK, S/o. Aboobacker, Karimbanakkal House, Palappatta, Pannippara PO 676541, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25-11-2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	21,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
23 Cents of Land and all other improvements comprised in Re Sy No. 25/2 pt in Perakamanna villege, Eranad Taluk, Malappuram District in the name of Sri. Muhammed PK .
Boundaries East : Prop. Of Kuttimammad haji South : Panchayath Road West : Prop. Of Shihabudheen North : Thannile parambu

Schedule-1

Part-B

Nature of facility	Loan No. 090186042820034 of Areacode Branch
Debt Due	(Rs. 29,29,929/- + Contractual interest from 31.08.2025 and cost incurred

Sd/-

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



(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 25-11-2025

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 25-11-2025
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.10

NAME AND ADDRESS OF BORROWER	1. Sri. Muhammed PK, S/o. Aboobacker Karimpanakkal (H) Palappatta Pannippara PO 676541, Malappuram
BRANCH	Areacode
ACCOUNT NUMBER	090186042820034
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Muhammed PK, S/o. Aboobacker Karimpanakkal (H) Palappatta Pannippara PO 676541, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Perakamanna
SY/Re.Sy. No.	Re. Sy No.25/2
Area/Extend of land	23 cent
TANDAPER No.	5269
Boundaries of Property	
East	Prop. Of Kuttimammad haji
South	Panchayath Road
West	Thannile parambu
North	Prop. Of Shihabudheen

Reserve Price and EMD

Reserve Price	Rs. 21,00,000/-	
EMD	Rs. 2,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Areacode Branch
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01-11-2025 to 15-11-2025 during working hours	
Date and Time of Auction	25-11-2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20-11-2025, 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 01-11-2025 to 15-11-2025 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 20-11-2025 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 21.11.2025 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.



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

- 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 with in 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.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/WDR/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.11

Smt. Parvathy, D/o. Vijayan Pilla, Kalappurath Thodiyil (H), Kappil PO 679328, Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	3,50,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
10 Cents of Land and all other improvements comprised in Re Sy No. 54/15-3 in Wandoor village, Nilambur Taluk, Malappuram District in the name of Sri. Parvathy
Boundaries East : Properties of Pulikkal Chandran South : 3 feet way West : Properties of Najeeb North : 6 feet way

Schedule-1

Part-B

Nature of facility	Loan No. 090196015020652 of Wandoor Branch
Debt Due	(Rs. 9,20,973/- + Contractual interest from 25.09.2025 and cost incurred

Sd/-

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 25.11.2025

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 25.11.2025
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.11

NAME AND ADDRESS OF BORROWER	Smt. Parvathy, D/o. Vijayan pilla, Kalappurath thodiyil (H), Kappil PO 679328 Malappuram
BRANCH	Wandoor
ACCOUNT NUMBER	090196015020652
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Parvathy, D/o. Vijayan pilla, Kalappurath thodiyil (H), Kappil PO 679328 Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Wandoor
SY/Re.Sy. No.	54/15-3
Area/Extend of land	10 cent
TANDAPER No.	1851
Boundaries of Property	
East	Properties of Pulikkal Chandran
South	3 feet way
West	Properties of Najeeb
North	6 feet way



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

Reserve Price and EMD

Reserve Price	Rs.3,50,000/-	
EMD	Rs.35,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Wandoor
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/MLTR/2025-26

Date: 06.10.2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.12

Sri. Shamsudheen TM, S/o. Moidu, Thorakkattil (H), Velliyancheri PO 679326, Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	29,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
62 Cents of Land and all other improvements comprised in Re Sy No. 226/3 in Edappatta village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Shamsudheen.
Boundaries
East : Owned by Thahira, Shamsudheen
South : Property of Muhammed
West : Owned by Abdu, Thodu (Vellachal)
North : Owned by Unneenkutty, way

Description of property and the name of the owner
1 Acre of Land and all other improvements comprised in Re Sy No. 234/1, in Edappatta village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Shamsudheen.
Boundaries
East : Owned by Thahira , Masjid
South : Owned by Thahira, Shamsudheen
West : Owned by Nasar
North : 3 feet way

Schedule-1
Part-B

Nature of facility	Loan No. 090216042820013 of Melattur Branch
Debt Due	(Rs. 49,72,434/- + Contractual interest from 31.08.2025 and cost incurred

Sd/-
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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.12

NAME AND ADDRESS OF BORROWER	Sri. Shamsudheen TM, S/o. Moidu, Thorakkattil (H), Velliyancheri PO 679326, Malappuram
BRANCH	Melattur
ACCOUNT NUMBER	090216042820013
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Shamsudheen TM, S/o. Moidu, Thorakkattil (H), Velliyancheri PO 679326, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Edappatta
SY/Re.Sy. No.	234/1,
Area/Extend of land	1 Acre
TANDAPER No.	98/3
Boundaries of Property	
East	Owned by Thahira, Masjid
South	Owned by Thahira, Shamsudheen
West	Owned by Nasar
North	3 feet way
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Edappatta
SY/Re.Sy. No.	226/3
Area/Extend of land	62 Cent
TANDAPER No.	199/1
Boundaries of Property	
East	Owned by Thahira, Shamsudheen
South	Owned by Muhammed
West	Owned by Abdu, Thodu (Vellachal)
North	Owned by Unneenkutty, Way



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

Reserve Price and EMD

Reserve Price	Rs. 29,00,000/-	
EMD	Rs.2,90,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Melattur
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/PVTNI/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.13

Smt. Laila, D/o. Hamsa, Anikkattil (H), Thazhekkode PO 679341, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	9,50,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
26.5 Cents of Land and all other improvements comprised in Re Sy No. 263/6 in Thazhekkode village, Perinthalmanna Taluk, Malappuram District in the name of Smt. Laila.
Boundaries East : Property of Pavuttukunnnan Aboobacker South : Property of Perumbathoor Nabeesa and way West : Property of Karuvan Gopalan North : Feild

Schedule-1

Part-B

Nature of facility	Loan No. 090266015120002 of Poovathani Branch
Debt Due	(Rs. 14,47,464/- + Contractual interest from 25.09.2025 and cost incurred

Sd/-

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 25.11.2025

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 25.11.2025
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.13

NAME AND ADDRESS OF BORROWER	1. Smt. Laila, D/o. Hamsa, Anikkattil (H), Thazhekkode PO 679341, Malappuram
BRANCH	Poovathani
ACCOUNT NUMBER	090266015120002
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Laila, D/o. Hamsa, Anikkattil (H), Thazhekkode PO 679341, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Thazhekkode
SY/Re.Sy. No.	263/6
Area/Extend of land	26.5
TANDAPER No.	5808
Boundaries of Property	
East	Property of Pavuttukunnan Aboobacker
South	Property of Perumbathoor Nabeesa and way
West	Property of Karuvan Gopalan
North	Feild



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

Reserve Price and EMD

Reserve Price	Rs.9,50,000/-	
EMD	Rs.95,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Poovathani
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/KTPRA/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.14

Sri. Abdul Raheem, S/o. Aboobacker, Poolakkal Parambil (H), Vilayoor PO 679309,
Palakkad Dist

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	17,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
20 Cents of Land and all other improvements comprised in Re Sy No. 87/11 in Koppam village, Pattambi Taluk, Palakkad District in the name of Sri. Abdul Raheem
Boundaries East : Vazhiyum Balance sthalavum South : bakki sthalam West : Kadeeja Umma kaivasam North : 12 feet way

Schedule-1

Part-B

Nature of facility	Loan No. 090276015120213 of Kattuppara Branch
Debt Due	(Rs. 18,43,640/- + Contractual interest from 25.09.2025 and cost incurred

Sd/-

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



(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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.14

NAME AND ADDRESS OF BORROWER	1. Sri. Abdul Raheem, S/o. Aboobacker, Poolakkal Parambil (H), Vilayoor PO 679309, Palakkad
BRANCH	Kattuppara
ACCOUNT NUMBER	090276015120213
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Abdul Raheem, S/o. Aboobacker, Poolakkal Parambil (H), Vilayoor PO 679309, Palakkad
Description of Property	
STATE	KERALA
DISTRICT	PALAKKAD
TALUK	Pattambi
VILLAGE	Koppam
SY/Re.Sy. No.	87/11
Area/Extend of land	20
TANDAPER No.	6463
Boundaries of Property	
East	Vazhiyum Balance sthalavum
South	bakki sthalam
West	Kadeeja Umma kaivasam
North	12 feet way

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com



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

Reserve Price and EMD

Reserve Price	Rs.17,00,000/-	
EMD	Rs.1,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattuppara
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 31.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 31.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/KTPRA/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.15

Sri. Jamal, S/o. Moideen kutty Haji, Theeyyattil (H), Pulasseri PO 679307, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	64,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
37.70 Cents of Land and all other improvements comprised in Re Sy No. 5/8 in Koppam village, Pattambi Taluk, Palakkad District in the name of Sri. Abdul Khadar and Naseera.
Boundaries East : Properties of Sudheep South : Properties of Suresh West : Properties of Kunjunniyeen North : Way

Schedule-1
Part-B

Nature of facility	Loan No. 090276042820122 of Kattuppara Branch
Debt Due	(Rs. 80,10,020/- + Contractual interest from 31.08.2025 and cost incurred

Sd/-
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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.15

