

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.1

NAME AND ADDRESS OF BORROWER	1) Smt. Muhsina. P.K., D/o. Ummer, Palathil Kandathil (H), Parammal, (PO) Koottilangadi 676 506, Malappuram Dt.
BRANCH	Malappuram Main
ACCOUNT NUMBER	090016015120084
NAME AND ADDRESS OF PROPERTY OWNER	1. Sri. Ummer, S/o. Kuttimuhammed, Koorimannil Palathil Kandathil (H), Parammal, (PO) Koottilangadi 676 506, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Ernad
VILLAGE	Vettikkattiri
SY/Re.Sy. No.	148/3 pt
Area/Extend of land	11 Cent
TANDAPER No.	
Boundaries of Property(457/2013)	
East	Owned by Neelakandan Nambeesan
South	Owned by Poduvanni Muhammed
West	Way
North	Owned by Unnikrishnan



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

Reserve Price and EMD

Reserve Price	Rs. 17,82,000/-	
EMD	Rs. 1,78,200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
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- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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

Place : Malappuram,
Date:



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SL.No.2

NAME AND ADDRESS OF BORROWER	1) Sri.Noushadali, S/o. Abdulla, Ambalakuth (H), (PO) Ariptra 679 321, Malappuram Dt.
BRANCH	Malappuram Main
ACCOUNT NUMBER	090016015120244
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri.Noushadali, S/o. Abdulla, Ambalakuth (H), (PO) Ariptra 679 321, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Moorkkanad
SY/Re.Sy. No.	240/A/571 pt
Area/Extend of land	12.50 Cent
TANDAPER No.	
Boundaries of Property(2020/2019)	
East	Owned by Arifa
South	Owned by Muhammedali
West	15 feet way
North	Owned by Satheesan

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com



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

Reserve Price	Rs. 15,14,000/-	
EMD	Rs. 1,51,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026 11.00 AM to 5.00 PM	

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CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

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 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
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- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
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Authorized Officer
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Place : Malappuram,
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SL.No.3

NAME AND ADDRESS OF BORROWER	1) Smt. Ayisha. M, W/o. Aboobacker, Mattummal (H), Mudikkode, (PO). Panthallur 676 126, Malappuram Dt.
BRANCH	Manjeri Main
ACCOUNT NUMBER	090026015020261
NAME AND ADDRESS OF PROPERTY OWNER	1) Smt. Ayisha. M, W/o. Aboobacker, Mattummal (H), Mudikkode, (PO). Panthallur 676 126, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Ernad
VILLAGE	Payyanad
SY/Re.Sy. No.	462/3 pt
Area/Extend of land	42 Cent
TANDAPER No.	
Boundaries of Property(8022/2008)	
East	Owned by Pathumma
South	Way and Owned by Ahammedkutty
West	Owned by Unnimammed, Thodu
North	Thodu



(Erstwhile) **Malappuram District Co-operative Bank Ltd.**,
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Reserve Price and EMD

Reserve Price	Rs. 11,34,000/-	
EMD	Rs. 1,13,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
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Kerala State Co-operative Bank Ltd.
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Place : Malappuram,
Date:

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SL.No.4

NAME AND ADDRESS OF BORROWER	1) Sri. Hamsa, S/o. Kunjassan Kutty, Illikkal (H), (PO). Vettom 676 102, Malappuram Dt.
BRANCH	Tirur Main
ACCOUNT NUMBER	090036015020469
NAME AND ADDRESS OF PROPERTY OWNER	1)Sri. Yousuf, S/o. Moideen Kutty,Karatu Kadavath (H), (PO). Vettom 676 102, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Vettom
SY/Re.Sy. No.	159/ 4B pt
Area/Extend of land	26.50 Cent
TANDAPER No.	
Boundaries of Property(1610/2005)	
East	Owned by Thommilakath Muhammed Kutty muthal per
South	Owned by Pandaram Kulam Padikkal Thuppran, Ayyappan. PM, Iqbal
West	Property of Pulikkalakath Saidalikutty
North	Owned by Thommilakath Muhammed Kutty muthal per, Pulikkalakath Saidalikutty, Way.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.**,
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Reserve Price and EMD

Reserve Price	Rs. 31,36,000/-	
EMD	Rs. 3,13,600/-	
EMD Remittance Details	Kerala State Co-operative Bank	
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 - 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.



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

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.5

NAME AND ADDRESS OF BORROWER	1) Smt. Haseena. AV (PAH of Shahul Hameed), W/o. Muhammed Ashraf, Ayishaveetil (H), Arikkanchira, (PO). Paravanna 676 502, Malappuram Dt.
BRANCH	Tirur Main
ACCOUNT NUMBER	090036015120023
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. Shahul Hameed, S/o. Bava, Puranchara Tharayil (H), (PO). Vakkad 676 502, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Vettom
SY/Re.Sy. No.	112/4 pt
Area/Extend of land	31.90 Cent
TANDAPER No.	
Boundaries of Property(4529/2015)	
East	Road
South	Road
West	Owned by Kappattakath Thekkumpurath Jishar
North	Owned by Chakkantattil Moideen Kutty.



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

Reserve Price and EMD

Reserve Price	Rs. 45,94,000/-	
EMD	Rs. 4,59,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.



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

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

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.6

NAME AND ADDRESS OF BORROWER	1) Smt. Sulaikha , W/o. Kasimkutty(Late), (Legal heirs of Late Kasimkutty), Pareechante purakkal(H), PO. Vakkad 676502, Malappuram Dt.
BRANCH	Tirur Main
ACCOUNT NUMBER	090036015120076
NAME AND ADDRESS OF PROPERTY OWNER	1)Smt. Sulaikha, W/o. Kasimkutty(Late), Pareechante purakkal(H), PO. Vakkad 676502, Malappuram Dt. 2) Smt. Salma,D/o. Kasimkutty (Late), Pareechante purakkal(H), PO. Vakkad 676502, Malappuram Dt. 3) Sri.Irshad (Legal heirs of Late Kasimkutty), S/o. Kasimkutty (Late), Pareechante purakkal(H), PO. Vakkad 676502, Malappuram Dt. 4) Smt. Sufaija (Legal heirs of Late Kasimkutty), D/o. Kasimkutty (Late), Pareechante purakkal(H), PO. Vakkad 676502, Malappuram Dt. 5) Smt. Safiya (Legal heirs of Late Kasimkutty), D/o. Kasimkutty(Late), Pareechante purakkal(H), PO. Vakkad 676502, Malappuram Dt. 6) Smt. Amina (Legal heirs of Late Kasimkutty), D/o. Kasimkutty (Late), Pareechante purakkal(H), PO. Vakkad 676502, Malappuram Dt. 7) Sri. Muhammed Jazzali(Legal heirs of Late Kasimkutty, S/o. Kasimkutty(Late), Pareechante purakkal (H), PO.Vakkad 676 502, Malappuram Dt. 8) Sri.Abdul Hakkeem(Legal heirs of Late Kasimkutty), S/o. Kasimkutty(Late), Pareechante purakkal(H), PO. Vakkad 676502, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Vettom
SY/Re.Sy. No.	94/17 pt
Area/Extend of land	36.25 Cent
TANDAPER No.	
Boundaries of Property(1078/2004)	
East	Tippu sulthan Road
South	Way
West	Possession of Shamsu , Kunhayin
North	Way



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

Reserve Price and EMD

Reserve Price	Rs. 1,63,08,000/-	
EMD	Rs. 16,30,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 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.



