



MALANKARA PLANTATIONS LIMITED

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Metropolitan Stock Exchange of India Limited (MSE)
205(A), 2nd Floor, Piramal Agastya Corporate Park
Kamani Junction, LBS Road, Kurla (West)
Mumbai – 400070.

Dear Sir/Madam,

10.11.2025

Sub: Submission of Newspaper Publication of Financial Results pursuant to Regulation 30 & Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2025.

Further to our letter dated November 07, 2025, intimating about the outcome of the Board Meeting, please find enclosed herewith the newspaper clippings, where the Quick Response (QR) code for accessing the Unaudited Financial Results of the Company for the half year ended September 30, 2025, has been published in the newspapers in “Businessline” (English Newspaper) and Deepiaka (Malayalam Newspaper)” on November 09, 2025. The copies of the same is attached herewith for your reference.

Thanking you,

Yours faithfully,
For Malankara Plantations Limited

Bibin Cheriyan

Digitally signed by Bibin
Cherian
Date: 2025.11.10 12:09:14 +05'30'

Bibin Cheriyan
Company Secretary & Compliance Officer

Buying a home at a bank auction is no cakewalk

REALTY CHECK. The lure of a 15-30% discount over market prices makes many opt for the route

Venkatesubramanian K
bl research bureau

Buying a house via a bank auction may not be the first preferred mode of taking possession of a property. However, there is increasing interest around the aforesaid route.

Banks are allowed to conduct e-auctions of residential and commercial properties when there are loan defaults beyond a period of 60 days. Specifically, for residential properties such as apartments, independent villas, bungalows and so on, banks use the SARFAESI Act to retake possession and give a 30-day auction notice after the 60-day period (of non-payment of dues). They are allowed to proceed with the auction after this timeframe.

The e-auction platform of public sector enterprises, BANKNET, has reportedly seen annual bidding value rising to ₹15,731 crore for the 12-month period ending June 2025, a threefold rise from just ₹5267 crore for the corresponding period in 2024.

The lure of a 15-30 per cent discount over market prices when buying through the auction mode makes many use the option for a potential bargain hunt.

However, the going may not be smooth as we imagine, as a buyer recently discovered in a case that was widely publicised.

A bidder won an auction for a property. This exercise was conducted by public sector bank. Further, he paid over ₹2.16 crore, which was 25 per cent of the total amount, as required by the auction conditions. The bank had told the buyer that there was an ongoing legal case related to the property before the debt recovery tribunal.

What the bank did not inform the buyer was that there was another writ petition on the property. Also, the court had instructed the bank not to go ahead with the auction or finalise the sale of the said property. Further, the bank demanded the remaining 75 per cent payment and asked the buyer to take possession of the asset.

The buyer then approached the Telangana High Court seeking relief. Over time, the court ordered that the bank refund the amount (₹2.16 crore) to the bidder. The whole process took well over two years.

As a buyer in an auction, it is important to carry out the diligence on the documentation and operational aspects before making full payment and taking possession. Home buyers should note the following before

WATCH OUT FOR

- Other legal claimants to the property
- Illegality in construction
- Unpaid bills on multiple fronts

opting for e-auction purchases.

DOCUMENTS LEGALITIES

One assumption is a bank would have all things in proper order and winning the bid, making the payment and taking possession would be seamless. That may not always be the case.

There are instances of encumbrances associated with the property that is auctioned. There could be other legal claimants to the property. These other claimants may challenge the auction process or stop the transfer of title to you. The pre-auction loan defaulter could also have stays imposed on the courts as we saw in the earlier case. In case there are multiple banks that have given loans to the defaulter, these other lenders may lay claim to the auction proceeds.

Then there are instances where the title deeds are not clear or even missing. The bank

may have given a loan even when the title deed was defective. Another important aspect is the illegality in the construction itself where a builder or even the earlier occupant/defaulter may have made extensions to the property with deviations or built more than the legally sanctioned number of floors.

You cannot take the bank to court over any such issue that crops up except when it fails in statutory disclosures.