NAME AND ADDRESS OF BORROWER	1.Sri. Jamal, S/o. Moideen kutty Haji, Theeyyattil (H), Pulasseri PO 679307, Malappuram 2. Abdul Khadar S/o. Moideen kutty Haji, Theeyyattil (H), Pulasseri PO 679307, Malappuram 3. Smt. Naseera, W/o. Moideen kutty Haji, Theeyyattil (H), Pulasseri PO 679307, Malappuram
BRANCH	Kattuppara
ACCOUNT NUMBER	090276042820122
NAME AND ADDRESS OF PROPERTY OWNER	1. Abdul Khadar S/o. Moideen kutty Haji, Theeyyattil (H), Pulasseri PO 679307, Malappuram 2. Smt. Naseera,W/o. Moideen kutty Haji, Theeyyattil (H), Pulasseri PO 679307, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Pattambi
VILLAGE	Koppam
SY/Re.Sy. No.	5/8
Area/Extend of land	37.70 cent
TANDAPER No.	5469
Boundaries of Property	
East	Properties of Sudheep
South	Properties of Suresh
West	Properties of Kunjunniyeen
North	Way

Reserve Price and EMD

Reserve Price	Rs. 64,00,000/-	
EMD	Rs. 6,40,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kattuppara
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/KTPRA/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.15

Sri. Abdul Khadar, S/o. Moideen kutty Haji, Theeyyattil (H), Pulasserı PO 679307, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	64,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
37.70 Cents of Land and all other improvements comprised in Re Sy No. 5/8 in Koppam village, Pattambi Taluk, Malappuram District in the name of Sri. Abdul Khadar and Naseera.
Boundaries East : Properties of Sudheep South : Properties of Suresh West : Properties of Kunjunnyan North : Way

Schedule-1
Part-B

Nature of facility	Loan No. 090276042820122 of Kattuppara Branch
Debt Due	(Rs. 80,10,020/- + Contractual interest from 31.08.2025 and cost incurred

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



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

Ref: KSCB/MPM/KTPRA/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.15

Smt. Naseera, W/o. Jamal, Theeyattil (H), Pulasseri PO 679307, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	64,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
37.70 Cents of Land and all other improvements comprised in Re Sy No. 5/8 in Koppam village, Pattambi Taluk, Malappuram District in the name of Sri. Abdul Khadar and Naseera.
Boundaries East : Properties of Sudheep South : Properties of Suresh West : Properties of Kunjunnyan North : Way

Schedule-1
Part-B

Nature of facility	Loan No. 090276042820122 of Kattuppara Branch
Debt Due	(Rs. 80,10,020/- + Contractual interest from 31.08.2025 and cost incurred

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



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

Ref: KSCB/MPM/MKDA/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No. 16

Sri. Manoj Babu, S/o. Jose, Kalluppalam (H), Peechani parambu, Thiroorkkad PO 679321, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	15,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner	
22.5 Cents of Land and all other improvements comprised in Re Sy No. 270/9 in Melattur village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Sudheesh.	
Boundaries (plot1- 12.5 cent)	(Plot2- 10 cent)
East : Owned by Sudheesh	East : Owned by Omana
South : 7 feet way	South : 7 feet way
West : owned by Deepa	West : Owned by Sudheesh
North : Owned by Omana	North : Owned by Omana

Description of property and the name of the owner
14.75 Cents of Land and all other improvements comprised in Re Sy No. 270/9 in Melattur village, Perinthalmanna Taluk, Malappuram District in the name of Smt. Deepa.
Boundaries
East : Owned by Sudheesh
South : 7 feet way
West : owned by Deepa
North : Owned by Omana

Schedule-1
Part-B

Nature of facility	Loan No. 090286015120033 of Mankada Branch
Debt Due	(Rs. 26,44,207/- + Contractual interest from 29-09-2025 and cost incurred

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

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.16

NAME AND ADDRESS OF BORROWER	1. Sri. Manoj Babu, S/o. Jose, Kalluppalam (H), Peechani parambu, Thiroorkkad PO 679321, Malappuram
BRANCH	Mankada
ACCOUNT NUMBER	090286015120033
NAME AND ADDRESS OF PROPERTY OWNER	1.Sudheesh.M S/o. Baskaran, Appengal (H) Chemmaniyode (PO), 679325 2.Smt. Deepa, D/o. Baskaran Appengal (H) Chemmaniyode (PO), 679325
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Melattur
SY/Re.Sy. No.	270/9
Area/Extend of land	22.5 cent
TANDAPER No.	2569
Boundaries of Property	
East	Owned by Sudheesh
South	7 feet way
West	owned by Deepa
North	Owned by Omana
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Melattur
SY/Re.Sy. No.	270/9
Area/Extend of land	14.75 cent
TANDAPER No.	2568
Boundaries of Property	
East	Owned by Sudheesh
South	7 feet way
West	owned by Deepa
North	Owned by Omana



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

Reserve Price and EMD

Reserve Price	Rs.15,00,000	
EMD	Rs.1,50,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Mankada
	IFS Code	IBKLO209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 between 10.00 AM TO 5.00 PM prior appointments with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before 20.11.2025 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 21.11.2025 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/MKDA/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.16

Sri. Sudheesh A, S/o. Baskaran, Appengal (H), Chemmaniyode PO 679325, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	15,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner	
22.5 Cents of Land and all other improvements comprised in Re Sy No. 270/9 in Melattur village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Sudheesh.	
Boundaries (plot1- 12.5 cent)	(Plot2- 10 cent)
East : Owned by Sudheesh	East : Owned by Omana
South : 7 feet way	South : 7 feet way
West : owned by Deepa	West : Owned by Sudheesh
North : Owned by Omana	North : Owned by Omana

Description of property and the name of the owner	
14.75 Cents of Land and all other improvements comprised in Re Sy No. 270/9 in Melattur village, Perinthalmanna Taluk, Malappuram District in the name of Smt. Deepa.	
Boundaries	
East : Owned by Omana	
South : 7 feet way	
West : owned by Sudheesh	
North : Owned by Omana	

Schedule-1
Part-B

Nature of facility	Loan No. 090286015120033 of Mankada Branch
Debt Due	(Rs. 26,44,207/- + Contractual interest from 29-09-2025 and cost incurred

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



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

Ref: KSCB/MPM/MKDA/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.16

Smt. Deepa D/o. Baskaran, Appengal (H), Chemmaniyode PO 679325, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	15,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner	
22.5 Cents of Land and all other improvements comprised in Re Sy No. 270/9 in Melattur village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Sudheesh.	
Boundaries (plot1- 12.5 cent)	(Plot2- 10 cent)
East : Owned by Sudheesh	East : Owned by Omana
South : 7 feet way	South : 7 feet way
West : owned by Deepa	West : Owned by Sudheesh
North : Owned by Omana	North : Owned by Omana

Description of property and the name of the owner
14.75 Cents of Land and all other improvements comprised in Re Sy No. 270/9 in Melattur village, Perinthalmanna Taluk, Malappuram District in the name of Smt. Deepa.
Boundaries
East : Owned by Omana
South : 7 feet way
West : owned by Sudheesh
North : Owned by Omana

Schedule-1

Part-B

Nature of facility	Loan No. 090286015120033 of Mankada Branch
Debt Due	(Rs. 26,44,207/- + Contractual interest from 29-09-2025 and cost incurred

Sd/-

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



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

Ref: KSCB/MPM/MKDA /2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.17

Mr. Shamsudheen. P.T, S/o. Abu Haji, Poonthottathil (H), Valambur, Thirurkkad PO 679321, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	60,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

1.Description of property and the name of the owner
7.10 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Shamsudheen. Boundaries East : Owned by Babu South : Owned by James West : 13 feet way North : Owned by Babu

2.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Bineesha Mathew. Boundaries East : 13 feet way South : 13 feet way West : Owned by Jameela North : Owned by Jose varghees

3.Description of property and the name of the owner
6.00 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Jameela. Boundaries East : Owned by Binisha Mathew, Jose Vargese South : 13 feet way West : Owned by Baby North : Owned by Babu Paul

4.Description of property and the name of the owner

5.49 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Anil.

Boundaries

East : 13 feet way

South : 10 feet way

West : Owned by Babu Paul

North : Owned by Vijesh Cheriyan

5.Description of property and the name of the owner

6.31 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Arun Titto.

Boundaries

East : Owned by Arifa

South : Owned by Baby

West : Owned by Baby

North : 13 feet way

6.Description of property and the name of the owner

5.6 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Josy Vargese

Boundaries

East : 13 feet way

South : Owned by Jameela

West : Owned by Babu Paul

North : 10 feet way

7.Description of property and the name of the owner

5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Arifa.