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

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

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.7

NAME AND ADDRESS OF BORROWER	1) Smt. Aminakutty, W/o. Hamsa, Kalathil Parambil (H), (PO). B.P. Angadi 676 102, Malappuram Dt.
BRANCH	Tirur Main
ACCOUNT NUMBER	090036015120106
NAME AND ADDRESS OF PROPERTY OWNER	1) Smt. Aminakutty, W/o. Hamsa, Kalathil Parambil (H), (PO). B.P. Angadi 676 102, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Vettom
SY/Re.Sy. No.	162/9A pt
Area/Extend of land	18.12 Cent
TANDAPER No.	
Boundaries of Property(634/2016)	
East	Owned by Shafeeque and Shabeeb.
South	Owned by Kannath Sabira
West	Path Way
North	Owned by Binsi



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

Reserve Price and EMD

Reserve Price	Rs. 19,58,000/-	
EMD	Rs. 1,95,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 4.00 PM**

3. Other Terms and conditions

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- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

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 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- 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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(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

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SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.8

NAME AND ADDRESS OF BORROWER	1) Sri. Shameer. A, S/o. Shoukkathali, Alikkal (H), Jubilee Road, (PO). Perinthalmanna 679 322, Malappuram Dt.
BRANCH	Perinthalmanna Main
ACCOUNT NUMBER	090046015120245
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. Shoukkathali, S/o. Kunhalan, Alikkal (H), Jubilee Road, (PO). Perinthalmanna 679 322, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Perinthalmanna
SY/Re.Sy. No.	167/1-25 pt
Area/Extend of land	47.42 Cent
TANDAPER No.	
Boundaries of Property(133/1993, 185/1998 (Land Tribunal))	
East	Owned by Paranchery Saidu and Koya
South	Owned by Paranchery Saidu Unni and Way
West	Way
North	Owned by Parapoor Kunhi Muhammed and Ahammed Haji



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

Reserve Price and EMD

Reserve Price	Rs. 42,70,000/-	
EMD	Rs. 4,27,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.



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

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.9

NAME AND ADDRESS OF BORROWER	1)Sri.Muhammed Basheer, S/o. Abdul Khader Musliyar, Poovakkattil (H), PO. Kolathur 679 338, Malappuram Dt.
BRANCH	Kolathur
ACCOUNT NUMBER	090116015120005
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri.Muhammed Basheer, S/o. Abdul Khader Musliyar, Poovakkattil (H), PO. Kolathur 679 338, Malappuram Dt. 2) Smt. Amina, W/o. Abdul Khader Musliyar, Poovakkattil (H), PO. Kolathur 679 338, Malappuram Dt. 3) Smt. Suharabi, D/o. Abdul Khader Musliyar, Poovakkattil (H), PO. Kolathur 679 338, Malappuram Dt. 4) Smt. Maimoona, D/o. Abdul Khader Musliyar, Poovakkattil (H), PO. Kolathur 679 338, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Moorkkanad
SY/Re.Sy. No.	269/4 pt
Area/Extend of land	42.48 Cent
TANDAPER No.	
Boundaries of Property(483/1984)	
East	Property of Hussain
South	Property of Saidalavi
West	Property of Saleem
North	Property of Thelappuram Abdul Rasheed



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

Reserve Price and EMD

Reserve Price	Rs. 21,67,000/-	
EMD	Rs. 2,16,700/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
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- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.10

NAME AND ADDRESS OF BORROWER	1) Sri.Arjunan, S/o. Subramanyan (Late), Mecheri (H), Chirakkal, (PO).Tanur 676 302, Malappuram Dt.
BRANCH	Tanur
ACCOUNT NUMBER	090136015120131
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri.Arjunan, S/o. Subramanyan (Late), Mecheri (H), Chirakkal, (PO).Tanur 676 302, Malappuram Dt. 2) Sri. Sidharthan, S/o. Subramannyan (Late), Mecheri (H), Chirakkal, (PO).Tanur 676 302, Malappuram Dt. 3) Smt. Sajitha, W/o. Manigreevan (Late), Mecheri (H), Chirakkal, (PO).Tanur 676 302, Malappuram Dt. (Leagal heirs of Manigreevan) 4) Smt. Aswani, D/o. Manigreevan (Late), Mecheri (H), Chirakkal, (PO).Tanur 676 302, Malappuram Dt. (Leagal heirs of Manigreevan) 5) Sri. Harikrishnan, S/o. Manigreevan (Late), Mecheri (H), Chirakkal, (PO).Tanur 676 302, Malappuram Dt. (Leagal heairs of Manigreevan) 6) Smt. Vasantha, D/o. Subramannyan (Late), Mecheri (H), Chirakkal, (PO).Tanur 676 302, Malappuram Dt. 7)Smt. Girija, D/o. Subramannyan (Late), Mecheri (H), Chirakkal, (PO). Tanur 676 302, Malappuram Dt 8)Smt.Beena, W/o. Mohanan, Chettiyattil (H), Kalarippadi, Punnookk, (PO). Tanur 676 302, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Tanur
SY/Re.Sy. No.	194/12 pt
Area/Extend of land	53.80 Cent
TANDAPER No.	
Boundaries of Property(819/1976, 877/1977 (Pattayam 117/1978))	
East	Owned by Vasudevan Chettiyar
South	Owned by Valiya Veettil Bhaskaran, Kannamthara Raveendran, Latha and Sathyan
West	Road
North	Owned by Kozhiseery Pathmanabhan and Vakkatt Damodharan



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

Reserve Price and EMD

Reserve Price	Rs. 39,00,000/-	
EMD	Rs. 3,90,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
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(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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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.



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

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Palakkad

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.11

NAME AND ADDRESS OF BORROWER	1) Smt. Darsana, W/o. Sarath Krishna, Melepurakkal (H), Kunnumpuram, (PO). Pariyapuram 676 302, Malappuram Dt.
BRANCH	Tanur
ACCOUNT NUMBER	090136053120087
NAME AND ADDRESS OF PROPERTY OWNER	1)Sri. Sarath Krishna, S/o. Unni, Melepurakkal (H), Kunnumpuram, (PO). Pariyapuram 676 302, Malappuram Dt. 2) Sri. Harith Krishna, Melepurakkal (H), Kunnumpuram, (PO). Pariyapuram 676 302, Malappuram Dt. 3) Smt. Archana Krishna, W/o. Prasad, Parambil (H), (PO). Venniyur 676 302, Tirurangadi, Malappuram Dt. 4) Smt. Manomani, W/o. Unni, Melepurakkal (H), Kunnumpuram, (PO). Pariyapuram 676 302, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Pariyapuram
SY/Re.Sy. No.	129/37-4 pt
Area/Extend of land	13.16 Cent
TANDAPER No.	
Boundaries of Property(12002008)	
East	Path way
South	Owned by Unni
West	Owned by Meleppuram Thavunni
North	P.W.D. Road



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

Reserve Price and EMD

Reserve Price	Rs. 14,70,000/-	
EMD	Rs. 1,47,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.12

NAME AND ADDRESS OF BORROWER	1) Smt. Vanaja. A, W/o. Sundaran. MP, Mutham Parambil (H), K. Puram, (PO). Tanalur 676 302, Malappuram Dt..
BRANCH	Tanur
ACCOUNT NUMBER	090136053120119
NAME AND ADDRESS OF PROPERTY OWNER	1)Smt. Vanaja. A, W/o. Sundaran. MP, Mutham Parambil (H), K. Puram, (PO). Tanalur 676 302, Malappuram Dt. 2)Sri. Sundararan. MP, S/o. Krishnan. MP, Mutham Parambil (H), K. Puram, (PO). Tanalur 676 302, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Tanalur
SY/Re.Sy. No.	126/30 pt
Area/Extend of land	8.22 Cent
TANDAPER No.	
Boundaries of Property(1704/2016)	
East	Property of Muhammed
South	Property of Cheenikkal Chinna
West	Thodu, Property of Saidali
North	Punnakkal Madhavi



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

Reserve Price and EMD

Reserve Price	Rs. 4,40,000/-	
EMD	Rs. 44,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
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- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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PB No.8, Manjeri Road, Uphill,
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CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
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- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- 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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PB No.8, Manjeri Road, Uphill,
Malappuram-676505

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

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

Place : Malappuram,
Date:

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.13

NAME AND ADDRESS OF BORROWER	1)Smt. Nisha Bineesh, W/o. Bineesh, Koorikkattukunnel (H),Vazhikkadavu, PO. Modapoyka .679 331, Malappuram Dt.
BRANCH	Edakkara
ACCOUNT NUMBER	090176042820001
NAME AND ADDRESS OF PROPERTY OWNER	1)Smt. Nisha Bineesh, W/o. Bineesh, Koorikkattukunnel (H),Vazhikkadavu, PO. Modapoyka .679 331, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Vazhikkadav
SY/Re.Sy. No.	1087/1C pt
Area/Extend of land	60 Cent
TANDAPER No.	
Boundaries of Property(4502/2004) 6 Cent	
East	Road , Owned by James
South	Owned by Mallisery Jaims
West	Ithile 2 –m namber
North	Way
Boundaries of Property(4502/2004) 54 Cent	
East	Owned by Aboobacker, Jaims and Ithile 1-m namber,
South	Owned by Joseph, Aboobcker, Jaims
West	Owned by Karikkattukkunnel Joseph and Thodu
North	Way



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

Reserve Price and EMD

Reserve Price	Rs. 32,40,000/-	
EMD	Rs. 3,24,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 4.00 PM**

3. Other Terms and conditions

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- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
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 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The interested bidders are informed that the Bank shall not pay any interest, cost, damage, compensation etc., on any amount deposited by the bidders, if any court/tribunal/forum grant stays of the auction proceedings. The bank shall not be held liable to deliver constructive/vacant & physical possession to the Auction Purchaser if any injunction /restraint order is passed by any court/Tribunal/Forum or any other legal authority
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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.