Therefore, you must seek a reasonably reputed property lawyer's services and have the entire gamut of legal documentation, constructions and so forth, checked thoroughly before entering the auction.

It may cost you a hefty fee, but that is worth the effort/time to save you from sinking your money in a property that is stuck in a legal and documentation quagmire.

OPERATIONAL HURDLES

While the documentation is one aspect of the challenge in acquiring auctioned properties, there are some related to the physical aspects itself.

When a bank takes over a defaulter's property, it is often a symbolic possession and may not mean a fully vacated property. The defaulter of the loan may

still be living in the property. Another case may be that the owner may have rented the property to someone else.

In these cases, if these parties (owner or tenant) refuse to vacate and create a ruckus, it is solely upon you to have them moved out of the property; the bank will not be able to help you in this regard except giving you a legal title to the property.

Another important aspect pertains to unpaid bills on multiple fronts.

For example, if the auctioned property is a flat in an apartment complex, the previous owner may not have paid maintenance bills for months.

Also, there could be cases where statutory levies such as property, water and sewerage taxes may be in default.

Finally, the physical condition of the property also has to be examined thoroughly. Cupboards, bathroom fittings, door locks, balcony sliding doors and any post-infestation and the like must be checked for.

You will have to factor in these aspects at the auction and tailor the bid accordingly to make the property discount really worthwhile.

Additionally, making financial provisions for such likely extra costs would help plan your purchase smartly.

Bank FD interest rates (%)

Bank	<1 year	1 to 2 years	2 to 3 years	3 to 5 years	5 to 7 years
FOREIGN BANKS					
DBS Bank	6	6.55	6.4	6.4	Sep 23
Deutsche Bank	5	7	6.25	6.25	Jul 25
HSBC	4.1	5.5	5.35	5.5	Jul 17
Standard Chartered	5.75	6.6	6.5	6.5	Aug 29
INDIAN: PUBLIC SECTOR BANKS					
Bank of Baroda	6	6.6	6.5	6.4	Jun 12
Bank of India	5.5	6.45	6.6	6.25	Aug 04
Canara Bank	5.75	6.5	6.25	6.25	Aug 07
Central Bank of India	5.5	6.5	6.5	6.25	Sep 10
Indian Bank	4.75	6.6	6.3	6.25	Nov 01
Indian Overseas Bank	5.5	6.7	6.5	6.2	Sep 15
Punjab National Bank	5.6	6.6	6.4	6.25	Sep 01
State Bank of India	5.9	6.45	6.45	6.3	Jul 15
UCO Bank	6.3	6.45	6.15	6.1	Aug 26
Union Bank	6.15	6.5	6.6	6.4	Aug 20
INDIAN: PRIVATE SECTOR BANKS					
Axiss Bank	5.75	6.6	6.6	6.6	Nov 07
Banque Bank	4.20	7.2	7.2	7	Sep 12
CSD Bank	6.75	7	6.5	5.75	Sep 10
City Union Bank	6.25	6.75	6.65	6.25	Jun 13
IOB Bank	6.5	7	7.1	7.2	Oct 07
Shamshad Bank	6.6	6.8	6.5	6.5	Nov 03
Federal Bank	6	6.6	6.7	6.5	Oct 17
HDFC Bank	5.75	6.6	6.45	6.4	Jun 25
ICICI Bank	5.5	6.4	6.6	6.6	Nov 07
ITI Bank	6	6.65	6.55	6.35	Sep 19
IDFC First Bank	5.5	7	7	7	Nov 04
IndusInd Bank	6.25	7	6.9	6.65	Sep 25
J & K Bank	6	6.75	7.05	6.65	Oct 11
Karnataka Bank	5.75	6.65	6.15	6.15	Aug 01
Kotak Bank	6	6.6	6.4	6.4	Aug 20
Kanar Vysya Bank	6.65	6.55	6.55	6.55	Sep 26
RIL Bank	6.65	7.2	7.2	7	Sep 24
South Indian Bank	5.9	6.6	6.2	6.2	Oct 24
Tamilnad Mercantile Bank	6.4	6.9	6.6	6.6	Oct 04
TNSC Bank	6.6	7.5	6.85	6.6	NA
Yes Bank	6.25	7	7	7	Aug 30
SMALL FINANCE BANKS					
Equitas Small Finance Bank	6.35	7.1	7.3	7	Nov 03
ESAF Small Finance Bank	4.75	7.6	7.25	6	Jun 18
Jana Small Finance Bank	7.25	7.45	7.5	8	Oct 04
Suryodaya Small Finance Bank	6.75	7.4	7.25	8.05	08-Oct
Utkarsh Small Finance Bank	6	7.65	7.65	7.5	Jul 25
Vijaya Small Finance Bank	6	7.45	7.25	7.2	05-Aug