Boundaries

East : Owned by Sajna

South : Owned by Baby

West : Owned by Arun Titto

North : 13 feet way



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

Description of property and the name of the owner
5.9 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Babu Paul.
Boundaries East : Owned by Anil, Joshi Vargese, 10 feet way South : Owned by Jameela West : Owned by Baby North : Owned by Vijeesh Cheriyan

Schedule-1

Part-B

Nature of facility	Loan No. 090286015120090 of Mankada Branch
Debt Due	(Rs. 47,66,605/- + Contractual interest from 03.10.2025 and cost incurred

Sd/-

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

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website

<https://www.bankeauctions.com>

SL.No.4

NAME AND ADDRESS OF BORROWER	Mr. Shamsudheen. P.T, S/o. Abu Haji, Poonthottathil (H), Valambur, Thirurkkad PO 679321, Malappuram
BRANCH	Mankada
ACCOUNT NUMBER	090286015120090
NAME AND ADDRESS OF PROPERTY OWNER	1.Mr. Shamsudheen. P.T, S/o. Abu Haji, Poonthottathil (H), Valambur, Thirurkkad PO 679321, Malappuram 2.Mrs. Binisha Mathew, W/o. Anil, Pulipra (H), Angadippuram PO, 679321, Malappuram 3.Mrs. Jameela, W/o. Muhammed, Koorimannil (H), Puthanangadi PO 679321, Malappuram 4.Mr. Anil, S/o. Philip, Pulipra (H), Angadippuram PO 679321, Malappuram 5.Mr. Arun Titto, S/o. Shoukkathali, Titto Nivas, Puthanangadi PO 679321, Malappuram 6.Mr. Josy Vargese, S/o. Vargese, Puthanpurakkal (H), Angadippuram PO 679321 7.Mrs. Arifa, W/o. Muhammed Faisal, Kolthodi (H), Puthanangadi PO 679321, Malappuram 8. Mr. Babu Paul, S/o. K.J Paul, Kanjirathinkal (H), Kanjirappuzha PO 678591, Palakkad
Description of Property (Doc.No.1- 4248/2016)-Shamsudheen	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Angadippuram
SY/Re.Sy. No.	218/6
Area/Extend of land	7.10
TANDAPER No.	
Boundaries of Property	
East	Owned by Babu
South	Owned by James
West	13 feet way
North	Owned by Babu

Description of Property (Doc.No.2- 4252/2016) –Binisha mathew	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Angadippuram
SY/Re.Sy. No.	218/6
Area/Extend of land	5.50
TANDAPER No.	4951
Boundaries of Property	
East	13 feet way
South	13 feet way
West	Owned by Jameela
North	Owned by Jose varghees
Description of Property (Doc.No.3- 4247/2016)-Jameela	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Angadippuram
SY/Re.Sy. No.	218/6
Area/Extend of land	6.00 cent
TANDAPER No.	4739
Boundaries of Property	
East	Owned by Binisha Mathew, Jose Vargese
South	13 feet way
West	Owned by Baby
North	Owned by Babu Paul
Description of Property (Doc.No.4- 4251/2016)- Anil	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Angadippuram
SY/Re.Sy. No.	218/6
Area/Extend of land	5.49
TANDAPER No.	4950
Boundaries of Property	
East	13 feet way
South	10 feet way
West	Owned by Babu Paul
North	Owned by Vijesh Cheriyan

Description of Property (Doc.No.5- 4253/2016) Arun Titto	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Angadippuram
SY/Re.Sy. No.	218/6
Area/Extend of land	6.31 Cent
TANDAPER No.	
Boundaries of Property	
East	Owned by Arifa
South	Owned by Baby
West	Owned by Baby
North	13 feet way
Description of Property (Doc.No.6- 4250/2016)- Josy Vargese	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Angadippuram
SY/Re.Sy. No.	218/6
Area/Extend of land	5.6
TANDAPER No.	4949
Boundaries of Property	
East	13 feet way
South	Owned by Jameela
West	Owned by Babu Paul
North	10 feet way
Description of Property (Doc.No.7- 4246/2016)- Arifa	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Angadippuram
SY/Re.Sy. No.	218/6
Area/Extend of land	5.50 Cent
TANDAPER No.	4738
Boundaries of Property	
East	Owned by Sajna
South	Owned by Baby
West	Owned by Arun Titto
North	13 feet way



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

Description of Property (Doc.No.8- 4249/2016)-Babu paul	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Angadippuram
SY/Re.Sy. No.	218/6
Area/Extend of land	5.9 Cent
TANDAPER No.	4948
Boundaries of Property	
East	Owned by Anil, Joshi Vargese, 10 feet way
South	Owned by Jameela
West	Owned by Baby
North	Owned by Vijeesh Cheriyan

Reserve Price and EMD

Reserve Price	Rs. 60,00,000/-	
EMD	Rs.6,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Mankada
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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,
Malappuram-676505

- 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 20.11.2025 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 21.11.2025 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , 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,
Malappuram-676505

- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

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

Place : Malappuram
Date : 18-10-2025

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com



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

Ref: KSCB/MPM/MKDA /2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.17

Mrs. Binisha Mathew, W/o. Anil, Pulipra (H),Angadippuram PO, 679321, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	60,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

1.Description of property and the name of the owner
7.10 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Shamsudheen. Boundaries East : Owned by Babu South : Owned by James West : 13 feet way North : Owned by Babu

2.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Bineesha Mathew. Boundaries East : 13 feet way South : 13 feet way West : Owned by Jameela North : Owned by Jose varghees

3.Description of property and the name of the owner
6.00 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Jameela. Boundaries East : Owned by Binisha Mathew, Jose Vargese South : 13 feet way West : Owned by Baby North : Owned by Babu Paul

4.Description of property and the name of the owner

5.49 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Anil.

Boundaries

East : 13 feet way

South : 10 feet way

West : Owned by Babu Paul

North : Owned by Vijesh Cheriyan

5.Description of property and the name of the owner

6.31 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Arun Titto.

Boundaries

East : Owned by Arifa

South : Owned by Baby

West : Owned by Baby

North : 13 feet way

6.Description of property and the name of the owner

5.6 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Josy Vargese

Boundaries

East : 13 feet way

South : Owned by Jameela

West : Owned by Babu Paul

North : 10 feet way

7.Description of property and the name of the owner

5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Arifa.

Boundaries

East : Owned by Sajna

South : Owned by Baby

West : Owned by Arun Titto

North : 13 feet way

Description of property and the name of the owner
5.9 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Babu Paul.
Boundaries
East : Owned by Anil, Joshi Vargese, 10 feet way
South : Owned by Jameela
West : Owned by Baby
North : Owned by Vijeesh Cheriyan

Schedule-1

Part-B

Nature of facility	Loan No. 090286015120090 of Mankada Branch
Debt Due	(Rs. 47,66,605/- + Contractual interest from 03.10.2025 and cost incurred

Sd/-

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



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

Ref: KSCB/MPM/MKDA /2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.17

3.Mrs. Jameela, W/o. Muhammed, Koorimannil (H), Puthanangadi PO 679321,
Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	60,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

1.Description of property and the name of the owner
7.10 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Shamsudheen. Boundaries East : Owned by Babu South : Owned by James West : 13 feet way North : Owned by Babu

2.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Bineesha Mathew. Boundaries East : 13 feet way South : 13 feet way West : Owned by Jameela North : Owned by Jose varghees

3.Description of property and the name of the owner
6.00 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Jameela. Boundaries East : Owned by Binisha Mathew, Jose Vargese South : 13 feet way West : Owned by Baby North : Owned by Babu Paul

4.Description of property and the name of the owner
5.49 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Anil.
Boundaries East : 13 feet way South : 10 feet way West : Owned by Babu Paul North : Owned by Vijesh Cheriyan

5.Description of property and the name of the owner
6.31 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Arun Titto.
Boundaries East : Owned by Arifa South : Owned by Baby West : Owned by Baby North : 13 feet way

6.Description of property and the name of the owner
5.6 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Josy Vargese
Boundaries East : 13 feet way South : Owned by Jameela West : Owned by Babu Paul North : 10 feet way

7.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Arifa.
Boundaries East : Owned by Sajna South : Owned by Baby West : Owned by Arun Titto North : 13 feet way

Description of property and the name of the owner
5.9 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Babu Paul.
Boundaries
East : Owned by Anil, Joshi Vargese, 10 feet way
South : Owned by Jameela
West : Owned by Baby
North : Owned by Vijeesh Cheriyan

Schedule-1

Part-B

Nature of facility	Loan No. 090286015120090 of Mankada Branch
Debt Due	(Rs. 47,66,605/- + Contractual interest from 03.10.2025 and cost incurred

Sd/-

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



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

Ref: KSCB/MPM/MKDA /2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.17

4.Mr. Anil, S/o. Philip, Pulipra (H), Angadippuram PO 679321, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	60,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

1.Description of property and the name of the owner
7.10 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Shamsudheen. Boundaries East : Owned by Babu South : Owned by James West : 13 feet way North : Owned by Babu

2.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Bineesha Mathew. Boundaries East : 13 feet way South : 13 feet way West : Owned by Jameela North : Owned by Jose varghees

3.Description of property and the name of the owner
6.00 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Jameela. Boundaries East : Owned by Binisha Mathew, Jose Vargese South : 13 feet way West : Owned by Baby North : Owned by Babu Paul

4.Description of property and the name of the owner
5.49 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Anil. Boundaries East : 13 feet way South : 10 feet way West : Owned by Babu Paul North : Owned by Vijesh Cheriyan

5.Description of property and the name of the owner
6.31 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Arun Titto. Boundaries East : Owned by Arifa South : Owned by Baby West : Owned by Baby North : 13 feet way

6.Description of property and the name of the owner
5.6 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Josy Vargese Boundaries East : 13 feet way South : Owned by Jameela West : Owned by Babu Paul North : 10 feet way

7.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Arifa. Boundaries East : Owned by Sajna South : Owned by Baby West : Owned by Arun Titto North : 13 feet way



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

Description of property and the name of the owner
5.9 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Babu Paul. Boundaries East : Owned by Anil, Joshi Vargese, 10 feet way South : Owned by Jameela West : Owned by Baby North : Owned by Vijeesh Cheriyan