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

Place : Malappuram,
Date:

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.14

NAME AND ADDRESS OF BORROWER	1)Sri. Akbarali.K, S/o. Moideen, Kalathingal (H),Varamban kallu, PO. Koorad 679 339, Malappuram Dt.
BRANCH	Wandoor
ACCOUNT NUMBER	090196015020751
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. Akbarali.K, S/o. Moideen, Kalathingal (H),Varamban kallu, PO. Koorad 679 339, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Kalikkavu
SY/Re.Sy. No.	122/4 pt
Area/Extend of land	80 Cent
TANDAPER No.	
Boundaries of Property(1275/2011)	
East	Panchayath Road
South	Way
West	Owned by Payyasseri Ummer , Sold by Akbar Ali
North	Owned by Payyasseri Ummer



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

Reserve Price and EMD

Reserve Price	Rs. 21,60,000/-	
EMD	Rs. 2,16,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
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- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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 - iii) Bidder's Name, Contact No. Address, Email id
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- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
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Malappuram-676505

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.15

NAME AND ADDRESS OF BORROWER	1) Sri. Akbar. TP, S/o. Rasheed Ahammed (Late), Thandupurakkal (H), Near Railway Station, PO. Vaniyambalam 679 339, Malappuram Dt.
BRANCH	Wandoor
ACCOUNT NUMBER	090196042820003
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. Rasheedali, S/o. Shamsudheen, Thandupurakkal (H), Near Railway Station, PO. Vaniyambalam 679 339, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Wandoor
SY/Re.Sy. No.	211/11 pt
Area/Extend of land	12.75 Cent
TANDAPER No.	
Boundaries of Property(2476/2000)	
East	Road
South	Owned by Edapatta Doughter of Muhammed Shafi
West	Owned by CK. Mubarak and Valsala
North	Owned by Humayoon Kabeer, Saleem, Akbar



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

Reserve Price and EMD

Reserve Price	Rs. 45,90,000/-	
EMD	Rs. 4,59,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.



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

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.16

NAME AND ADDRESS OF BORROWER	1) Sri.P.V. Devadas, C/o. Devaki Teacher, Village Padi, Cherukavu (Via), PO. Eravimangalam 679340, Malappuram Dt.
BRANCH	Melattur
ACCOUNT NUMBER	090216015000016
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri.P.V. Devadas, C/o. Devaki Teacher, Village Padi, Cherukavu (Via), PO. Eravimangalam 679340, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Edapatta
SY/Re.Sy. No.	50/1B pt
Area/Extend of land	16 Cent
TANDAPER No.	
Boundaries of Property(114/2006)	
East	Possession of Karuthaplakkal Chandran
South	10' width way
West	Possession of Prabhakaran Nair
North	Possession of Kundukavil Pathumma



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

Reserve Price and EMD

Reserve Price	Rs. 18,00,000/-	
EMD	Rs. 1,80,000/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.



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

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.17

NAME AND ADDRESS OF BORROWER	1) Sri. Sujah.P, S/o. Muhammed Abdul Rauf, Pottayil (H), Punnakkad Chungam, PO. Karuvarakkund 676521, Malappuram Dt.
BRANCH	Melattur
ACCOUNT NUMBER	090216015120355
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. Sujah.P, S/o. Muhammed Abdul Rauf, Pottayil (H), Punnakkad Chungam, PO. Karuvarakkund 676521, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Karuvarakundu
SY/Re.Sy. No.	276/8-1 pt
Area/Extend of land	46 Cent
TANDAPER No.	
Boundaries of Property(1734/2020)	
East	Panchayath Road
South	Possession of Achuthodika Manaf
West	Alungal Mahadeva Kshethram
North	Property of Madhavankutty



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

Reserve Price and EMD

Reserve Price	Rs. 36,72,000/-	
EMD	Rs. 3,67,200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.



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

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.18

NAME AND ADDRESS OF BORROWER	1) Sri. Abdul Salam.V, S/o. Alavi Haji, Vallil (H), Karuvarakkundu, PO. Iringattiri 676523, Malappuram Dt.
BRANCH	Melattur
ACCOUNT NUMBER	090216042820001
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. Abdul Salam.V, S/o. Alavi Haji, Vallil (H), Karuvarakkundu, PO. Iringattiri 676523, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Karuvarakkundu
SY/Re.Sy. No.	311/2 pt
Area/Extend of land	3 Acre
TANDAPER No.	
Boundaries of Property(499/1978)	
East	Property of Kunhappu Kallidumban
South	Road
West	Property of Vallil Maimoona
North	Property of Vallil Valiyathan



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

Reserve Price and EMD

Reserve Price	Rs. 29,74,000/-	
EMD	Rs. 2,97,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.



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

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.19

NAME AND ADDRESS OF BORROWER	1) Sri. Aboobacker, S/o. Hyder Haji, Vennekkode (H), PO. Vengoor 679326, Malappuram Dt.
BRANCH	Melattur
ACCOUNT NUMBER	090216042820007
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. Aboobacker, S/o. Hyder Haji, Vennekkode (H), PO. Vengoor 679326, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Melattur
SY/Re.Sy. No.	93/1 pt
Area/Extend of land	17.375
TANDAPER No.	
Boundaries of Property(3258/2014)	
East	3'Width way,
South	Property of Muhammadunni
West	Property of Jameela
North	Property of Khadeeja and 10' width way.



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

Reserve Price and EMD

Reserve Price	Rs. 27,07,000/-	
EMD	Rs. 2,70,700/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
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- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- 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.



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

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

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

Place : Malappuram,
Date:

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.20

NAME AND ADDRESS OF BORROWER	1) Sri.Muhammed Shihab, S/o. Sraju,Pullanikkattil (H), PO. Chelakkad 679323, Malappuram Dt.
BRANCH	Kattuppara
ACCOUNT NUMBER	090276015020678
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. Muhammed Shihab, S/o. Sraju,Pullanikkattil (H), PO. Chelakkad 679323, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	PALAKKAD
TALUK	Pattambi
VILLAGE	Kulukallur
SY/Re.Sy. No.	16/7 pt
Area/Extend of land	10 Cent
TANDAPER No.	
Boundaries of Property(2898/2014)	
East	KP Haneefa
South	Property of Hamsa, Chandran and Nanda Kumar
West	Way and Rasheeda
North	Owned by Mundakodan Abdu and way.



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

Reserve Price and EMD

Reserve Price	Rs. 5,85,000/-	
EMD	Rs. 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	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
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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.