Data as on respective bank's website as of Nov 2025. For each year range, the maximum offered interest rate is considered. Interest rate is for a normal fixed deposit amount below ₹1 crore. Compiled by BankBazaar.com

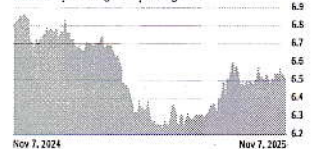
ALERTS

ICICI Lombard outreach on unclaimed amounts

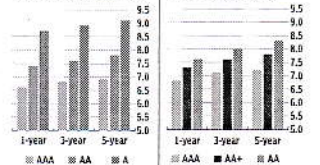
ICICI Lombard General Insurance launched a customer outreach initiative to help policyholders and beneficiaries claim dues lying as unclaimed insurance amounts. It aims to reconnect with policyholders/beneficiaries and ensure they receive what is rightfully theirs, providing a simplified claim process and multiple contact options.

Bond yields

10-year benchmark G-Sec yield (%)
Latest: 6.51 | Month-ago: 6.51 | Year-ago: 6.82



Corporate bond yields (%)



Yields on government securities of different maturities (%)



Source: Bloomberg BONDVISA, RBI. Note: All data as at Nov 7, 2025 or latest available

New medical cover on the block

POLICY-WISE. SBI General's Health Alpha has a host of new features and add-ons that are customisable

Venkatesubramanian K
bl research bureau

As one of the most important covers required for securing your medical needs, health insurance is an important product that should figure in the must-have list of your financial plan.

Health insurance companies are trying to get their act together in offering more comprehensive covers while including more ailments suited to modern requirements.

The sum assured is also being raised substantially.

SBI General has launched the new Health Alpha medical cover that has a host of new customisable features and add-ons.

Going by the 2023-24 claim settlement ratios for health insurance companies, SBI General's figure stands at 98.61 per cent, which is reasonably healthy. Health Alpha offers features such as unlimited sum assured, endless sum assured, and multiple add-on options across various broad rider heads that can be used to bolster the base hospitalisation cover. From gender reassignment, gym & adventure sports injuries to assisted reproduction and modern treatments, the new product offers various innovative covers.

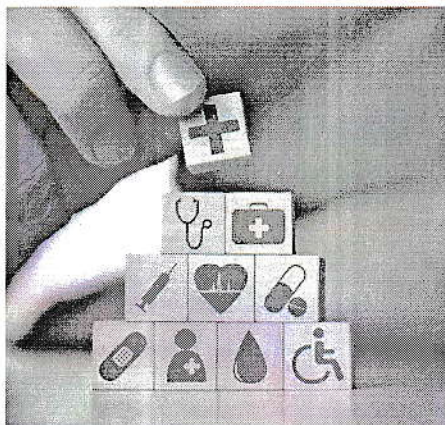
WIDER COVERAGE

SBI General's Health Alpha medical insurance cover starts at ₹5 lakh and goes up to ₹3 crore.

The endless sum assured option covers the entire hospitalisation expenses, irrespective of the amount, even if it is higher than the sum assured in the policy. This feature is offered only once during the lifetime of the policy. The benefit is available only with sum insured of ₹10 lakh and above.