Schedule-1
Part-B

Nature of facility	Loan No. 090286015120090 of Mankada Branch
Debt Due	(Rs. 47,66,605/- + Contractual interest from 03.10.2025 and cost incurred

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



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

Ref: KSCB/MPM/MKDA /2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.17

5.Mr. Arun Titto, S/o. Shoukkathali, Titto Nivas, Puthanangadi PO 679321, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	60,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

1.Description of property and the name of the owner
7.10 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Shamsudheen. Boundaries East : Owned by Babu South : Owned by James West : 13 feet way North : Owned by Babu

2.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Bineesha Mathew. Boundaries East : 13 feet way South : 13 feet way West : Owned by Jameela North : Owned by Jose varghees

3.Description of property and the name of the owner
6.00 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Jameela. Boundaries East : Owned by Binisha Mathew, Jose Vargese South : 13 feet way West : Owned by Baby North : Owned by Babu Paul

4.Description of property and the name of the owner
5.49 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Anil. Boundaries East : 13 feet way South : 10 feet way West : Owned by Babu Paul North : Owned by Vijesh Cheriyan

5.Description of property and the name of the owner
6.31 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Arun Titto. Boundaries East : Owned by Arifa South : Owned by Baby West : Owned by Baby North : 13 feet way

6.Description of property and the name of the owner
5.6 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Josy Vargese Boundaries East : 13 feet way South : Owned by Jameela West : Owned by Babu Paul North : 10 feet way

7.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Arifa. Boundaries East : Owned by Sajna South : Owned by Baby West : Owned by Arun Titto North : 13 feet way



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

Description of property and the name of the owner
5.9 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Babu Paul.
Boundaries East : Owned by Anil, Joshi Vargese, 10 feet way South : Owned by Jameela West : Owned by Baby North : Owned by Vijeesh Cheriyan

Schedule-1
Part-B

Nature of facility	Loan No. 090286015120090 of Mankada Branch
Debt Due	(Rs. 47,66,605/- + Contractual interest from 03.10.2025 and cost incurred

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



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

Ref: KSCB/MPM/MKDA /2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.17

6.Mr. Josy Vargese, S/o. Vargese, Puthanpurakkal (H), Angadippuram PO 679321

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	60,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

1.Description of property and the name of the owner
7.10 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Shamsudheen. Boundaries East : Owned by Babu South : Owned by James West : 13 feet way North : Owned by Babu

2.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Bineesha Mathew. Boundaries East : 13 feet way South : 13 feet way West : Owned by Jameela North : Owned by Jose varghees

3.Description of property and the name of the owner
6.00 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Jameela. Boundaries East : Owned by Binisha Mathew, Jose Vargese South : 13 feet way West : Owned by Baby North : Owned by Babu Paul

4.Description of property and the name of the owner

5.49 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Anil.

Boundaries

East : 13 feet way

South : 10 feet way

West : Owned by Babu Paul

North : Owned by Vijesh Cheriyan

5.Description of property and the name of the owner

6.31 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Arun Titto.

Boundaries

East : Owned by Arifa

South : Owned by Baby

West : Owned by Baby

North : 13 feet way

6.Description of property and the name of the owner

5.6 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Josy Vargese

Boundaries

East : 13 feet way

South : Owned by Jameela

West : Owned by Babu Paul

North : 10 feet way

7.Description of property and the name of the owner

5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Arifa.

Boundaries

East : Owned by Sajna

South : Owned by Baby

West : Owned by Arun Titto

North : 13 feet way



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

Description of property and the name of the owner
5.9 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Babu Paul.
Boundaries East : Owned by Anil, Joshi Vargese, 10 feet way South : Owned by Jameela West : Owned by Baby North : Owned by Vijeesh Cheriyan

Schedule-1

Part-B

Nature of facility	Loan No. 090286015120090 of Mankada Branch
Debt Due	(Rs. 47,66,605/- + Contractual interest from 03.10.2025 and cost incurred

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



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

Ref: KSCB/MPM/MKDA /2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.17

7.Mrs. Arifa, W/o. Muhammed Faisal, Kolthodi (H), Puthanangadi PO 679321, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	60,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

1.Description of property and the name of the owner
7.10 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Shamsudheen. Boundaries East : Owned by Babu South : Owned by James West : 13 feet way North : Owned by Babu

2.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Bineesha Mathew. Boundaries East : 13 feet way South : 13 feet way West : Owned by Jameela North : Owned by Jose varghees

3.Description of property and the name of the owner
6.00 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Jameela. Boundaries East : Owned by Binisha Mathew, Jose Vargese South : 13 feet way West : Owned by Baby North : Owned by Babu Paul

4.Description of property and the name of the owner
5.49 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Anil.
Boundaries East : 13 feet way South : 10 feet way West : Owned by Babu Paul North : Owned by Vijesh Cheriyan

5.Description of property and the name of the owner
6.31 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Arun Titto.
Boundaries East : Owned by Arifa South : Owned by Baby West : Owned by Baby North : 13 feet way

6.Description of property and the name of the owner
5.6 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Josy Vargese
Boundaries East : 13 feet way South : Owned by Jameela West : Owned by Babu Paul North : 10 feet way

7.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Arifa.
Boundaries East : Owned by Sajna South : Owned by Baby West : Owned by Arun Titto North : 13 feet way

Description of property and the name of the owner
5.9 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Babu Paul.
Boundaries East : Owned by Anil, Joshi Vargese, 10 feet way South : Owned by Jameela West : Owned by Baby North : Owned by Vijeesh Cheriyan

Schedule-1
Part-B

Nature of facility	Loan No. 090286015120090 of Mankada Branch
Debt Due	(Rs. 47,66,605/- + Contractual interest from 03.10.2025 and cost incurred

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



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

Ref: KSCB/MPM/MKDA /2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.17

8. Mr. Babu Paul, S/o. K.J Paul, Kanjirathinkal (H), Kanjirappuzha PO 678591, Palakkad
Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	60,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

1.Description of property and the name of the owner
7.10 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Shamsudheen. Boundaries East : Owned by Babu South : Owned by James West : 13 feet way North : Owned by Babu

2.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Bineesha Mathew. Boundaries East : 13 feet way South : 13 feet way West : Owned by Jameela North : Owned by Jose varghees

3.Description of property and the name of the owner
6.00 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Jameela. Boundaries East : Owned by Binisha Mathew, Jose Vargese South : 13 feet way West : Owned by Baby North : Owned by Babu Paul

4.Description of property and the name of the owner
5.49 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Anil. Boundaries East : 13 feet way South : 10 feet way West : Owned by Babu Paul North : Owned by Vijesh Cheriyan

5.Description of property and the name of the owner
6.31 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Arun Titto. Boundaries East : Owned by Arifa South : Owned by Baby West : Owned by Baby North : 13 feet way

6.Description of property and the name of the owner
5.6 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Josy Vargese Boundaries East : 13 feet way South : Owned by Jameela West : Owned by Babu Paul North : 10 feet way

7.Description of property and the name of the owner
5.50 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mrs. Arifa. Boundaries East : Owned by Sajna South : Owned by Baby West : Owned by Arun Titto North : 13 feet way

Description of property and the name of the owner
5.9 Cents of Land and all other improvements comprised in Re Sy No. 218/6 in Angadippuram village, Perinthalmanna Taluk, Malappuram District in the name of Mr. Babu Paul.
Boundaries East : Owned by Anil, Joshi Vargese, 10 feet way South : Owned by Jameela West : Owned by Baby North : Owned by Vijeesh Cheriyan

Schedule-1
Part-B

Nature of facility	Loan No. 090286015120090 of Mankada Branch
Debt Due	(Rs. 47,66,605/- + Contractual interest from 03.10.2025 and cost incurred

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



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

Ref: KSCB/MPM/PMNA LADIES/2025-26

Date: 06.10.2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.18

Sri. Kochumon, S/o. Devasya Sebastian, Kallukalayil (H) Anamangad PO 679357, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	57,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
24.50 Cents of Land and all other improvements comprised in Re Sy No. 71/2 in Thazhekkode village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Kochumon
Boundaries
East : Road
South : Properties of Chatholi Hassan and others
West : Properties of Chelethodi Kadeeja
North : 5 feet way and Properties of Kanneeri Kunjuni

Description of property and the name of the owner
13 Cents of Land and all other improvements comprised in Re Sy No. 8/4,8/5 in Thazhekkode village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Kochumon
Boundaries
East : Secret heart asramathinte bhoomiyum vazhiyum
South : Secret heart asramathinte bhoomiyum vazhiyum
West : Property of Itheerumma
North : Way

Schedule-1
Part-B

Nature of facility	Loan No. 090296004820005 of Perinthalmanna Ladies Branch
Debt Due	(Rs. 91,92,214/- + Contractual interest from 31.08.2025 and cost incurred

Sd/-
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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.18

NAME AND ADDRESS OF BORROWER	1. Sri. Kochumon, S/o. Devasya Sebastian, Kallukalayil (H) Anamangad PO 679357, Malappuram
BRANCH	Perinthalmanna Ladies
ACCOUNT NUMBER	090296004820005
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Kochumon, S/o. Devasya Sebastian, Kallukalayil (H) Anamangad PO 679357, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Thazhekkode
SY/Re.Sy. No.	71/2
Area/Extend of land	24.50
TANDAPER No.	597
Boundaries of Property	
East	Road
South	Properties of Chatholi Hassan & others
West	Properties of Chelethodi Kadeeja
North	5 feet way and Proerties of Kanneeri Kunjunni
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Thazhekkode
SY/Re.Sy. No.	8/4, 8/5
Area/Extend of land	13
TANDAPER No.	597
Boundaries of Property	
East	Secret heart asramathinte bhoomiyum vazhiyum
South	Secret heart asramathinte bhoomiyum vazhiyum
West	Property of Itheerumma
North	Way