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

Place : Malappuram,
Date:

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.21

NAME AND ADDRESS OF BORROWER	1) Sri.Musthafa, S/o. Kunhalavi Haji ,Valiyaparambil (H), PO. Vilayur 676309, Palakkad Dt.
BRANCH	Kattuppara
ACCOUNT NUMBER	090276015021120
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri.Abdusalam.E, S/o. Unneenkutty Haji ,Edathole (H), PO. Pulassery 676307, Palakkad Dt.
Description of Property	
STATE	KERALA
DISTRICT	PALAKKAD
TALUK	Pattambi
VILLAGE	Koppam
SY/Re.Sy. No.	129/2-1 pt
Area/Extend of land	12 Cent
TANDAPER No.	
Boundaries of Property(2751/2015)	
East	Kannampallath Kudiyirup
South	Puliyakkode Kudiyirup
West	Panchayath Way
North	Owned by Abdul Salam



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

Reserve Price and EMD

Reserve Price	Rs. 4,32,000/-	
EMD	Rs. 43,200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 4.00 PM**

3. Other Terms and conditions

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- 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 **05.07.2026** at 4.00 PM.
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 - iv) Bidder's Bank A/c details for online refund of EMD.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Palakkad

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.22

NAME AND ADDRESS OF BORROWER	1)Smt.Lini John, W/o. John ,Ilanjikkal (H), Cheerattamala, Pulamanthole, PO. Palachode 679338, Malappuram Dt.
BRANCH	Kattuppara
ACCOUNT NUMBER	090276015120084
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. John, S/o. Mathayi, Ilanjikkal (H), Cheerattamala, Pulamanthole, PO. Palachode 679338, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Perinthalmanna
VILLAGE	Pulamanthole
SY/Re.Sy. No.	64/1 pt
Area/Extend of land	27 Cent
TANDAPER No.	
Boundaries of Property(4627/2006)	
East	Road and Property of Ilanhikkal Mariyamma
South	Property of Kondur Alexander
West	Property of Kondur Alexander
North	Owned by Imanual



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

Reserve Price and EMD

Reserve Price	Rs. 7,29,000/-	
EMD	Rs. 72,900/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.



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

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.23

NAME AND ADDRESS OF BORROWER	1)Sri.Hamza, S/o. Saidalavi,Palakkal(H), PO. Vilayur(West) 679309, Palakkad Dt.
BRANCH	Kattuppara
ACCOUNT NUMBER	090276015120464
NAME AND ADDRESS OF PROPERTY OWNER	1)Sri.Hamza, S/o. Saidalavi,Palakkal(H), PO. Vilayur(West) 679309, Palakkad Dt.
Description of Property	
STATE	KERALA
DISTRICT	PALAKKAD
TALUK	Pattambi
VILLAGE	Vilayur
SY/Re.Sy. No.	102/4 pt
Area/Extend of land	9.50 +9 =18.50Cent
TANDAPER No.	
Boundaries of Property(791/2013)	
East	Property of Hamza
South	Way
West	Way
North	Property of Hamza
Boundaries of Property(791/2013)	
East	Property of Kadeeja Umma
South	Owned by Hamsa
West	Property of Muhammed Kutty Master
North	Property of Mammu



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

Reserve Price and EMD

Reserve Price	Rs. 6,64,000/-	
EMD	Rs. 66,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 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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- 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.**,
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- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

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

Place : Malappuram,
Date:

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.24

NAME AND ADDRESS OF BORROWER	1) Sri.Moosa, S/o. Kunhimammed,Peringodan(H), PO.Valapuram 679 323, Malappuram Dt.
BRANCH	Kattuppara
ACCOUNT NUMBER	090276015120464
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. Kunhimammed, S/o. Moosa Haji, Peringodan(H), PO.Valapuram 679323, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	Malappuram
TALUK	Perinthalmanna
VILLAGE	Kuruvambalam
SY/Re.Sy. No.	242/1 pt
Area/Extend of land	52 Cent
TANDAPER No.	
Boundaries of Property(387/1999)	
East	Property of Mecherithodi Beevi and Road
South	Property of Kozhithodi Ayammutti
West	Edavazhi
North	Property of Peringodan Basheer



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

Reserve Price and EMD

Reserve Price	Rs. 28,08,000/-	
EMD	Rs. 2,80,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 4.00 PM**

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 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
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- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.



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- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Palakkad

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.25

NAME AND ADDRESS OF BORROWER	1) Sri.Moidu.C , S/o. Kunjikammu, Cholakkal(H), PO. Kunnakkavu 679340, Malappuram Dt.
BRANCH	Kattuppara
ACCOUNT NUMBER	090276019520083
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri.Moidu.C , S/o. Kunjikammu, Cholakkal(H), PO. Kunnakkavu 679340, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	Malappuram
TALUK	Perinthalmanna
VILLAGE	Elamkulam
SY/Re.Sy. No.	110/5 pt
Area/Extend of land	25 Cent
TANDAPER No.	
Boundaries of Property(5497/2014)	
East	3 feet width Way
South	Property of Cholakkal Kunhikammu
West	Owned property and way
North	6 feet width way Ayisha etc...



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

Reserve Price and EMD

Reserve Price	Rs. 67,49,000/-	
EMD	Rs. 6,74,900/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
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- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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



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

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.26

NAME AND ADDRESS OF BORROWER	1) Sri.Aboobacker Sidhique (PAH of Thithikutty & Others), S/o. Moidutty (Late),Appathin Kaattil (H), PO. Edapalam 679309, Palakkad Dt.
BRANCH	Kattuppara
ACCOUNT NUMBER	090276042820104
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri.Aboobacker Sidhique (PAH of Thithikutty & Others), S/o. Moidutty (Late),Appathin Kaattil (H), PO. Edapalam 679309, Palakkad Dt. 2) Smt. Thithikutty W/o. Moidutty (Late), Appathin Kaattil (H), PO. Edapalam PO 679309, Palakkad Dt. 3) Smt.Ayisha ,D/o. Moidutty (Late), Appathin Kaattil (H), PO. Edapalam 679309, Palakkad Dt. 4) Smt.Nafeesa, D/o. Moidutty (Late), Appathin Kaattil (H), PO. Edapalam 679309, Palakkad Dt. 5) Sri. Muhammed Musthafa, S/o. Moidutty (Late), Appathin Kaattil (H), PO. Edapalam 679309, Palakkad Dt. 6) Smt. Ramla, D/o. Moidutty (Late), Appathin Kaattil (H), PO. Edapalam 679309, Palakkad Dt.7) Sri. Saidalikutty, S/o. Moidutty (Late), Appathin Kaattil (H), PO. Edapalam 679309, Palakkad Dt.
Description of Property	
STATE	KERALA
DISTRICT	PALAKKAD
TALUK	Pattambi
VILLAGE	Vilayur
SY/Re.Sy. No.	331/3 pt
Area/Extend of land	60 Cent
TANDAPER No.	
Boundaries of Property(1710/1981)	
East	Road
South	Property of Rukhiya and others
West	Property of Mullappatta Musthafa
North	Owned by Maimoona , Basheer



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

Reserve Price and EMD

Reserve Price	Rs. 43,20,000/-	
EMD	Rs. 4,32,00/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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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 - 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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.27

NAME AND ADDRESS OF BORROWER	1) Sri. Musthafa, S/o. Moosa, Paruthi (H), Oravampuram, PO. Thachingadam 679 325, Malappuram Dt.
BRANCH	Pandikkad
ACCOUNT NUMBER	090316015021344
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. Musthafa, S/o. Moosa, Paruthi (H), Oravampuram, PO. Thachingadam 679 325, Malappuram Dt.
Description of Property	
STATE	KERALA
DISTRICT	Malappuram
TALUK	Perinthalmanna
VILLAGE	Nenmini
SY/Re.Sy. No.	153/5 pt
Area/Extend of land	41 Cent
TANDAPER No.	
Boundaries of Property(215/2009)	
East	Property of Paruthi Aboobacker
South	Property of Paruthi Muhammed , Ummukulsu
West	Property of Abdurahiman
North	Road (Chemmthatta)



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

Reserve Price and EMD

Reserve Price	Rs. 30,62,000/-	
EMD	Rs. 3,06,200/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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



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

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

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

Place : Malappuram,
Date:

