



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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.1

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| NAME AND ADDRESS OF BORROWER | 1. Sri. Rafeeque Ahammed Kuruniyan, S/o.Chekku Kuruniyan, Kuruniyan (H), Panakkad, Pattarkadavu .PO 676519, Malappuram |
| BRANCH | Malappuram Main Branch |
| ACCOUNT NUMBER | 090016015020192 |
| NAME AND ADDRESS OF PROPERTY OWNER | <ol style="list-style-type: none"> 1. Sri. Rafeeque Ahammed Kuruniyan, S/o.Chekku Kuruniyan, Kuruniyan (H), Panakkad, Pattarkadavu .PO 676519, Malappuram 2. Smt.Ayisha, W/o.Chekku Kuruniyan, Kuruniyan (H), Panakkad, Pattarkadavu .PO 676519, Malappuram 3. Smt.Rajila , W/o. Rafeeque Ahammed Kuruniyan, Kuruniyan (H), Panakkad, Pattarkadavu .PO 676519, Malappuram 4. Smt.Nusrath.A, W/o.Noushadali Kuruniyan, Kuruniyan (H), Panakkad, Pattarkadavu .PO 676519, Malappuram 5. Smt. Seena.K , W/o.Abdul Gafoor, Kuruniyan (H), Panakkad, Pattarkadavu .PO 676519, Malappuram 6. Smt.Shahalath, W/o.Ashiq Babu, Kuruniyan (H), Panakkad, Pattarkadavu .PO 676519, Malappuram |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Eranad |
| VILLAGE | Panthallur |
| SY/Re.Sy. No. | 169/1 , 168/5,168/8pt |
| Area/Extend of land | 280 |
| TANDAPER No. | |
| Boundaries of Property(4285/2011) | |
| East | Owned by Kurunyan Noushadali wife Nusrath |
| South | Owned by Joseph |

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| West | Owned by Kurunyan Chekku daughter Shavilath |
| North | Owned by Kurunyan Chekku wife Ayisha |
| Boundaries of Property(183/2011) | |
| East | Owned by M.V.Joseph |
| South | Owned by Kurunyan Chekku daughter Shavilath & Rafeeqe Ahammed wife Rajila |
| West | Owned by Antony |
| North | Owned by Kurunyan Chekku wife Ayisha |
| Boundaries of Property (4288/2011) | |
| East | Owned by Kurunyan Chekku daughter Shavilath |
| South | Owned by Achanikkal Joseph |
| West | Owned by Achanikkal Joseph |
| North | Owned by Kurunyan Chekku wife Ayisha |
| Boundaries of Property(184/2011) | |
| East | Owned by MV. Joseph |
| South | Owned by Kuriyan |
| West | Owned by Kurunyan Chekku daughter Shavilath |
| North | Owned by Kurunyan Noushadali wife Nusrath |
| Boundaries of Property(4286/2011) | |
| East | Owned by Kurunniyan Rafeeqe Ahammed |
| South | Owned by Achanikkal Joseph |
| West | Owned by Kurunyan Chekku daughter Seena |
| North | Owned by Kurunyan Chekku wife Ayisha |
| Boundaries of Property(182/2011) | |
| East | Owned by Kurunniyan Rafeeqe Ahammed wife Rajila and Kutuniyan chekku wife Ayisha |
| South | Owned by Achanikkal Joseph |
| West | Owned by MC.Antony , Kurunniyan Rafeeqe Ahammed wife Rajila |
| North | Owned by Kuryan, Kuruniyan Rafeeqe Ahammed wife Rajila. |
| Boundaries of Property(181/2011) | |
| East | Owned by Ponnath George |
| South | Panchayath Road |
| West | Owned by MC.Antony |
| North | Owned by kurikkal Ahammed Haji |
| Boundaries of Property(180/2011) | |
| East | Owned by MV.Joseph |
| South | Owned by Kurunyan Noushadali wife Nusrath |
| West | Owned by MC.Antony |
| North | Panchayath Road |
| Boundaries of Property(4287/2011) | |
| East | Panchayath Road |
| South | Owned by Anchanikkal Joseph |
| West | Owned by Kurunyan Rafeeqe Ahammed |
| North | Kurunyan Chekku wife Ayisha |

Reserve Price and EMD

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|-----------------------------|--|-----------------|
| Reserve Price | Rs. 45,91,000/- | |
| EMD | Rs. 4,59,100/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD **:12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **12-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id

iv) Bidder's Bank A/c details for online refund of EMD.

- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

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

Place : Malappuram
Date : 31.01.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.2

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|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Sabin.U, S/o.Hussain Kunji, Uppudathil (H), Mankada Pallippuram, Tirurkad. PO ,679321, Malappuram. |
| BRANCH | Malappuram Main Branch |
| ACCOUNT NUMBER | 090016015020219 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Ibrahim.CT, S/o.Abdu Haji, Chelakkattuthodi (H), Tirurkad. PO ,679321, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Perinthalmanna |
| VILLAGE | Kuruva |
| SY/Re.Sy. No. | 31/03/136pt |
| Area/Extend of land | 10 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Panchayath Road |
| South | Owned by Thayyil Kunjimhammad and Anganawadi Building |
| West | Owned by Karuthodi Abdu Rasakh |
| North | Owned by Thayyil Abdu rahman , Chowvankunn Paramb |

Reserve Price and EMD

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|-----------------------------|--|
| Reserve Price | Rs. 11,25,000/- |
| EMD | Rs. 1,12,500/- |
| EMD Remittance Details | Kerala State Co-operative Bank |
| | Branch Malappuram |
| | IFS Code IBKL0209M01 |
| | General Suspense A/c. No. 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours |
| Date and Time of Auction | 17-03-2026 |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

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

Place : Malappuram

Date : 31.01.2026



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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.3

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|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Shabeeb.K, S/o.Hamza, Karukamannil (H), Keezhmuri, Downhill. PO ,676519, Malappuram. |
| BRANCH | Malappuram Main Branch |
| ACCOUNT NUMBER | 090016042820001 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Shabeeb.K, S/o.Hamza, Karukamannil (H), Keezhmuri, Downhill. PO ,676519, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Perinthalmanna |
| VILLAGE | Puzhakkattiri |
| SY/Re.Sy. No. | 27/3pt |
| Area/Extend of land | 34.15 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | 10 , 8 feet pathway |
| South | Owned by Parakuzhi Appu ,Palliyalil Yusaf , Shajahan |
| West | Owned by Cherukattil Moideen , Parakuzhi Appu |
| North | Owned by Palliyalil Mushthaq , Unais |

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 21,51,000/- | |
| EMD | Rs. 2,15,100/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD

: **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.



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

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
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- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram

Date : 31.01.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.4

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Jafar Ali.K, S/o.Moideen Kutty, Koorattavalappil (H), Near MI Boys School, Ponnani South. PO ,679586, Malappuram. |
| BRANCH | Ponnani Main Branch |
| ACCOUNT NUMBER | 090056015120002 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Jafar Ali.K, S/o.Moideen Kutty, Koorattavalappil (H), Near MI Boys School, Ponnani South. PO ,679586, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Ponnani |
| VILLAGE | Ponnani Nagaram |
| SY/Re.Sy. No. | 82/14,82/17A/82/18Apt |
| Area/Extend of land | 7.056 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Owned by Hameed and Hamza |
| South | Owned by Hamza and PWD Road |
| West | 6 feet Pathway |
| North | Owned Balance Property |

Reserve Price and EMD

| | |
|-----------------------------|--|
| Reserve Price | Rs. 25,52,000/- |
| EMD | Rs. 2,55,200/- |
| EMD Remittance Details | Kerala State Co-operative Bank |
| | Branch Malappuram |
| | IFS Code IBKL0209M01 |
| | General Suspense A/c. No. 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours |
| Date and Time of Auction | 17-03-2026 |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.