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

Reserve Price and EMD

Reserve Price	Rs.57,00,000/-	
EMD	Rs.5,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Ladies
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/ PMNA LADIES /2025-26

Date:06.10.2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.19

Sri. Udayakumar, S/o. Vasudevan, Chenganakkattil (H), Valamkulam PO 679357, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	31,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
82.47 Cents of Land and all other improvements comprised in Re Sy No. 43/1 in Anamangad village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Narayanan Ezhuthassan
Boundaries East : Properties of Kanjirakkavu Barghavan South : 12 feet way West : Properties of Kanjirakkavu Sunil Kumar North : Properties of Kakkattil Krishnan

Schedule-1
Part-B

Nature of facility	Loan No. 090296015120346 of Perinthalmanna Ladies Branch
Debt Due	(Rs. 24,47,161/- + Contractual interest from 26.09.2025 and cost incurred

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



(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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.4

NAME AND ADDRESS OF BORROWER	1.Sri.Udayakumar, S/o. Vasudevan, Chenganakkattil (H), Valamkulam PO 679357, Malappuram 2. Narayanan Ezhuthachan, S/o. Kurumban, Parayanchola (H) Valamkulam PO 679357, Malappuram
BRANCH	Perinthalmanna Ladies
ACCOUNT NUMBER	090296015120346
NAME AND ADDRESS OF PROPERTY OWNER	Narayanan Ezhuthachan, S/o. Kurumban, Parayanchola (H) Valamkulam PO 679357, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Ananmangad
SY/Re.Sy. No.	43/1
Area/Extend of land	82.47
TANDAPER No.	8
Boundaries of Property	
East	Properties of Kanjirakkavu Barghavan
South	12 feet way
West	Properties of Kanjirakkavu Sunilkumar
North	Properties of Kakkattil Krishnan

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

Reserve Price and EMD

Reserve Price	Rs. 31,00,000/-	
EMD	Rs.3,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Ladies
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/ PMNA LADIES /2025-26

Date: 06.10.2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.19

Sri. Narayanan Ezhuthachan, S/o. Kurumban, Parayanchola (H), Valamkulam PO 679357, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	31,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
82.47 Cents of Land and all other improvements comprised in Re Sy No. 43/1 in Anamangad village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Narayanan Ezhuthassan
Boundaries East : Properties of Kanjirakkavu Barghavan South : 12 feet way West : Properties of Kanjirakkavu Sunil Kumar North : Properties of Kakkattil Krishnan

Schedule-1
Part-B

Nature of facility	Loan No. 090296015120346 of Perinthalmanna Ladies Branch
Debt Due	(Rs. 24,47,161/- + Contractual interest from 26.09.2025 and cost incurred

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



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

Ref: KSCB/MPM/PMNA LADIES /2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.20

Sri. Ali.p, S/o. Unneen Haji, Pilakkadan (H), Arakkuparamba PO 679341, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	57,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
1 Acre 49 Cents of Land and all other improvements comprised in Re Sy No. 246/1 in Arakkuparamba village, Perinthalmanna Taluk, Malappuram District in the name of Smt. Rasheeda.
Boundaries
East : 6 feet way
South : Properties of Hamsa
West : Properties of Hamsa and Kadeeja Umma
North : Properties of Thekkum purath marakkar makkal

Schedule-1

Part-B

Nature of facility	Loan No. 090296015120447 of Perinthalmanna Ladies Branch
Debt Due	(Rs. 36,43,349/- + Contractual interest from 26.09.2025 and cost incurred

Sd/-

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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.31

NAME AND ADDRESS OF BORROWER	1. Sri. Ali.p, S/o. Unneen Haji, Pilakkadan (H), Arakkuparamba PO 679341, Malappuram 2. Smt. Rasheeda, S/o. Ali.P, Pilakkadan (H), Arakkuparamba PO 679341, Malappuram
BRANCH	Perinthalmanna Ladies
ACCOUNT NUMBER	090296015120447
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Rasheeda, S/o. Ali.P, Pilakkadan (H), Arakkuparamba PO 679341, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Arakkuparamba
SY/Re.Sy. No.	246/1
Area/Extend of land	1 Acre 49 Cent
TANDAPER No.	4962
Boundaries of Property	
East	6 feet way
South	Properties of Hamsa
West	Properties of Hamsa and Kadeeja Umma
North	Properties of Thekkum purath marakkar makkal

Reserve Price and EMD

Reserve Price	Rs.57,00,000/-	
EMD	Rs.5,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Perinthalmanna Ladies
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/PMNA LADIES /2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.20

Smt. Rasheeda, S/o. Ali.P, Pilakkadan (H), Arakkuparamba PO 679341, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	57,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
1 Acre 49 Cents of Land and all other improvements comprised in Re Sy No. 246/1 in Arakkuparamba village, Perinthalmanna Taluk, Malappuram District in the name of Smt. Rasheeda.
Boundaries East : 6 feet way South : Properties of Hamsa West : Properties of Hamsa and Kadeeja Umma North : Properties of Thekkum purath marakkar makkal

Schedule-1
Part-B

Nature of facility	Loan No. 090296015120447 of Perinthalmanna Ladies Branch
Debt Due	(Rs. 36,43,349/- + Contractual interest from 26.09.2025 and cost incurred

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



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

Ref: KSCB/MPM/CCMR/PKD/2025-26

Date: 06.10.2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.21

Smt. Kadeeja Vysiar, W/o. Abdu, Poovathi House, Areechola, Thachinganadam PO 679325 Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	11,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
21.49 Cents of Land and all other improvements comprised in Re Sy No. 34/1 in Nenmini village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Muhammed Sameer
Boundaries East : Jaseena Ohari South : O.P Pocker West : Kadeeja Ohari North : Panchayath Road

Schedule-1
Part-B

Nature of facility	Loan No. 090316015021162 of Pandikkad Branch
Debt Due	(Rs. 9,89,703/- + Contractual interest from 23.09.2025 and cost incurred

Sd/-
Authorized Officer
Keral State Co-operative Bank Ltd
Regional Office, Palakkad

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.21

NAME AND ADDRESS OF BORROWER	1.Kadeeja Vaisyar, W/o. Abdu, Poovathi (H) Areechola, Thachinganadam PO 679325 Malappuram 2. Muhammed sameer, W/o. Abdu, Poovathi (H) Areechola, Thachinganadam PO 679325 Malappuram
BRANCH	Pandikkad
ACCOUNT NUMBER	090316015021162
NAME AND ADDRESS OF PROPERTY OWNER	Muhammed sameer, W/o. Abdu, Poovathi (H) Areechola, Thachinganadam PO 679325 Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Nenmini
SY/Re.Sy. No.	34/1
Area/Extend of land	21.49
TANDAPER No.	127
Boundaries of Property	
East	Jaseena Ohari
South	O.P Pocker
West	Kadeeja Ohari
North	Panchayath Road

Reserve Price and EMD

Reserve Price	Rs. 11,00,000/-	
EMD	Rs. 1,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pandikkad
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/CCMR/PKD/2025-26

Date:06.10.2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.21

Sri. Muhammed Sameer, S/o. Abdu, Poovathi House, Areechola, Thachinganadam PO 679325 Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	11,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
21.49 Cents of Land and all other improvements comprised in Re Sy No. 34/1 in Nenmini village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Muhammed Sameer
Boundaries East : Jaseena Ohari South : O.P Pocker West : Kadeeja Ohari North : Panchayath Road

Schedule-1
Part-B

Nature of facility	Loan No. 090316015021162 of Pandikkad Branch
Debt Due	(Rs. 9,89,703/- + Contractual interest from 23.09.2025 and cost incurred

Sd/-
Authorized Officer
Keral State Co-operative Bank Ltd
Regional Office, Palakkad



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

Ref: KSCB/MPM/PKD/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.22

Sri. Sojan Joseph S/o. Joseph , Madathumuri (H) Kizhakkuparamba, Panthalloor Hills PO 676521, Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	23,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
68.67 Cents of Land and all other improvements comprised in Re Sy No. 256/5 in Panthalloor village, Eranad Taluk, Malappuram District in the name of Sri. Sojan Joseph
Boundaries
East : Properties of Madathumuri Babu and Puthuparambil Isac
South : Properties of Puthanpurayil Devasya.
West : Properties of Peedikayil Manuval and Rosly
North : Road

Schedule-1

Part-B

Nature of facility	Loan No. 090316015120648 of Pandikkad Branch
Debt Due	(Rs. 17,57,308/- + Contractual interest from 26.09.2025 and cost incurred

Sd/-

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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.22

NAME AND ADDRESS OF BORROWER	1. Sri. Sojan Joseph S/o. Joseph , Madathumuri (H) Kizhakkuparamba, Panthallor Hills PO 676521, Malappuram.
BRANCH	Pandikkad
ACCOUNT NUMBER	090316019020026
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Sojan Joseph S/o. Joseph , Madathumuri (H) Kizhakkuparamba, Panthallor Hills PO 676521, Malappuram.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Panthallor
SY/Re.Sy. No.	256/5
Area/Extend of land	68.67
TANDAPER No.	625
Boundaries of Property	
East	Properties of Madathumuri Babu and Puthuparambil Isac
South	Properties of Puthanpurayil Devasya.
West	Properties of Peedikayil Manuval and Rosly
North	Road