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.28

NAME AND ADDRESS OF BORROWER	1) Sri. Muhammed, S/o. Moyin, Thechiyodan (H), PO. Chembrassery East 679327, Malappuram Dt.
BRANCH	Pandikkad
ACCOUNT NUMBER	090316015022177
NAME AND ADDRESS OF PROPERTY OWNER	1)Smt.Kadiyumma, D/o. Kunjunneen (Late), Palaottil(H), PO. Chembrassery 679327, Malappuram Dt
Description of Property	
STATE	KERALA
DISTRICT	Malappuram
TALUK	Ernad
VILLAGE	Chembrasseri
SY/Re.Sy. No.	96/1 pt
Area/Extend of land	12.10+7.5 = 19.60 Cent
TANDAPER No.	
Boundaries of Property(243/2007LT, 4149/1994, 1775/1993)	
East	Panchayath Road
South	Property of Thechiyodan Abdul Nasar
West	Property of Njarapulan Abdul kareem
North	Way



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

Reserve Price and EMD

Reserve Price	Rs. 23,91,000/-	
EMD	Rs. 2,39,100/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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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PB No.8, Manjeri Road, Uphill,
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- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
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SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,
Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON :10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.29

NAME AND ADDRESS OF BORROWER	1) Smt.Safoora, W/o. Sulfikkar Ali, Kattikunna (H), PO. Thachingadam 679325, Malappuram Dt.
BRANCH	Pandikkad
ACCOUNT NUMBER	090316019020176
NAME AND ADDRESS OF PROPERTY OWNER	1) Smt.Safoora, W/o. Sulfikkar Ali, Kattikunna (H), PO. Thachingadam 679325, Malappuram Dt. 2) Sri.Salman Faris, S/o. Sulfikkar Ali, Kattikunna (H), PO. Thachingadam 679325, Malappuram Dt
Description of Property	
STATE	KERALA
DISTRICT	Malappuram
TALUK	Perinthalmanna
VILLAGE	Nenmini
SY/Re.Sy. No.	61/1A pt
Area/Extend of land	70 Cent
TANDAPER No.	
Boundaries of Property(3756/2002)	
East	Property of Kunjikkoya a/s Bappu and Way
South	Property of Joseph Chettan
West	Property of Uthuppasseri Alexander
North	Property of Uthuppasseri Alexander



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

Reserve Price and EMD

Reserve Price	Rs. 72,14,000/-	
EMD	Rs. 7,21,400/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Malappuram
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026	
	11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer,

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

The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram

CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

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



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

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram,

Date:

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.30

NAME AND ADDRESS OF BORROWER	Sri. Muneer pookkoodan, S/o. Muhammedkutty, Karappanchery (H) Mongam P.O Malappuram, 673642.
BRANCH	Mongam Branch
ACCOUNT NUMBER	090366042820003
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Muneer pookkoodan, S/o. Muhammedkutty, Karappanchery (H) Mongam P.O Malappuram, 673642.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Kondotty
VILLAGE	Morayur
SY/Re.Sy. No.	247/3
Area/Extend of land	20
TANDAPER No.	
Boundaries of Property	
East	Property of Abdulla Haji
South	Owned by Abdulla Haji
West	owned by Hamsa Haji and heirs
North	Thadaparambu Tippusulthan road

Office: 0483 2734928
 email: splofficerkb@gmail.com

Reserve Price and EMD

Reserve Price	Rs.	
EMD	Rs. 2,70,000/-	
EMD Remittance Details	Keralacobank.com	
	Branch	Mongam
	IFS Code	IBKL02 09M01



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

e and tim e if Insp ecti on	15.06.2026 to 30.06.2026 during working hours
Dat e and Tim e of Auc tion	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.



(Erstwhile) **Malappuram District Co-operative Bank Ltd.**,
PB No.8, Manjeri Road, Uphill,
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram

Date :

**DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026**

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.31

NAME AND ADDRESS OF BORROWER	Smt. Subeena (PAH of Nishad Alathayil) W/o. Nishad, Althayil (H) Cheravallur PO, Malappuram 679575.
BRANCH	Eramangalam Branch
ACCOUNT NUMBER	090376015120196
NAME AND ADDRESS OF PROPERTY OWNER	1.Smt. Subeena (PAH of Nishad Alathayil) W/o. Nishad, Althayil (H) Cheravallur PO, Malappuram 679575. 2.Sri.Nishad, S/o. Moideen, Althayil (H) Cheravallur PO, Malappuram 679575.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Ponnani
VILLAGE	Perumpadappu
SY/Re.Sy. No.	246/1
Area/Extend of land	7.50
TANDAPER No.	
Boundaries of Property	
East	Ozhichu niruthiya 0.91 m veethi vazhi
South	Kunhimon Kaivasam parambu
West	Balan muthalayavar kaivasam parambu
North	Fathima kaivasam parambu

Office: 0483 2734928
email: splofficerkb@gmail.com

Reserve Price and EMD	
Reserve Price	Rs. 20,92,000/-
EMD	Rs. 2,09,200/-
FM	Kerala State Co-operative Bank Bra Erama
Remittance Details	h m IFS Code IBKL0209M01 General 09000 Suspe 22018 00301

Keralacobank.com



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

Section	working hours
Date and Time of Auction	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 **05.07.2026** at 4.00 PM.
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- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
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by mlpcpc@keralabank.co.in.

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

- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
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SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram

Date :

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.32

NAME AND ADDRESS OF BORROWER	Sri. Jayarajan. KP, S/o. Kunjappan, Ariyankuzhiparambil (H), Thavanoor Road, Thrikkannappuram PO, Malappuram 679 582.
BRANCH	Kuttippuram
ACCOUNT NUMBER	090386015120168
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Kunjappan S/o. Korman, Thirunilath (H), Edappal (PO), Malappuram 679 576.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Ponnani
VILLAGE	Thavanoor
SY/Re.Sy. No.	482
Area/Extend of land	7.50
TANDAPER No.	
Boundaries of Property	
East	Property of Vally
South	Property of Koottayi
West	Property of Jayarajan
North	Property of Sankaran

Office: 0483 2734928
 email: splofficerkb@gmail.com

Reserve Price and EMD

Reserve Price	Rs.
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Keralacobank.com

EMD	Rs. 34,100/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch: Kuttippuram
	IFS Code: IBKL0209M01
	Ge: 09000



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

and tim e if Insp ecti on	15.06.2026 to 30.06.2026 during working hours
Dat e and Tim e of Auc tion	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 4.00 PM**

3. Other Terms and conditions

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- b) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However , the intending bidders should make their own independent inquiries regarding the encumbrance, title of property/ies etc., and to inspect and satisfy themselves. The property can be inspected, from **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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 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 :

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.33

NAME AND ADDRESS OF BORROWER	Sri. Rajesh. KP, S/o. Balakrishanan, Kondasseri parambil (H), Thavanoor Road, Ayankalam PO, Malappuram 679 573.
BRANCH	Kuttippuram
ACCOUNT NUMBER	090386053120128
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri. Rajesh. KP, S/o. Balakrishanan, Kondasseri parambil (H), Thavanoor Road, Ayankalam PO, Malappuram 679 573. 2. Mrs. Shijina, W/o. Rajesh. KP, Kondasseri parambil (H), Thavanoor Road, Ayankalam PO, Malappuram 679 573.
Description of Property	
STATE	KERALA
DISTRICT	PALAKKAD
TALUK	Pattambi
VILLAGE	Anakkara
SY/Re.Sy. No.	221/4-3
Area/Extend of land	15.21
TANDAPER No.	
Boundaries of Property	
East	Panchayath Road
South	Property of Sadanandan, Vijayan
West	Property of Ayisha
North	Property of Varalakshmi, Haridasan and Jisha

Reserve Price and EMD

Reserve Price	Rs. 27,72,000/-
EMD	Rs. 2,77,200/-
	Kerala State Co-operative

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

Remittance Details	Branch	Kuttippuram
	IFS Code	IBKL0209M01
	Generator	0900022018



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

time if Inspection	to 30.06.2026 during working hours
Date and Time of Auction	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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 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 :