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

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

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

Place : Malappuram

Date : 31.01.2026



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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.5

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Prakash.P.Nair, S/o.Prabhakaran Nair, Karakulam (H), Hospital Hill, Nilambur. PO ,676542, Malappuram. |
| BRANCH | Nilambur Main Branch |
| ACCOUNT NUMBER | 090066019520060 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Prakash.P.Nair, S/o.Prabhakaran Nair, Karakulam (H), Hospital Hill, Nilambur. PO ,676542, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Nilambur |
| VILLAGE | Nilambur |
| SY/Re.Sy. No. | 124/2pt |
| Area/Extend of land | 8 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | 10 feet way |
| South | Balance Ohari |
| West | Forest |
| North | Owned by Leena |

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 33,14,000/- | |
| EMD | Rs. 3,31,400/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.



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

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

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

Place : Malappuram
Date : 31.01.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.6

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri. Unneeran, S/o.Nadikutty, Aminangattuchalil (H), Thadaparamb, Omanoor. PO ,673645, Malappuram. |
| BRANCH | Vazhakkad Branch |
| ACCOUNT NUMBER | 090246015020473 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Unneeran, S/o.Nadikutty, Aminangattuchalil (H), Thadaparamb, Omanoor. PO ,673645, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Kondotty |
| VILLAGE | Cheekkode |
| SY/Re.Sy. No. | 158/12pt |
| Area/Extend of land | 13 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Owned by Kottikutty and others |
| South | Way |
| West | Owned by Chenatt kuzhiyan Veeran kutty |
| North | Owned by Keeran |

Reserve Price and EMD

| | |
|-----------------------------|--|
| Reserve Price | Rs. 1,52,000/- |
| EMD | Rs. 15,200/- |
| EMD Remittance Details | Kerala State Co-operative Bank |
| | Branch Malappuram |
| | IFS Code IBKL0209M01 |
| | General Suspense A/c. No. 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours |
| Date and Time of Auction | 17-03-2026 |
| | 11.00 AM to 5.00 PM |

2. Last Date of submission of EMD

: **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com.

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram
Date : 31.01.2026



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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.7

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Ummer, S/o.Hamza kutty, Alungal (H), Mampuzha, Karuvarakund. PO ,676523, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015020680 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Ummer, S/o.Hamza kutty, Alungal (H), Mampuzha, Karuvarakund. PO ,676523, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Nilambur |
| VILLAGE | Thuvvur |
| SY/Re.Sy. No. | 427/3pt |
| Area/Extend of land | 50 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Owned by Muhammad |
| South | way |
| West | Owned by Abdullah |
| North | Owned by Paravetti Muhammad a/s Kunhani |

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 9,00,000/- | |
| EMD | Rs. 90,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD

: **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

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

Place : Malappuram

Date : 31.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com



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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.8

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Abdul Azees, S/o.Fathimabi, Pattani (H), Pandikkad, Oravampuram. PO ,676521, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015020870 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Abdul Azees, S/o.Fathimabi, Pattani (H), Pandikkad, Oravampuram. PO ,676521, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Perinthalmanna |
| VILLAGE | Karyavattam |
| SY/Re.Sy. No. | 13/2pt |
| Area/Extend of land | 8.75 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | 14 feet Way |
| South | Owned by Pacheeri Raman |
| West | Owned by Pacheeri Raman |
| North | Owned by Puthanparampil Chathan |

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 1,18,000/- | |
| EMD | Rs. 11,800/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD

: **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

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

Place : Malappuram

Date : 31.01.2026



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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.9

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Hussain .MP, S/o.Muhammad (Late), Muttupara (H), Thechingadam. PO ,679325, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015021882 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Hussain .MP, S/o.Muhammad (Late), Muttupara (H), Thechingadam. PO ,679325, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Perinthalmanna |
| VILLAGE | Nenmini |
| SY/Re.Sy. No. | 36/7pt |
| Area/Extend of land | 20 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Possession of Ottuppara Pathumma & Pathway |
| South | Possession of Ottuppara Ishak |
| West | Possession of Muttuppara Saithali |
| North | Possession of Muttuppara Saithali |

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 23,35,000/- | |
| EMD | Rs. 2,33,500/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD

: **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

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

Place : Malappuram
Date : 31.01.2026

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.10

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt.Pathumma, D/o.Moideen Kutty , Mundayil (H), Pandikkad. PO ,676521, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015022114 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt.Pathumma, D/o.Moideen Kutty , Mundayil (H), Pandikkad. PO ,676521, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Eranad |
| VILLAGE | Pandikkad |
| SY/Re.Sy. No. | 149/9 pt |
| Area/Extend of land | 5 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | 12 feet way and Owned by Poduvanni Salmath |
| South | Possession of Modampilasseri Aboobakar and Salmath |
| West | Owned by Nasar |
| North | Owned by Eranhayil Amjith Babu |

Reserve Price and EMD

| | |
|-----------------------------|--|
| Reserve Price | Rs. 14,71,000/- |
| EMD | Rs. 1,47,100/- |
| EMD Remittance Details | Kerala State Co-operative Bank |
| | Branch Malappuram |
| | IFS Code IBKL0209M01 |
| | General Suspense A/c. No. 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours |
| Date and Time of Auction | 17-03-2026 |
| | 11.00 AM to 5.00 PM |

2. Last Date of submission of EMD

: **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram

Date : 31.01.2026



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

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
(b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
(c) Date of Auction : **17-03-2026**
(d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.11

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Shihabudheen, S/o.Unneen , Karakkadan(H), Valluvangad PO. Pandikkad ,676521, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015022159 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Shihabudheen, S/o.Unneen , Karakkadan(H), Pandikkad. PO ,676521, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Eranad |
| VILLAGE | Vettikattiri |
| SY/Re.Sy. No. | 191/15pt |
| Area/Extend of land | 20 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | 8 feet way |
| South | Panchayath Road |
| West | Owned by Karakkadan Muhammad |
| North | Owned by Ayisha |

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 46,31,000/- | |
| EMD | Rs. 4,63,100/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD

: **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram
Date : 31.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.12

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri. Shaji.K, S/o.Abdulla , Kappikuzhi(H), Pandallur Hills. PO ,676521, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015022164 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri. Shaji.K, S/o.Abdulla , Kappikuzhi(H), Pandallur Hills. PO ,676521, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Eranad |
| VILLAGE | Pandallur |
| SY/Re.Sy. No. | 242/4pt |
| Area/Extend of land | 8.6 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Owned by Kappikuzhiyan Muhammad |
| South | Owned by Kappikuzhiyan Muhammad |
| West | 3 feet way |
| North | Panchayath Road |

Reserve Price and EMD

| | |
|-----------------------------|--|
| Reserve Price | Rs. 14,65,000/- |
| EMD | Rs. 1,46,500/- |
| EMD Remittance Details | Kerala State Co-operative Bank |
| | Branch Malappuram |
| | IFS Code IBKL0209M01 |
| | General Suspense A/c. No. 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours |
| Date and Time of Auction | 17-03-2026 |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder’s Name, Contact No. Address, Email id
 - iv) Bidder’s Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.



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

- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram

Date : 31.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.13

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt.Valsala, W/o.Velayudhan ,Ambalappadath(H), Karuvarakkund, Iringattiri PO ,676523, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015022164 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri.Velayudhan, S/o.Ayyappan ,Ambalappadath(H), Karuvarakkund, Iringattiri PO ,676523, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Nilambur |
| VILLAGE | Karuvarakkundu |
| SY/Re.Sy. No. | 142/2, 143/3 pt |
| Area/Extend of land | 77.83 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Rubber Thottavum Kudiyiruppum |
| South | Owned by Olakara Muhammad |
| West | Owned by Siriya , Rubber Thottam |
| North | Owned by Abu Pareeyaratheenga Paramb |
| Boundaries of Property | |
| East | Owned Balance Property |
| South | Owned Property and 9 feet way |
| West | Owned by Olakara Muhammad |
| North | Owned Balance Property |



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



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

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 55,85,000/- | |
| EMD | Rs. 5,58,500/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- Auction /bidding shall be only through "Online Electronic Bidding " through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **04-03-2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id



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

- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not



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

reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.

- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.14

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt.Fululunnissa, W/o.Ali ,Cherukapally(H), Oravampuram, Thachingadam PO ,679325, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015022187 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt.Amina Umma, W/o.CP.Kunhi Muhammad ,Cherukapally(H), Oravampuram, Thachingadam PO ,679325, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Perinthalmanna |
| VILLAGE | Nenmini |
| SY/Re.Sy. No. | 25/1pt |
| Area/Extend of land | 50 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Possession of CP Amina |
| South | Owned by Mariyakutty and Michabhoomi Property |
| West | Owned by Mariyakutty Umma |
| North | 4 mtr.Way |



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



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

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 12,60,000/- | |
| EMD | Rs. 1,26,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

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- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **04-03-2026** at 4.00 PM.

e) Intending bidders shall share Mobile Number and e-mail address. For details please



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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Office: 0483 2734928

email: splofficerkb@gmail.com

Keralacobank.com

contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
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 - iii) Bidder's Name, Contact No. Address, Email id
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- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
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bound to accept the highest offer and the Bank has the absolute right to accept or



(Erstwhile) **Malappuram District Co-operative Bank Ltd.**,
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reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

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

Place : Malappuram
Date : 31.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.15

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri.Ali.CP, S/o.Kunhimammed Haji ,Cherukapally(H), Oravampuram, Thachingadam PO ,679325, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015022161 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri.Ali.CP, S/o.Kunhimammed Haji ,Cherukapally(H), Oravampuram, Thachingadam PO ,679325, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Perinthalmanna |
| VILLAGE | Nenmini |
| SY/Re.Sy. No. | 167/9pt |
| Area/Extend of land | 14.25 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Road |
| South | Owned by Puzhakkal Abdul Salam |
| West | Owned by Kadakkal Shaiju Abraham |
| North | Owned by Kadakkal Shaiju Abraham |



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



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

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 19,37,000/- | |
| EMD | Rs. 1,93,700/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- Auction /bidding shall be only through "Online Electronic Bidding " through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **04-03-2026** at 4.00 PM.

e) Intending bidders shall share Mobile Number and e-mail address. For details please



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

Office: 0483 2734928

email: splofficerkb@gmail.com

Keralacobank.com

contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not

bound to accept the highest offer and the Bank has the absolute right to accept or



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

reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram
Date : 31.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.16

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri.Moideen.KP, S/o.Ali Kutty ,Kaduvappali(H), Chembrasser PO ,676521, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015120210 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt.Ummusalma, W/o.Moideen Kutty ,Kaduvappalli(H), Chembrasser PO ,676521, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Eranad |
| VILLAGE | Vettikkattiri |
| SY/Re.Sy. No. | 348/3pt |
| Area/Extend of land | 55 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Owned by Pazheri Ummusalma , Kadukappali Sathalavi , Ummukulsu and way |
| South | Owned by Melethil Kunhali |
| West | Kaivari Thode |
| North | Owned by Kunnummal Abdu Rahiman |



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



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

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 19,80,000/- | |
| EMD | Rs. 1,98,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- Auction /bidding shall be only through "Online Electronic Bidding " through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **04-03-2026** at 4.00 PM.

e) Intending bidders shall share Mobile Number and e-mail address. For details please



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Malappuram-676505

Office: 0483 2734928

email: splofficerkb@gmail.com

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contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not

bound to accept the highest offer and the Bank has the absolute right to accept or



(Erstwhile) **Malappuram District Co-operative Bank Ltd.**,
PB No.8, Manjeri Road, Uthirappilly,
Malappuram-676505
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reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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

Place : Malappuram
Date : 31.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.17

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Smt.Beevi, W/o.Abdulla ,Chempankuzhiyil(H), Nenmini, Thachinganadam PO ,679325, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015120789 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri.Saleem, S/o.Abdulla ,Chempankuzhiyil(H), Nenmini, Thachinganadam PO ,679325, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Perinthalmanna |
| VILLAGE | Nenmini |
| SY/Re.Sy. No. | 7/1-2pt |
| Area/Extend of land | 17.98 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Possession of Chempankuzhiyil Abdulla , Muttuparampan Kadeeja |
| South | Owned by Orakkottil Kunhi Muhammad |
| West | Pulikkathodi Hydru , Pulikkathodi Muhammad a/s Kunhippa theeru vitta sthalem |
| North | 3 feet way |



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

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 4,05,000/- | |
| EMD | Rs. 40,500/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through "Online Electronic Bidding " through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in



email: splofficerkb@gmail.com

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

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
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- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
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- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.
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reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning



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

any reason thereof.

- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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

Place : Malappuram
Date : 31.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.18

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri.Shamsudheen,S/o.Kunhimammed ,Kalathil(H), Oravampuram, Thachinganadam.PO ,679325, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 090316015121192 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri.Shamsudheen, S/o.Kunhimammed ,Kalathil(H), Oravampuram, Thachinganadam.PO ,679325, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Perinthalmanna |
| VILLAGE | Nenmini |
| SY/Re.Sy. No. | 158/4-3pt |
| Area/Extend of land | 3.25 |
| TANDAPER No. | 589 |
| Boundaries of Property | |
| East | Possession of Cheera Kunhimammed |
| South | Owned by KV.Muhammed Musthafa |
| West | Owned by Mangalasseri Muhammed Sons |
| North | Owned by Kunhimammed and Way |



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

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 2,92,000/- | |
| EMD | Rs. 29,200/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through "Online Electronic Bidding " through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in

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

reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning



Office: 0483 2734928
email: splofficerkb@gmail.com

(Erstwhile) **Malappuram District Co-operative Bank Ltd.**
PB No.8, Malappuram Keralacobank.com
Malappuram-676505

any reason thereof.

- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram

Date : 31.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.19

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri.Rafi.CK, S/o.Ali Musliyar ,Chevidikunnan(H), Via Melattur, Edayattur PO ,679326, Malappuram. |
| BRANCH | Pandikkad Branch |
| ACCOUNT NUMBER | 09031619020101 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri.Rafi.CK, S/o.Ali Musliyar ,Chevidikunnan(H), Via Melattur, Edayur PO ,679326, Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Perinthalmanna |
| VILLAGE | Melattur |
| SY/Re.Sy. No. | 28pt |
| Area/Extend of land | 10 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Possession of Puthanpurakkal Balan |
| South | Owned by KV.Muhammed Musthafa |
| West | Owned by Mangalasseri Muhammed Sons |
| North | Owned by Kunhimammed and Way |

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 14,78,000/- | |
| EMD | Rs. 1,47,800/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through "Online Electronic Bidding " through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in

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



(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

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

Place : Malappuram
Date : 31.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.20

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Sri.Muhammed Suhail.KT, S/o.Abdul Kareem.KT ,Cholakkal(H), Pulpatta. PO ,676123 Malappuram. |
| BRANCH | Mongam Branch |
| ACCOUNT NUMBER | 090366015120222 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt.Rukhiya, W/o.Abdul Kareem.KT ,Cholakkal(H), Pulpatta. PO ,676123 Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Eranad |
| VILLAGE | Pulpatta |
| SY/Re.Sy. No. | 46/1-5pt |
| Area/Extend of land | 95.25 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Neerchal , Amina sthalam thannile baakki |
| South | Sainaba , Kadiyumma sthalm , Neerchal |
| West | Road |
| North | Thannile bakki kadiyumma sthalam |

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 30,88,000/- | |
| EMD | Rs. 3,08,800/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in

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

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

Place : Malappuram
Date : 31.01.2026

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.22

| | |
|------------------------------------|--|
| NAME AND ADDRESS OF BORROWER | Sri.Abdul Rasheed.A, S/o.Muhammed (Late) ,Nellikathodi(H), Muthuvallur. PO ,673638 Malappuram. |
| BRANCH | Mundakulam Branch |
| ACCOUNT NUMBER | 090496015020107 |
| NAME AND ADDRESS OF PROPERTY OWNER | Sri.Abdul Rasheed.A, S/o.Muhammed (Late) ,Nellikathodi(H), Muthuvallur. PO ,673638 Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Kondotty |
| VILLAGE | Vazhayur |
| SY/Re.Sy. No. | 290/2pt |
| Area/Extend of land | 33.32 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Elath Suresh |
| South | Mannarakkal Muhammad |
| West | Property of Appu |
| North | Panchayath Road |