Reserve Price and EMD

Reserve Price	Rs.23,00,000/-	
EMD	Rs.2,30,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pandikkad
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/CCMR/PKD /2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.23

Sri. Abdul Kabeer , S/o Ibrahim, Vallikkadan (H), Areechola, Thachinganadam PO 679325, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	10,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
12 Cents of Land and all other improvements comprised in Re Sy No. 2/9 in Nenmini village, Perinthalmanna Taluk, Malappuram District in the name of Sri. Abdul Kabeer
Boundaries
East : 12 adi vazhi
South : 3 adi veethi vazhi
West : Vallikkadan Abdul salam kaivasam sthalam
North : Vallikkadan moideen kutty kaivasam sthalam

Schedule-1
Part-B

Nature of facility	Loan No. 090316019020026 of Pandikkad Branch
Debt Due	(Rs. 16,08,744/-+ Contractual interest from 23.09.2025 and cost incurred

Sd/-
Authorized Officer
Keral State Co-operative Bank Ltd
Regional Office, Palakkad



(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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.23

NAME AND ADDRESS OF BORROWER	1 Abdul Kabeer , S/o Ibrahim, Vallikkadan (H), Areechola, Thachinganadam PO 679325, Malappuram
BRANCH	Pandikkad
ACCOUNT NUMBER	090316019020026
NAME AND ADDRESS OF PROPERTY OWNER	Abdul Kabeer , S/o Ibrahim, Vallikkadan (H), Areechola, Thachinganadam PO 679325, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Nenmini
SY/Re.Sy. No.	2/9
Area/Extend of land	12 cent
TANDAPER No.	2996
Boundaries of Property	
East	12 feet way
South	3 feet way
West	Vallikkadan Abdul salam kaivasam
North	Vallikkadan Moideen kutty kaivasam

Reserve Price and EMD

Reserve Price	Rs.10,00,000/-	
EMD	Rs.1,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pandikkad
	IFS Code	IBKLO209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/ERGLM/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.27

Smt. Usha, W/o. Haridasan, Kattisseri (H), Perumbadappu PO 679580, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	38,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
23.98 Cents of Land and all other improvements comprised in Re Sy No. 13/2 in Perumpadappu village, Ponnani Taluk, Malappuram District in the name of Sri. Usha and others.
Boundaries East : properties of Aboobacker and Agnisarmman Namboodiri South : Panchayath Road West : Properties of Haneefa North : Properties of Kalyani and others

Schedule-1

Part-B

Nature of facility	Loan No. 090376015120138 of Eramangalam Branch
Debt Due	(Rs. 24,35,089/- + Contractual interest from 26.09.2025 and cost incurred

Sd/-

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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.27

NAME AND ADDRESS OF BORROWER	1. Smt. Usha, W/o. Haridasan, Kattisseri (H), Perumbadappu PO 679580, Malappuram 2. Sri. Sreejith, S/o. Haridasan, Kattisseri (H), Perumbadappu PO 679580, Malappuram 3. Sri. Sreejesh S/o. Haridasan, Kattisseri (H), Perumbadappu PO 679580, Malappuram 4. Smt. Sreejila, W/o. Haridasan, Kattisseri (H), Perumbadappu PO 679580, Malappuram
BRANCH	Eramangalam
ACCOUNT NUMBER	090376015120138
NAME AND ADDRESS OF PROPERTY OWNER	1. Smt. Usha, W/o. Haridasan, Kattisseri (H), Perumbadappu PO 679580, Malappuram 2. Sri. Sreejith, S/o. Haridasan, Kattisseri (H), Perumbadappu PO 679580, Malappuram 3. Sri. Sreejesh S/o. Haridasan, Kattisseri (H), Perumbadappu PO 679580, Malappuram 4. Smt. Sreejila, W/o. Haridasan, Kattisseri (H), Perumbadappu PO 679580, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Ponnani
VILLAGE	Perumbadappu
SY/Re.Sy. No.	13/2
Area/Extend of land	23.98
TANDAPER No.	3513
Boundaries of Property	
East	properties of Aboobacker and Agnisarmman Namboodiri
South	Panchayath Road
West	Properties of Haneefa
North	Properties of Kalyani and others



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

Reserve Price and EMD

Reserve Price	Rs.38,00,000/-	
EMD	Rs.3,80,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Eramangalam
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/ERGLM/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.27

Sri. Sreejith, S/o. Haridasan, Kattisseri (H), Perumbadappu PO 679580, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	38,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
23.98 Cents of Land and all other improvements comprised in Re Sy No. 13/2 in Perumpadappu village, Ponnani Taluk, Malappuram District in the name of Smt. Usha and others. Boundaries East : properties of Aboobacker and Agnisarmman Namboodiri South : Panchayath Road West : Properties of Haneefa North : Properties of Kalyani and others

Schedule-1
Part-B

Nature of facility	Loan No. 090376015120138 of Eramangalam Branch
Debt Due	(Rs. 24,35,089/- + Contractual interest from 26.09.2025 and cost incurred

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



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

Ref: KSCB/MPM/ERGLM/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.27

Sri. Sreejesh, S/o. Haridasan, Kattisseri (H), Perumbadappu PO 679580, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	38,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
23.98 Cents of Land and all other improvements comprised in Re Sy No. 13/2 in Perumpadappu village, Ponnani Taluk, Malappuram District in the name of Smt. Usha and others.
Boundaries East : properties of Aboobacker and Agnisarmman Namboodiri South : Panchayath Road West : Properties of Haneefa North : Properties of Kalyani and others

Schedule-1
Part-B

Nature of facility	Loan No. 090376015120138 of Eramangalam Branch
Debt Due	(Rs. 24,35,089/- + Contractual interest from 26.09.2025 and cost incurred

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



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

Ref: KSCB/MPM/ERGLM/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.27

Smt. Sreejila, D/o. Haridasan, Kattisseri (H), Kalloorma, Perumbadappu PO 679580, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	38,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
23.98 Cents of Land and all other improvements comprised in Re Sy No. 13/2 in Perumpadappu village, Ponnani Taluk, Malappuram District in the name of Smt. Usha and others.
Boundaries East : properties of Aboobacker and Agnisarmman Namboodiri South : Panchayath Road West : Properties of Haneefa North : Properties of Kalyani and others

Schedule-1
Part-B

Nature of facility	Loan No. 090376015120138 of Eramangalam Branch
Debt Due	(Rs. 24,35,089/- + Contractual interest from 26.09.2025 and cost incurred

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



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

Ref: KSCB/MPM/KDPZA/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.31

Sri. Parameswaran TP, S/o. Chelli, Thalappoliparambil (H), Vaikkathur, Valanchery PO 676552, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	21,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
7.51 Cents of Land and all other improvements comprised in Re Sy No. 31/9 in Kattipparuthi village, Tirur Taluk, Malappuram District in the name of Sri. Parameswaran
Boundaries East : Panchayath Road South : Panchayath Road West : Owned by Kuttan North : Owned by Baskaran and Panchayath Road

Description of property and the name of the owner
7 Cents of Land and all other improvements comprised in Re Sy No. 396/1A1A1 in Kuttippuram village, Tirur Taluk, Malappuram District in the name of Smt. Reena.
Boundaries East : 4 feet way, Varuvettu chal South : Velayudhan Ohari West : Parkkan Kadu Parambu North : Parkkan Kadu Parambu

Schedule-1
Part-B

Nature of facility	Loan No. 090436015120173 of Kadambuzha Branch
Debt Due	(Rs. 29,49,136/- + Contractual interest from 26.09.2025 and cost incurred

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



(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 25.11.2025

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 25.11.2025
 (d) Place of Auction : Online Auction, through the website

<https://www.bankeauctions.com>

SL.No.31

NAME AND ADDRESS OF BORROWER	Sri. Parameswaran TP, S/o. Chelli, Thalappoliparambil (H), Vaikkathur, Valanchery PO 676552, Malappuram
BRANCH	Kadampuzha
ACCOUNT NUMBER	090436015120173
NAME AND ADDRESS OF PROPERTY OWNER	1)Sri. Parameswaran TP, S/o. Chelli, Thalappoliparambil (H), Vaikkathur, Valanchery PO 676552, Malappuram 2)Smt. Reena, W/o. Parameswaran, Thalappoliparambil (H), Vaikkathur, Valanchery PO 676552, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Kattipparuthi
SY/Re.Sy. No.	31/9
Area/Extend of land	7.50 cent
TANDAPER No.	7269/4
Boundaries of Property	
East	Panchayath Road
South	Panchayath Road
West	Owned by Kuttan
North	Owned by Baskaran and Panchayath Road
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Kuttippuram
SY/Re.Sy. No.	396/1A1A1
Area/Extend of land	7 cent
TANDAPER No.	7269/4
Boundaries of Property	
East	4 feet way, Varuvettu chal
South	Velayudhan Ohari
West	Parkkan Kadu Parambu
North	Parkkan Kadu Parambu



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

Reserve Price and EMD

Reserve Price	Rs.21,00,000/-	
EMD	Rs.2,10,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadampuzha
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/KDPZA/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.31