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.34

NAME AND ADDRESS OF BORROWER	Sri. Rajesh Chemmala, S/o. Gopalakrishnan (late) Ottuparappuram(H), Kuzhimanna PO, Pullanchery, Malappuram 673641.
BRANCH	Kizhissery
ACCOUNT NUMBER	090446015120118
NAME AND ADDRESS OF PROPERTY OWNER	1.Sri. Rajesh. KP, S/o. Balakrishnan, Kondasseri parambil (H), Thavanoor Road, Ayankalam PO, Malappuram 679 573. 2.Smt. Padmini, W/o. Gopalakrishnan (late) Ottuparappuram PO, Kuzhimanna PO, Pullanchery, Malappuram 673641. 3.Sri. Bijesh, S/o. Gopalakrishnan (late) Ottuparappuram PO, Malappuram 673641. 4.Smt. Renu, D/o. Gopalakrishnan (late) Ottuparappuram PO, Malappuram 673641.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Kondotty
VILLAGE	Kuzhimanna
SY/Re.Sy. No.	307/1
Area/Extend of land	107.25
TANDAPER No.	
Boundaries of Property	
East	Owned by salam and Alavi
South	Owned by Kunjarammu and sons.
West	Property of Kanjirangadan Muhammed
North	Edavazhi

Reserve Price and EMD

Reserve Price	Rs. 49,50,000/-
EMD	Rs. 4,95,000/-
EMD Remittance	Kerala State Co-operative Bank
	Branch: Kizhissery
	IFS Code: IBKL02
	Website: Keralacobank.com
Account No.	090002201800301



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

Insp ecti on	during working hours
Dat e and Tim e of Auc tion	10.07.2026 11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 15.06.2026 to **30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or
by mlpcpc@keralabank.co.in.



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

- 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 :



(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 : 10.07.2026**

- (a) Mode of Auction : E-Auction
- (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
- (c) Date of Auction : 10.07.2026
- (d) Place of Auction :Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.35

NAME AND ADDRESS OF BORROWER	Sri. Muhammed Riyas.VP, S/o. Alavikutty ,Velipurath (H),Thottekadu , Pulpatta .PO 676123, Malappuram.
BRANCH	Kizhissery
ACCOUNT NUMBER	090446015120142
NAME AND ADDRESS OF PROPERTY OWNER	Smt.Aminakutty, W/o. Alavikutty ,Velipurath (H),Thottekadu , Pulpatta .PO 676123, Malappuram.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Pulppatta
SY/Re.Sy. No.	33/1
Area/Extend of land	30
TANDAPER No.	
Boundaries of Property	
East	Owned by Mariyumma
South	Property of Mundankutty Sons
West	Balance Property
North	Balance Property

Office: 0483 2734928
email: splofficerkb@gmail.com

Reserve Price and EMD

Reserve Price	Rs. 20,92,000/-
EMD	Rs. 2,09,200/-

Keralacobank.com

EMD Remittance Details	Co-operative Bank	
	Branch	Kizhissery
	IFS Code	IBKL0209M01
	General	090002201800301



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

e if Insp ecti on	30.06.2026 during working hours
Date and Time of Auc tion	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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 :



(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 : 10.07.2026**

- (a) Mode of Auction : E-Auction
- (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
- (c) Date of Auction : 10.07.2026
- (d) Place of Auction : Online Auction, through the website <https://www.bankeauctions.com>

SL.No.36

NAME AND ADDRESS OF BORROWER	Mrs. Nirmala. K W/o. Anilkumar, Kalaparambil (H), Chelakkadavu, Moothedam PO, Malappuram, 679331.
BRANCH	Pookkottumpadam
ACCOUNT NUMBER	090456015120021
NAME AND ADDRESS OF PROPERTY OWNER	Mrs. Nirmala. K W/o. Anilkumar, Kalaparambil (H), Chelakkadavu, Moothedam PO, Malappuram, 679331.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Moothedam
SY/Re.Sy. No.	1186/2A
Area/Extend of land	30
TANDAPER No.	
Boundaries of Property	
East	Property of Varghees
South	Owned by Rajani
West	Owned by Narayananpilla, way
North	Property of Varghees and Sulthan

Office: 0483 2734928
email: splofficerkb@gmail.com

Reserve Price and EMD

Reserve Price	Rs. 5,40,000/-
EMD	Rs. 54,000/-

Keralacobank.com

EMD Remittance Details	Co-operative Bank	
	Branch	Pookkottumpadam
	IFS Code	IBKL0209M01
	General	090002201800301



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

e if Insp ecti on	30.06.2026 during working hours
Date and Time of Auc tion	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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 :

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.37

NAME AND ADDRESS OF BORROWER	Mr. Babu. K S/o. Odukkann, Alumparambil (H), Chokkad, TK Colony PO, Malappuram, 679332.
BRANCH	Pookkottumpadam
ACCOUNT NUMBER	090456015120230
NAME AND ADDRESS OF PROPERTY OWNER	Mr. Babu. K S/o. Odukkann, Alumparambil (H), Chokkad, TK Colony PO, Malappuram, 679332.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Akampadam
SY/Re.Sy. No.	80/1
Area/Extend of land	50
TANDAPER No.	
Boundaries of Property	
East	Property of Unnikrishnan
South	10 feet way
West	10 feet way
North	property of Syamala

Office: 0483 2734928
 email: splofficerkb@gmail.com

Reserve Price and EMD	
Reserve Price	Rs.
EMD	1,26,000/-
EMD Remittance Details	Kerala State Co-operative Bank
	Branch Pookkottumpadam
	IFS Code IBKL0209M01



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

e and tim e if Insp ecti on	15.06.2026 to 30.06.2026 during working hours
Dat e and Tim e of Auc tion	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 **06.07.2026** by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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

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

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram

Date :

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.38

NAME AND ADDRESS OF BORROWER	Mrs. Beena Kaippullithodika, W/o. Pradeep Kumar, Cheriyilthodika (H), Pedayanthal, Chokkad PO, Malappuram, 679332.
BRANCH	Pookkottumpadam
ACCOUNT NUMBER	090456015120487
NAME AND ADDRESS OF PROPERTY OWNER	1.Mrs. Beena Kaippullithodika, W/o. Pradeep Kumar, Cheriyilthodika (H), Pedayanthal, Chokkad PO, Malappuram, 679332. 2. Mr. Pradeep Kumar, S/o. Prabhakaran, Cheriyilthodika (H), Pedayanthal, Chokkad PO, Malappuram, 679332.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Chokkad
SY/Re.Sy. No.	208/11
Area/Extend of land	13.60
TANDAPER No.	
Boundaries of Property	
East	way
South	Property of Sathyanathan
West	Property of Abdul Jabbar
North	Property of Aboobacker

Office: 0483 2734928
 email: splofficerkb@gmail.com

Reserve Price and EMD	
Reserve Price	Rs. 17,55,000/-
EMD	Rs. 1,75,500/-
EM	Kerala State Co-operative Bank Bra Pookk
mittance Details	n padam IFS Code IBKL0209M01 General Sus 090002201800301

Keralacobank.com



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

Insp ecti on	during working hours
Dat e and Tim e of Auc tion	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 15.06.2026 to **30.06.2026** 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 **05.07.2026** at 4.00 PM.
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- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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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- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder ie; on the same day or not later than 5.00 pm of the next working day and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder falls to pay the sale price, the deposit made by him shall be forfeited by the Bank without any notice and property shall forthwith be put for sale again.
- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charge of conveyance, stamp duty/GST registration charge, TDS of income tax under income Tax Act 1961 etc, as applicable shall be borne by the successful bidder only.

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

Place : Malappuram

Date :

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.39

NAME AND ADDRESS OF BORROWER	Sri. Abdul Samad K, S/o. Muhammed, Kannanchery (H), Maliyekkal, Koorad PO, Malappuram, 679339.
BRANCH	Kalikavu
ACCOUNT NUMBER	090486015120117
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Abdul Samad K, S/o. Muhammed, Kannanchery (H), Maliyekkal, Koorad PO, Malappuram, 679339.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Kalikavu
SY/Re.Sy. No.	307/4
Area/Extend of land	25.5
TANDAPER No.	
Boundaries of Property (3447/2014)	
East	Road
South	Owned by Abdul Rasakh
West	Owned by Abu
North	Owned by Abdul Samad
Boundaries of Property (1755/2016)	
East	Road
South	Owned by Abdul Samad
West	Owned by Abu
North	Owned by Hassan&Heirs

Reserve Price and EMD

Reserve Price	Rs. 45,41,000/-
EMD	Rs. 4,54,100/-
EMD Release	Kerala State Co-operative Bank Branch Pookkottum padam IFS

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com

Details	General Suspe	09000 22018 00301
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(Erstwhile) **Malappuram District Co-operative Bank Ltd.**,
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

Section	working hours
Date and Time of Auction	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 4.00 PM**

3. Other Terms and conditions

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(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
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by mlpcpc@keralabank.co.in.

- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT acknowledgement receipt thereof with UTR No.
 - ii) Photocopies of PAN Card, ID proof and address proof. However successful bidder would have to produce these documents in original to the bank at the time of making payment of balance amount of 25% of bid amount .
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- m) The Authorized officer reserves the right to postpone/cancel or vary terms and conditions of the e-auction without assigning any reason thereof. The Bank is not bound to accept the highest offer and the Bank has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- o) For further details contact The Kerala State Co-operative Bank Regional Office, Palakkad (0483 2734853, 2734928, 2734260, 0491-2547325 e.mail- mlpcpc@keralabank.co.in or the service provider M/s. C1 India Pvt.Ltd, <https://www.bankeauctions.com>, support No. 91-124-4302020/21/22, +91-7291981124/1125/1126, e-mail: support@bankeauctions.com

SPECIAL INSTRUCTION/CAUTION

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

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

Place : Malappuram

Date :

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.40

NAME AND ADDRESS OF BORROWER	Mr. Salahudheen P, S/o. Kareem, Palengara(H), Karthyani, Thattamkunnu, Anchachavidi Malappuram, 676525.
BRANCH	Kalikavu
ACCOUNT NUMBER	090466019520014
NAME AND ADDRESS OF PROPERTY OWNER	1.Mr. Salahudheen P, S/o. Kareem, Palengara(H), Karthyani, Thattamkunnu, Anchachavidi Malappuram, 676525. 2. Mrs.Sajna, W/o. Salahudheen P, Palengara(H), Karthyani, Thattamkunnu, Anchachavidi Malappuram, 676525.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Vellayur
SY/Re.Sy. No.	57/3
Area/Extend of land	10
TANDAPER No.	
Boundaries of Property	
East	Owned by Mammootty
South	Owned by Muneer
West	Road
North	Road

Reserve Price and EMD

Reserve Price	Rs. 22,59,000/-
EMD	Rs. 2,25,900/-
EMD	Kerala State Co-operative Bank
EMD	Branch Kalikavu
Keralacobank.com	

Office: 0483 2734928
email: splofficerkb@gmail.com

mittance Details	IFS Code IBKL0209M01
	General Suspense 090002201800301



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

ecti on	working hours
Dat e and Tim e of Auc tion	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 15.06.2026 to **30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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 :

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.41

NAME AND ADDRESS OF BORROWER	Sri. Sulfikar Ali,(PAH of Sainaba&others), S/o. Muhammed, Karubampurath (H) Kottola, Edavanna P.O Malappuram, 676541.
BRANCH	Mampad
ACCOUNT NUMBER	090476015120119
NAME AND ADDRESS OF PROPERTY OWNER	1) Sri. Sulfikar Ali,(PAH of Sainaba&others), S/o. Muhammed, Karubampurath (H) Kottola, Edavanna P.O Malappuram, 676541 2) Mrs. Sainabha W/o. Muhammed (late), Karuvampurath (H) Kottola, Edavanna P.O Malappuram, 676541 3) Mr. Favas S/o. Muhammed (late), Karuvampurath (H) Kottola, Edavanna P.O Malappuram, 676541. 4) Mrs. Ramlath D/o. Muhammed (late), Karuvampurath (H) Kottola, Edavanna P.O Malappuram, 676541 5) Mrs. Nadeera D/o. Muhammed (late), Karuvampurath (H) Kottola, Edavanna P.O Malappuram, 676541 6) Mrs. Fousiya D/o. Muhammed (late), Karuvampurath (H) Kottola, Edavanna P.O Malappuram, 676541 7) Mrs. Sunitha D/o. Muhammed (late), Karuvampurath (H) Kottola, Edavanna P.O Malappuram, 676541 8) Mrs. Sairabanu D/o. Muhammed (late), Karuvampurath (H) Kottola, Edavanna P.O Malappuram, 676541
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	ERANAD
VILLAGE	EDAVANNA
SY/Re.Sy. No.	143/7

Area/Extend of land	11.37
TANDAPER No.	
Boundaries of Property	
East	Way
South	Owned by Abdul Kareem
West	Pathway
North	Kottola Road

Reserve Price and
EMD

Reserve Price	Rs. 8,18,000/-	
EMD	Rs. 81,800/-	
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Mampad
	IFS Code	IBKL0209M01
	General Suspense A/c. No.	090002201800301
Date and time if Inspection	15.06.2026 to 30.06.2026 during working hours	
Date and Time of Auction	10.07.2026 11.00 AM to 5.00 PM	

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 In favour 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank, Regional Office, Palakkad, by hand Malappuram



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

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 :



(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 : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.42

NAME AND ADDRESS OF BORROWER	Sri. Ummer babu PV, S/o. Muhammed, Puthanveetil (H) Edavanna PO, Malappuram, 676541.
BRANCH	Mampad
ACCOUNT NUMBER	090476015120262
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Ummer babu PV, S/o. Muhammed, Puthanveetil (H) Edavanna PO, Malappuram, 676541.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Eranad
VILLAGE	Edavanna
SY/Re.Sy. No.	320/2-3
Area/Extend of land	26.75
TANDAPER No.	
Boundaries of Property	
East	Property of Hyderali
South	Property of Hyderali
West	Panchayath Road
North	Thodu

Office: 0483 2734928
 email: splofficerkb@gmail.com

Reserve Price and EMD

Reserve Price	Rs. 23,40,000/-
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Keralacobank.com		
EMD	2,34,000/-	
Remittance Details	Branch	Mampad
	IFS Code	IBKL0209M01
	Ge	09000



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

and tim e if Insp ecti on	15.06.2026 to 30.06.2026 during working hours
Dat e and Tim e of Auc tion	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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 :

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.43

NAME AND ADDRESS OF BORROWER	Sri. Ayamutty@ Ahammed Kutty, S/o. Muhammed, Mampadan (H), Kundilampadam Neelancheri PO, Malappuram 676525.
BRANCH	Tuvvur
ACCOUNT NUMBER	090486015120108
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Ayamutty@ Ahammed Kutty, S/o. Muhammed, Mampadan (H), Kundilampadam Neelancheri PO, Malappuram 676525.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Tuvvur
SY/Re.Sy. No.	231/4
Area/Extend of land	30
TANDAPER No.	
Boundaries of Property	
East	Panchayath Road
South	Property of Nechikkadan Abdu
West	Property of Mampadan Rasheed
North	10 feet way

Reserve Price and EMD

Reserve Price	Rs. 23,81,000/-
EMD	Rs. 2,38,100/-

Office: 0483 2734928
 email: splofficerkb@gmail.com

Keralacobank.com		
EMD Remittance Details	Co-operative Bank	
	Branch	Mampadam
	IFS Code	IBKL0209M01
	General	090002201800301



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

e if Insp ecti on	30.06.2026 during working hours
Date and Time of Auc tion	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 **15.06.2026 to 30.06.2026** 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 **05.07.2026** 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 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.