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



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

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 10,50,000/- | |
| EMD | Rs. 1,05,000/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

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- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the "Reserve Price & EMD schedule of each property" on or before **04-03-2026** at 4.00 PM.

e) Intending bidders shall share Mobile Number and e-mail address. For details please



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

contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful



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

Keralacobank.com

Office: 0483 2734928

email: splofficerkb@gmail.com

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- or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram

Date : 31.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.23

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt.Shareefa, W/o.Abdul Rasheed ,Nellikathodi(H), Muthuvallur. PO ,673638 Malappuram. |
| BRANCH | Mundakulam Branch |
| ACCOUNT NUMBER | 090496015020115 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt.Shareefa, W/o.Abdul Rasheed ,Nellikathodi(H), Muthuvallur. PO ,673638 Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Kondotty |
| VILLAGE | Vazhayur |
| SY/Re.Sy. No. | 290/6pt |
| Area/Extend of land | 17.29 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | Path Way |
| South | Possession of KC.Muhammed |
| West | Property of Abdul Rasheed and Mannarakkal Muhammad |
| North | Elath Suresh |



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



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

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 3,11,000/- | |
| EMD | Rs. 31,100/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- a) Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- d) EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.

e) Intending bidders shall share Mobile Number and e-mail address. For details please



email: splofficerkb@gmail.com

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

contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc,. on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority.
- i) Auction would commence at Reserve price, as mentioned above Bidders shall improve their offers in multiple of Rs. 10000/-. The bidder who submits the highest bid (above the Reserve Price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the Bank.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.

k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful



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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- 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 : 31.01.2026

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON 17-03-2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : **17-03-2026**
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.24

| | |
|------------------------------------|---|
| NAME AND ADDRESS OF BORROWER | Smt.Soosan George, W/o.George ,Keecheeri(H),Nallamthanni, Enanthi. PO ,679330 Malappuram. |
| BRANCH | Karulai Branch |
| ACCOUNT NUMBER | 090546015120047 |
| NAME AND ADDRESS OF PROPERTY OWNER | Smt.Soosan George, W/o.George ,Keecheeri(H),Nallamthanni, Enanthi. PO ,679330 Malappuram. |
| Description of Property | |
| STATE | KERALA |
| DISTRICT | MALAPPURAM |
| TALUK | Nilambur |
| VILLAGE | Nilambur |
| SY/Re.Sy. No. | 362/4pt |
| Area/Extend of land | 47 |
| TANDAPER No. | |
| Boundaries of Property | |
| East | 6 feet Way |
| South | Municipal Road |
| West | Owned Property and Thode |
| North | Owned by Philip |



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
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Malappuram-676505



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

Reserve Price and EMD

| | | |
|-----------------------------|--|-----------------|
| Reserve Price | Rs. 29,61,000/- | |
| EMD | Rs. 2,96,100/- | |
| EMD Remittance Details | Kerala State Co-operative Bank | |
| | Branch | Malappuram |
| | IFS Code | IBKL0209M01 |
| | General Suspense A/c. No. | 090002201800301 |
| Date and time if Inspection | 20-02-2026 to 07-03-2026 during working hours | |
| Date and Time of Auction | 17-03-2026 | |
| | 11.00 AM to 5.00 PM | |

2. Last Date of submission of EMD : **12-03-2026, 4.00 PM**

3. Other Terms and conditions

- Auction /bidding shall be only through “Online Electronic Bidding “ through the website <https://www.bankeauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **20-02-2026 to 07-03-2026** between 10.00 AM TO 5.00 PM prior appointment with Area Manager/Authorized officer on any working day.
- The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
- EMD amount of 10% of the Reserve price is to be deposited by way of Demand Draft Infavour of Authorized officer, The Kerala State Co-operative Bank, or shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of the Kerala State Co-operative Bank, mentioned in the “Reserve Price & EMD schedule of each property” on or before **04-03-2026** at 4.00 PM.

e) Intending bidders shall share Mobile Number and e-mail address. For details please



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contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.

- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before **13-03-2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
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bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.

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Place : Malappuram

Date : 31.01.2026

Office: 0483 2734928

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