Smt. Reena, W/o. Parameswaran, Thalappoliparambil (H), Vaikkathur, Valanchery PO 676552, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	21,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
7.51 Cents of Land and all other improvements comprised in Re Sy No. 31/9 in Kattipparuthi village, Tirur Taluk, Malappuram District in the name of Sri. Parameswaran
Boundaries East : Panchayath Road South : Panchayath Road West : Owned by Kuttan North : Owned by Baskaran and Panchayath Road

Description of property and the name of the owner
7 Cents of Land and all other improvements comprised in Re Sy No. 396/1A1A1 in Kuttippuram village, Tirur Taluk, Malappuram District in the name of Smt. Reena.
Boundaries East : 4 feet way, Varuvettu chal South : Velayudhan Ohari West : Parkkan Kadu Parambu North : Parkkan Kadu Parambu

Schedule-1
Part-B

Nature of facility	Loan No. 090436015120173 of Kadambuzha Branch
Debt Due	(Rs. 29,49,136/- + Contractual interest from 26.09.2025 and cost incurred

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



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

Ref: KSCB/MPM/KDPZA /2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No. 32

Smt. Bushara, D/o. Pathummakkutty, Pookkayil (H), Kadampuzha PO 676553 Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	48,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
69.90 Cents of Land and all other improvements comprised in Re Sy No. 191 in Marakkara village, Tirur Taluk, Malappuram District in the name of Smt. Pathummakkutty
Boundaries East : Owned by Nafeesa and others South : Owned by others West : Owned by Koman North : Road

Schedule-1

Part-B

Nature of facility	Loan No. 090436015120326 of Kadampuzha Branch
Debt Due	(Rs. 14,95,668/- + Contractual interest from 29.09.2025 and cost incurred

Sd/-

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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.32

NAME AND ADDRESS OF BORROWER	1.Smt. Bushara, D/o. Pathummakkutty, Pookkayil (H), Kadampuzha PO 676553 Malappuram 2. Smt. Pathummakkutty , D/o. Kunjappa Pookkayil (H), Kadampuzha PO 676553 Malappuram
BRANCH	Kadambuzha
ACCOUNT NUMBER	090436015120326
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Pathummakkutty , D/o. Kunjappa Pookkayil (H), Kadampuzha PO 676553 Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Marakkara
SY/Re.Sy. No.	191
Area/Extend of land	69.90 cent
TANDAPER No.	6034
Boundaries of Property	
East	Owned by Nafeesa and others
South	Owned by others
West	Owned by Koman
North	Road

Reserve Price and EMD

Reserve Price	Rs. 48,00,000/-	
EMD	Rs. 4,80,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kadambuzha
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 :18-10-2025



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

Ref: KSCB/MPM/KDPZA/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.32

Smt. Pathummakkutty, D/o. Kunjappa, Pookkayil (H), Kadampuzha PO 676553 Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	48,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
69.90 Cents of Land and all other improvements comprised in Re Sy No. 191 in Marakkara village, Tirur Taluk, Malappuram District in the name of Smt. Pathummakkutty
Boundaries East : Owned by Nafeesa and others South : Owned by others West : Owned by Koman North : Road

Schedule-1
Part-B

Nature of facility	Loan No. 090436015120326 of Kadampuzha Branch
Debt Due	(Rs. 14,95,668/- + Contractual interest from 29.09.2025 and cost incurred

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



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

Ref: KSCB/MPM/PKDPM/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No. 33

Sri. Jayaraj PM, S/o. Velu TV, Thondan veetil (H), Ottuppuram, Vadakkum padam PO 679339, Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	20,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
96 Cents of Land and all other improvements comprised in Re Sy No. 340/2 in Wandoor village, Nilambur Taluk, Malappuram District in the name of Sri. Jayaraj
Boundaries East : Owned by Velu South : Thodu West : Owned by Raghu North : way

Schedule-1
Part-B

Nature of facility	Loan No. 090456015020412 of Pookkottumpadam Branch
Debt Due	(Rs. 10,38,939/- + Contractual interest from 29-09-2025 and cost incurred

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



(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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.33

NAME AND ADDRESS OF BORROWER	1.Sri. Jayaraj PM, S/o. Velu TV, Thondal veettil (H), Ottuppuram, Vadakkum padam PO 679339, Malappuram.
BRANCH	Kalikavu
ACCOUNT NUMBER	090456015020412
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Jayaraj PM, S/o. Velu TV, Thondal veettil (H), Ottuppuram, Vadakkum padam PO 679339, Malappuram.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Wandoor
SY/Re.Sy. No.	340/2
Area/Extend of land	96
TANDAPER No.	9044
Boundaries of Property	
East	Owned by Velu
South	Thodu
West	Owned by Raghu
North	way

Reserve Price and EMD

Reserve Price	Rs. 20,00,000/-	
EMD	Rs. 2,00,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pookkottumpadam
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/PKDPM/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.34

Sri. Raju. O, S/o. Velayudhan, Ozhukooran (H), payampadam, Pookkottumpadam PO 679332, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	10,80,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
18 Cents of Land and all other improvements comprised in Re Sy No. 238/16 in Amarambalam village, Nilambur Taluk, Malappuram District in the name of Sri. Raju.O
Boundaries East : Property of Velayudhan, Subadra South : Road West : Road North : Property of Veeran

Schedule-1
Part-B

Nature of facility	Loan No. 090456015020550 of Pookkottumpadam Branch
Debt Due	(Rs 11,52,558/- + Contractual interest from 29-09-2025 and cost incurred

Sd/-
Authorized Officer
Keral State Co-operative Bank Ltd
Regional Office, Palakkad

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.34

NAME AND ADDRESS OF BORROWER	1. Sri. Raju. O, S/o. Velayudhan, Ozhukooran (H), payampadam, Pookkottumpadam PO 679332, Malappuram
BRANCH	Pookkottumpadam
ACCOUNT NUMBER	090456015020550
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Raju. O, S/o. Velayudhan, Ozhukooran (H), payampadam, Pookkottumpadam PO 679332, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Amarambalam
SY/Re.Sy. No.	236/16 pt
Area/Extend of land	18 Cent
TANDAPER No.	1208
Boundaries of Property	
East	Property of Velayudhan, Subadra
South	Road
West	Road
North	Property of Veeran



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

Reserve Price and EMD

Reserve Price	Rs. 10,80,000/-	
EMD	Rs.1,08,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Pookkottumpadam
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5 PM	

2. Last Date of submission of EMD :25.11.2025 , 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 01.11.2025 to 15.11.2025 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 25.11.2025 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 21.11.2025 by 5.00 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



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

- 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 with in 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.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/KLKV/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.35

Sri. Shihabudheen.K , S/o. Erammu. K, Kattikulangara (H), Srambikkallu, Pullankode PO 676525, Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	32,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
68.75 Cents of Land and all other improvements comprised in Re Sy No. 143/1 in Chokkad village, Nilambur Taluk, Malappuram District in the names of Sri. Eramu, Abdul Nasar and Shihabudheen
Boundaries East : Thodu South : Owned by Madhusoodhanan and Thodu West : Pullankode Estate North : Owned by Raman Nair

Schedule-1
Part-B

Nature of facility	Loan No. 090466042800004 of Kalikavu Branch
Debt Due	(Rs. 69,90,889/- + Contractual interest from 31-08-2025 and cost incurred

Sd/-
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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.35

NAME AND ADDRESS OF BORROWER	Sri. Shihabudheen.K , S/o. Erammu. K, Kattikulangara (H), Srambikkallu, Pullankode PO 676525, Malappuram.
BRANCH	Kalikavu
ACCOUNT NUMBER	090466042800004
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri. Shihabudheen.K , S/o. Erammu. K, Kattikulangara (H), Srambikkallu, Pullankode PO 676525, Malappuram. 2. Sri. Eramu.K , S/o. Kunjeen K, Kattikulangara (H), Srambikkallu, Pullankode PO 676525, Malappuram. 3. Sri. Abdul Nasar.K , S/o. Erammu. K, Kattikulangara (H), Srambikkallu, Pullankode PO 676525, Malappuram.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Chokkad
SY/Re.Sy. No.	143/1
Area/Extend of land	68.75 cent
TANDAPER No.	3282
Boundaries of Property	
East	Thodu
South	Owned by Madhusoodhanan and Thodu
West	Pullankode Estate
North	Owned by Raman Nair

Reserve Price and EMD

Reserve Price	Rs.32,00,000/-	
EMD	Rs.3,20,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Kalikavu
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 31.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 31.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/KLKV/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No. 35

Sri. Eramu.K , S/o. Kunjeen K, Kattikulangara (H), Srambikkallu, Pullankode PO 676525,
Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.
- 3.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	32,00,000/-

4. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

5. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
68.75 Cents of Land and all other improvements comprised in Re Sy No. 143/1 in Chokkad village, Nilambur Taluk, Malappuram District in the names of Sri. Eramu, Abdul Nasar and Shihabudheen .
Boundaries East : Thodu South : Owned by Madhusoodhanan and Thodu West : Pullankode Estate North : Owned by Raman Nair

Schedule-1
Part-B

Nature of facility	Loan No. 090466042800004 of Kalikavu Branch
Debt Due	(Rs. 69,90,889/- + Contractual interest from 31-08-2025 and cost incurred

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



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

Ref: KSCB/MPM/KLKV/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No. 35

Sri. Abdul Nasar.K , S/o. Erammu. K, Kattikulangara (H), Srambikkallu, Pullankode PO 676525, Malappuram.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	32,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
68.75 Cents of Land and all other improvements comprised in Re Sy No. 143/1 in Chokkad village, Nilambur Taluk, Malappuram District in the names of Sri. Eramu, Abdul Nasar and Shihabudheen
Boundaries East : Thodu South : Owned by Madhusoodhanan and Thodu West : Pullankode Estate North : Owned by Raman Nair