Opting for the unlimited sum assured option would mean having no ceiling on the claim amount for hospitalisation bills.

Additional covers offered by Health Alpha are quite interesting. Many urban residents take fitness seriously. They hit the gym and indulge in sport regularly to remain healthy. However, there are possibilities of injuries or accidents during these activities. The special OPD (outpatient department) add-on includes coverage of consultation from orthopaedic sports specialist, diagnostic tests, prescription drugs and physical therapy. The OPD cover is available for those up to 55 years of age and is available for one listed injury per year.



IN BRIEF

- Starts at ₹5 lakh and goes up to ₹3 crore
- Unlimited/endsless sum assured
- Multiple add-on options

The listed injuries include fractures, rotator cuff injury, tennis elbow, muscle/groin pull, concussion, strains among others.

The restoration benefit ensures restoration of base sum insured for an unlimited number of times during the policy year to an extent of the claim amount immediately after the settlement of a claim for related or unrelated to the earlier illness/injury.

Restored sum insured will be available for subsequent claims. This benefit is given if unlimited sum insured has been opted for under the policy. In any given policy year, either the endless sum insured or restoration benefit can be utilised.

There is an add-on for costs incurred while availing radio cab services (call taxi, aggregator) for taking a policyholder to the hospital during emergencies, especially when an ambulance is not available. Another interesting cover offered is for gender reassignment. Hormone therapy,

surgical intervention, and so on, are covered under the rider. Then, there is the Plan Ahead add-on. This cover gives continuity of benefit for waiting periods already served by the policyholder to the newly married spouse or newborn child, within 120 days of marriage/birth. Only newly married spouse (aged up to 35)/newborn child (maximum two children) can be added.

An innovative feature is assisted reproduction treatment. This covers medical expenses incurred by the insured person towards reversing sterility, assisted reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI, IUI. This is available only if insured person is aged 18 to 45.

There is also a global cover that allows treatment abroad for many ailments. These include surgery for cancer treatment, heart valve replacement, bone marrow transplant, lung transplant, bypass surgery, liver transplant and so on. Spinal, coronary & CVD costs are allowed. There is a 24-month waiting period and the insured must be aged 65 or less.

All these riders are offered under broad heads with specific clauses and conditions.

These are classified under essential, special, luxury & childcare, OPI, global and personal accident covers

among a few others.

REASONABLE PREMIUMS

SBI General's Health Alpha premium can be illustrated with an example. Let's assume that the spouses are aged 35 and 30. They have a child who is 8 years old. If all three decide to take independent covers for ₹10 lakh each, the total premium comes to ₹21,894 annually according to the benefit illustration.

In case they opt for ₹10 lakh each under a single policy, the premium is ₹20,894.

A floater policy of ₹10 lakh total sum assured costs ₹15,389 a year. It makes sense to cover all family members under one policy or take a floater with a large sum assured.

Health Alpha allows premium payment for five years at a time, which helps lock into rates for the long term and avoids premium escalations.

ICICI Lombard's Elevate, which was rolled out last year, is one of the best in terms of a large number of covers on offer and high sum assured, including the unlimited option.

This would be our first choice for policyholders.

However, SBI General's Health Alpha can also be considered as a second policy, for its extensive coverage and reasonable premiums, for example, by one of the spouses.

MALANKARA PLANTATIONS LIMITED

(CIN:U66000KL1910PLC000650)

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UN-AUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

The Board of Directors of the Company, at their Meeting held on November 07, 2025, approved the unaudited financial results of the Company for the half year ended September 30, 2025. The results, along with the Limited Review Report issued by the Statutory Auditors, have been posted on the Company's website at www.malankaraplantations.co.in and can also be accessed by scanning the following Quick Response Code.

Place: Kottayam
Date: 07.11.2025

For Malankara Plantations Limited
Sd/-
Bibin Cherian
Company Secretary &
Compliance officer

Note: The above information is in accordance with Regulation 33 read with Regulation 47(1) of the SEBI (Listing Obligation & Disclosure Requirements) Regulations, 2015.