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

SPECIAL INSTRUCTION/CAUTION

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

Place : Malappuram

Date :

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.44

NAME AND ADDRESS OF BORROWER	Smt.Nashuva.P, D/o. Abdul Majeed, Paravetty .Ho ,Tuvvur.PO , 679327, Malappuram
BRANCH	Tuvvur
ACCOUNT NUMBER	090486015120755
NAME AND ADDRESS OF PROPERTY OWNER	Sri.Abdul Majeed,S/o. Muhammed, Paravetty .Ho ,Tuvvur.PO , 679327, Malappuram
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Nilambur
VILLAGE	Tuvvur
SY/Re.Sy. No.	371/3-14
Area/Extend of land	65.25
TANDAPER No.	
Boundaries of Property	
East	Property of Alungal Faisal
South	Heirs of Marakkar
West	10' width Way and Property of Muthukoya and Rafeeque
North	Property of Noorjahan

Reserve Price and EMD

Reserve Price	Rs. 32,53,000/-
EMD	Rs. 3,25,300/-

Office: 0483 2734928
 email: splofficerkb@gmail.com

Keralacobank.com

EMD Remittance Details	Co-operative Bank	
	Branch	Mampad
	IFS Code	IBKL0209M01
	Generator	0900022018



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

time if Inspection	to 30.06.2026 during working hours
Date and Time of Auction	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 **05.07.2026** at 4.00 PM.
- e) Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
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(Erstwhile) **Malappuram District Co-operative Bank Ltd.,**
PB No.8, Manjeri Road, Uphill,
Malappuram-676505

CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

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 - iii) Bidder's Name, Contact No. Address, Email id
 - iv) Bidder's Bank A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
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- k) For sale proceeds for Rs. 50 lakhs/- (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
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- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office as facilitating centre, who shall make necessary arrangements.
- 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 :

DETAILED TERMS AND CONDITIONS FOR THE SALE OF IMMOVABLE PROPERTIES-
E-AUCTION DATED ON : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.45

NAME AND ADDRESS OF BORROWER	Sri. Moideen KoyaPottengattu, D/o. Muhammed , Pottengattu .Ho, Palakkalvetta. PO, 679327, Malappuram	
BRANCH	Tuvvur	
ACCOUNT NUMBER	090486019020042	
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Moideen KoyaPottengattu, D/o. Muhammed , Pottengattu .Ho ,Palakkalvetta.PO, 679327, Malappuram	
Description of Property		
STATE	KERALA	
DISTRICT	MALAPPURAM	
TALUK	Nilambur	
VILLAGE	Tuvvur	
SY/Re.Sy. No.	81/5, 144/1	
Area/Extend of land	21.25	
TANDAPER No.		
Boundaries (5972/2012)		
East	10 th width Way	Property of Amina
South	Property of Raihanath	Thodu
West	Property of Thayyil Alavi	Property of Fathima Suhara
North	Property of Thayyil Alavi	Way

Reserve Price and EMD

Reserve Price	Rs. 16,22,000/-
EMD	Rs. 1,62,200/-

Office: 0483 2734928
 email: splofficerkb@gmail.com

Keralacobank.com

EMD Remittance Details	Co-operative Bank	
	Branch	Mampad
	IFS Code	IBKL0209M01
	Generator	0900022018



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

time if Inspection	to 30.06.2026 during working hours
Date and Time of Auction	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 4.00 PM**

3. Other Terms and conditions

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- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
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- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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

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.

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

Place : Malappuram

Date :



(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 : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.46

NAME AND ADDRESS OF BORROWER	Sri. Mahesh Tarol, S/o. Madhavan, Sree pathmam H, Vallikkunnu PO, Malappuram 673314
BRANCH	Athanikkal
ACCOUNT NUMBER	090506042820011
NAME AND ADDRESS OF PROPERTY OWNER	Smt. Pushpa, W/o. Sundaran, Chozhimadathil H,Pathiratt, Vallikkunnu PO, Malappuram 673314.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Thirurangadi
VILLAGE	Vallikkunnu
SY/Re.Sy. No.	516/7
Area/Extend of land	50.38
TANDAPER No.	
Boundaries (5972/2012)	
East	Property of Vakeri Appukkuttan
South	Pathway, Road
West	Property of Pathmasundaran
North	Property of CP. Gangadharan

Reserve Price and EMD

Reserve Price	Rs. 58,97,000/-
EMD	Rs.

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com		
EMD Remittance Details	Kerala State Co-operative Bank	
	Branch	Mampad
	IFS Code	IBKL0209M01
	General	090002201800301



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

e if Insp ecti on	30.06.2026 during working hours
Date and Time of Auc tion	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 4.00 PM**

3. Other Terms and conditions

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- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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PB No.8, Manjeri Road, Uphill,
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CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

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

Place : Malappuram

Date :



(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 : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.48

NAME AND ADDRESS OF BORROWER	Sri. Noushad MM, S/o. Muhammed, Mullanmadakkal H, Chullippara P.O,676508 Malappuram.
BRANCH	Venniyoor
ACCOUNT NUMBER	090536015120054
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Noushad MM, S/o. Muhammed, Mullanmadakkal H, Chullippara P.O,676508 Malappuram.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Thirurangadi
VILLAGE	Thirurangadi
SY/Re.Sy. No.	244/6
Area/Extend of land	7.33
TANDAPER No.	
Boundaries (1817/2014)	
East	Property of Mullanmadakkal Hamsakutty
South	Property of Mullanmadakkal Ummer
West	Road
North	Property of Shafeeq Rahman Moottaparamban

Reserve Price and EMD

Reserve Price	Rs. 15,22,000/-
EMD	Rs. 1,52,200/-
	Kerala State

Office: 0483 2734928
email: splofficerkb@gmail.com

Keralacobank.com		
EMD Remittance Details	Branch	Mampad
	IFS Code	IBKL0209M01
	General	09000
	Support	2201800301



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

Location	working hours
Date and Time of Auction	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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 15.06.2026 to **30.06.2026** 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 In favour 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 **05.07.2026** at 4.00 PM.
- Intending bidders shall share Mobile Number and e-mail address. For details please contact the Service Provider M/s. C1 India Pvt Ltd. Helpline No. 91-124-4302020/21/22, +91-7291981124/1125/1126, Helpline e-mail id support@bankeauctions.com.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on before 06.07.2026 by 5.00 PM To Authorized officer, The Kerala State Co-operative Bank , Regional Office, Palakkad, by hand Malappuram



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



(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 : 10.07.2026

- (a) Mode of Auction : E-Auction
 (b) Details of Auction service provider : C 1 INDIA Pvt. Ltd
 (c) Date of Auction : 10.07.2026
 (d) Place of Auction : Online Auction, through the website
<https://www.bankeauctions.com>

SL.No.49

NAME AND ADDRESS OF BORROWER	Sri. Muneer K.K, S/o. Alassan, Kallan Kunnan (H), Atteeri P.O,676503 Malappuram.
BRANCH	Venniyoor
ACCOUNT NUMBER	090536019520110
NAME AND ADDRESS OF PROPERTY OWNER	Sri. Muneer K.K, S/o. Alassan, Kallan Kunnan (H), Atteeri P.O,676503 Malappuram.
Description of Property	
STATE	KERALA
DISTRICT	MALAPPURAM
TALUK	Tirur
VILLAGE	Kottakkal
SY/Re.Sy. No.	284/1-3
Area/Extend of land	5.41
TANDAPER No.	
Boundaries (2278/2017)	
East	P.W.D Road
South	Vazhi Sthalam
West	Property of Karuthedath Musthafa
North	Property of Karuthedath Musthafa

Office: 0483 2734928
 email: splofficerkb@gmail.com

Reserve Price and EMD		
Reserve		
Keralacobank.com		
EM D	Rs. 2,10,900/-	
EM D	Kerala State Co-operative Bank	
Remittance Details	Branch	Mampad
	IFS Code	IBKL0209M01
	Gen	0900022018



(Erstwhile) **Malappuram District Co-operative Bank Ltd.**,
PB No.8, Manjeri Road, Uphill,
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time if Inspection	to 30.06.2026 during working hours
Date and Time of Auction	10.07.2026
	11.00 AM to 5.00 PM

2. Last Date of submission of EMD : **05.07.2026, 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.
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- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during e-auction process.
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CPC, PB No.8, Manjeri Road, Uphill, Malappuram 0483 2734853, 2734928, 2734260 or by mlpcpc@keralabank.co.in.

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- g) The intending bidders should register their names at portal <https://www.bankeauctions.com> and get their user id and password free of cost. Prospective bidder may avail online training on E-auction from the Service Provider M/s.C1 India Pvt.Ltd.
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Authorized Officer
Kerala State Co-operative Bank Ltd.
Regional Office, Palakkad

Place : Malappuram

Date :