Schedule-1
Part-B

Nature of facility	Loan No. 090466042800004 of Kalikavu Branch
Debt Due	(Rs. 69,90,889/- + Contractual interest from 31-08-2025 and cost incurred

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



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

Ref: KSCB/MPM/TVR/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.36

Smt. Vijayalakshmi, D/o. Narayanan (Late), Thekkedath (H), Pulvetta PO 679523, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	8,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
15 Cents of Land and all other improvements comprised in Re Sy No. 217/2 in Karuvarakkundu village, Nilambur Taluk, Malappuram District in the name of Smt. Vijayalakshmi.
Boundaries East : Balan Ohari South : 10 feet private way West : Syamala, Lalitha Ohari North : 10 feet private way

Schedule-1

Part-B

Nature of facility	Loan No. 090486015020481 of Tuvvur Branch
Debt Due	(Rs. 7,41,030/- + Contractual interest from 29-09-2025 and cost incurred

Sd/-

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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.36

NAME AND ADDRESS OF BORROWER	Smt. Vijayalakshmi, D/o. Narayanan (Late), Thekkedath (H), Pulvetta PO 679523, Malappuram
BRANCH	Tuvvur
ACCOUNT NUMBER	090486015020481
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Vijayalakshmi, D/o. Narayanan (Late), Thekkedath (H), Pulvetta PO 679523, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Karuvarakkundu
SY/Re.Sy. No.	217/2
Area/Extend of land	15 cent
TANDAPER No.	1999
Boundaries of Property	
East	Balan Ohari
South	10 feet private way
West	Syamala, Lalitha Ohari
North	10 feet private way



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

Reserve Price and EMD

Reserve Price	Rs. 8,00,000/-	
EMD	Rs. 80,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Tuvvur
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/TVR/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.37

Sri. Danish CH, S/o. Muhammed, Choorakkuth (H), Pulliparamba, Tuvvur PO 679327, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	77,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
1 Acre 30 Cents of Land and all other improvements comprised in Re Sy No. 224/2 in Tuvvur village, Nilambur Taluk, Malappuram District in the name of Sri. Nisar.
Boundaries
East : owned by usman and 1 thakku
South : Narrow way
West : Narrow way
North : Narrow way

Schedule-1

Part-B

Nature of facility	Loan No. 090486015120095 of Tuvvur Branch
Debt Due	(Rs. 66,55,678/- + Contractual interest from 29-09-2025 and cost incurred

Sd/-

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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.37

NAME AND ADDRESS OF BORROWER	1. Sri. Danish CH, S/o. Muhammed, Choorakkuth (H), Pulliparamba, Tuvvur PO 679327, Malappuram 2. Sri. Nisar, S/o. Muhammed, Choorakkuth (H), Pulliparamba, Tuvvur PO 679327, Malappuram
BRANCH	Tuvvur
ACCOUNT NUMBER	090486015120095
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Nisar, S/o. Muhammed, Choorakkuth (H), Pulliparamba, Tuvvur PO 679327, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Tuvvur
SY/Re.Sy. No.	224/2
Area/Extend of land	1 Acre 30 cent
TANDAPER No.	1889
Boundaries of Property	
East	owned by usman and 1 thakku
South	Narrow way
West	Narrow way
North	Narrow way



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

Reserve Price and EMD

Reserve Price	Rs.77,00,000/-	
EMD	Rs. 7,70,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Tuvvur
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.



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

- 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 : 18-10-2025



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

Ref: KSCB/MPM/TVR/2025-26

Date:06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.37

Sri. Nisar, S/o. Beeran, Choorakkuth (H), Pulliparamba, Tuvvur PO 679327, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	77,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
1 Acre 30 Cents of Land and all other improvements comprised in Re Sy No. 224/2 in Tuvvur village, Nilambur Taluk, Malappuram District in the name of Sri. Nisar.
Boundaries
East : owned by usman and 1 thakku
South : Narrow way
West : Narrow way
North : Narrow way

Schedule-1
Part-B

Nature of facility	Loan No. 090486015120095 of Tuvvur Branch
Debt Due	(Rs. 66,55,678/- + Contractual interest from 29-09-2025 and cost incurred

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



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

Ref: KSCB/MPM/TVR /2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.38

Sri. Usman, S/o. Cheriya Muhammed, Puthoor (H), Palakkalvetta PO 679327, Athanikkal, Tuvvur, Malappuram

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	13,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



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

4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1
Part-A

Description of property and the name of the owner
10.40 Cents of Land and all other improvements comprised in Re Sy No. 35/7/11 in Tuvvur village, Nilambur Taluk, Malappuram District in the name of Sri. Usman
Boundaries East : Panchayath Road South : owned by Ullattil Majeed West : Thannile bakki sthalem North : Thannile bakki sthalem

Schedule-1
Part-B

Nature of facility	Loan No. 090486015120209 of Tuvvur Branch
Debt Due	(Rs. 13,04,432/- + Contractual interest from 29-09-2025 and cost incurred

Sd/-
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 25.11.2025

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.38

NAME AND ADDRESS OF BORROWER	1. Sri. Usman, S/o. Cheriya Muhammed, Puthoor (H), Palakkalvetta PO 679327, Athanikkal, Tuvvur, Malappuram
BRANCH	Tuvvur
ACCOUNT NUMBER	090486015120209
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Usman, S/o. Cheriya Muhammed, Puthoor (H), Palakkalvetta PO 679327, Athanikkal, Tuvvur, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Tuvvur
SY/Re.Sy. No.	35/7/11
Area/Extend of land	10.40 cent
TANDAPER No.	6561
Boundaries of Property	
East	Panchayath Road
South	owned by Ullattil Majeed
West	Thannile bakki sthalam
North	Thannile bakki sthalam



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

Reserve Price and EMD

Reserve Price	Rs.13,00,000/-	
EMD	Rs.1,30,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Tuvvur
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	01.11.2025 to 15.11.2025 during working hours	
Date and Time of Auction	25.11.2025	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD :20.11.2025, 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 01.11.2025 to 15.11.2025 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 20.11.2025 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 21.11.2025 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.



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



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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 : 18-10-2025



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

Ref: KSCB/MPM/VNYR/2025-26

Date: 06-10-2025

SALE NOTICE

[Rule 8 (6)]

Sl. No.39

Sri. Najbudheen, S/o. Kamarudheen, Mayinkkanakath Kunnath (H), Tharayil, PO. Thennala
676 511, Malappuram Dist.

Sir/Madam,

1. Whereas the Bank acting through its Authorized officer, in exercise of its powers under section 13(4) of securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(SARFAESI Act), has decided to put up for sale the property described in Schedule-1, PART –A for realization of debts due to the Bank, as mentioned in PART B of Schedule-1 enclosed herewith.
2. Notice is hereby given Rule 8 (6) of security Interest (Enforcement) Rules 2002, that sale of property described in Schedule-1, Part-A shall be held by the Authorized Officer as per details set out hereunder.

Date of sale	25.11.2025
Time of sale	11.00 AM to 5.00 PM
Mode of Auction	E-Auction
Place of sale	Online Auction, Through the website https://www.bankeauctions.com
Reserve price fixed in Rupees	33,00,000/-

3. Take notice that in the event of Schedule -1, Part-B debts and the cost of sale, being tendered by you on or before the date of sale, then Authorized Officer would stop the sale. No communication or offers would be entertained from you once the sale is complete. The sale will be by way of obtaining quotations from the persons interested in buying the assets as contemplated in Rule 8 (5) of the Act.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
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4. Take further notice, that in the event the sale proceeds of Schedule-1, part-A property is not sufficient to satisfy the schedule-1, part-B debts, then Bank would take recourse to the remedies available under law for recovery of balance amount.

Schedule-1

Part-A

Description of property and the name of the owner
19 Cents of Land and all other improvements comprised in Re Sy No. 99/1 in Thennala village, Thirurangadi Taluk, Malappuram District in the name of Sri. Najeebudheen.
Boundaries East : Owned by Moidu haji South : Owned by Kadeeja West : Way North : Road

Schedule-1

Part-B

Nature of facility	Loan No. 090536015020078 of Venniyoor Branch
Debt Due	(Rs. 42,58,262/- + Contractual interest from 29-09-2025 and cost incurred

Sd/-

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



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 25.11.2025

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(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : 25.11.2025
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.39

NAME AND ADDRESS OF BORROWER	Sri. Najbudheen, S/o. Kamarudheen, Mayinkkanakath Kunnath (H), Tharayil, PO. Thennala 676 511, Malappuram Dist.
BRANCH	Venniyoor
ACCOUNT NUMBER	090536015020078
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Najbudheen, S/o. Kamarudheen, Mayinkkanakath Kunnath (H), Tharayil, PO. Thennala 676 511, Malappuram Dist.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Thirurangadi
VILLAGE	Thennala
SY/Re.Sy. No.	99/1
Area/Extend of land	19 Cent
TANDAPER No.	12119
Boundaries of Property	
East	Owned by Moidu haji
South	Owned by Kadeeja
West	Way
North	Road



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

Reserve Price and EMD

Reserve Price	Rs.33,00,000/-	
EMD	Rs. 3,30,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Venniyoor
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Palakkad

Place : Malappuram
Date : 18-10-2025