

(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: Tejaswini Ram/ Bhimadole/SN / Mar 2026

Date: 11-03-2026

To

Smt. Pulakurthi Lakshmi Teja alias Tejaswini Ram, C/o Anumolu Ramarao, 4-2-147, Agrogold Street,
Gunnampalli, Dwaraka Tirumala, Bhimadole-534401

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of
Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

As you are aware, I on behalf of Canara Bank Bhimadole Branch have taken possession of the assets described in
Schedule of Sale Notice annexed hereto in terms of Section 13 (4) of the Subject Act in connection with
outstanding dues payable by you to our Bhimadole Branch of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale
Notice containing terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

Authorised Officer,
Canara Bank

ENCLOSURE – SALE NOTICE

(A GOVERNMENT OF INDIA UNDERTAKING)

**(Auction Sale Notice for Sale of Immovable Properties)
SALE NOTICE**

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of BHIMADOLE BRANCH of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" on **20-04-2026** for recovery of Rs. 5,61,135.35 (Rupees Five Lakhs Sixty One Thousand One Hundred Thirty Five rupees and Thirty Five Paise Only) as on 22-10-2025 + interest and costs is due to the BHIMADOLE BRANCH of Canara Bank from Ms. Pulakurthi Lakshmi Teja alias Tejaswini Ram, C/o Anumolu Ramarao, 4-2-147, Agrogold Street, Gunnampalli, Dwaraka Tirumala, Bhimadole-534401

The reserve price for Property will be Rs.26,80,000/- (Rupees Twenty Six Lakhs Eighty Thousand only) and the earnest money deposit for Property will be Rs.2,68,000/- (Rupees Two Lakhs Sixty Eight Thousand Only). The Earnest Money Deposit shall be deposited on or before 12:00 PM, 20-04-2026

Details and full description of the immovable property with known encumbrances, if any.

Details of Property	Reserve Price	EMD Amount
All that part and parcel of RCC roofed residential building in an extent of 186.66 sq. yds. in Plot no.30, R.S.No.241, M.Nagulapalli village, Dwarakatirumala Mandal, West Godavari dist., owned by Ms. Pulakurthi Lakshmi Teja alias Tejaswini Ram and bounded by East : 20 feet Road (35 feet) South : Plot no.29 belongs to Geda Venkatarao (48 feet) West : Plot no.27 belongs to Tamminedi Jahnavi (35 feet) North : Plot no.31 belongs to Geda Venkatarao (48 feet)	Rs.26,80,000/- (Rupees Twenty Six Lakhs Eighty Thousand only)	Rs.2,68,000/- (Rupees Two Lakhs Sixty Eight Thousand Only)

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Manager, Bhimadole Branch Canara Bank, Mobile No: 8331011314 during office hours on any working day.

Place: Bhimavaram
Date: 11-03-2026

Authorised Officer
Canara Bank

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, 24-02-2026

1. Name and Address of the Secured Creditor:	CANARA BANK, BHIMADOLE BRANCH
2. Name and Address of the Borrower:	Ms. Pulakurthi Lakshmi Teja alias Tejaswini Ram, C/o Anumolu Ramarao, 4-2-147, Agrogold Street, Gunnampalli, Dwaraka Tirumala, Bhimadole-534401
3. Total liabilities as on 22-10-2025	Rs. 5,61,135.35 (Rupees Five Lakhs Sixty One Thousand One Hundred Thirty Five rupees and Thirty Five Paise Only)
4 (a) Mode of Auction (b) Details of Auction Service Provider. (c) Date and Time of Auction (d) Portal of Auction	E-Auction M/s PSB Alliance Pvt Ltd (BAANKNET) Date: 20-04-2026; Time 02:00 PM -04:00 PM. (With unlimited extension of 5 minutes duration each till the conclusion of the sale) Online Auction in www.baanknet.com
5. Details of Property/ies:	<u>Details of Properties</u> All that part and parcel of RCC roofed residential building in an extent of 186.66 sq. yds. in Plot no.30, R.S.No.241, M.Nagulapalli village, Dwarakatirumala Mandal, West Godavari dist., owned by Ms. Pulakurthi Lakshmi Teja alias Tejaswini Ram and bounded by East : 20 feet Road (35 feet) South : Plot no.29 belongs to Geda Venkatarao(48 feet) West : Plot no.27 belongs to Tamminedi Jahnavi (35 feet) North : Plot no.31 belongs to Geda Venkatarao(48 feet)
6. Reserve Price:	Rs.26,80,000/- (Rupees Twenty Six Lakhs Eighty Thousand only)
7. Last date of Deposit of EMD Amount:	on or before 12.00 P.M., 20-04-2026
8. The property can be inspected Date and Time	The properties could be inspected from 12-03-2026 to 19-04-2026 during 10:00AM to 05:00 PM

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Other terms and conditions:

- a. The property/ies will be sold in AS is where is", As is what is", and Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).
- b. The property/ies will be sold above the Reserve Price.
- c. The property can be inspected from 12-03-2026 to 19-04-2026 between 10:00 AM to 05:00 PM.
- d. Prospective bidders are advised to visit website <https://baanknet.com/> and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & addhaar and addhaar linked with latest Mobile number and also register with digilocker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk sup
- e. The intending bidders shall deposit Earnest money deposit for Property being Rs.2,68,000/- (Rupees Two Lakhs Sixty Eight Thousand Only). i.e 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan" 209272434 on or before 20-04-2026 at 12:00 PM.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 25,000/- (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.
- g. The incremental amount/price during the time of each extension shall be Rs.25,000/- (incremental price) and time shall be extended to 5 minutes when valid bid received in last minutes.
- h. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- i. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on same day and or not later than next working day and the balance 75% amount of sale price to be deposited within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, the deposit made by him shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.
- j. The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, Bhimadole Branch, IFSC Code CNRB0003724.

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- k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- l. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.
- m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
- n. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site from 12-03-2026 to 19-04-2026 from 10 A.M. to 5 P.M
- o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- p. For further details **contact: The Manager, Canara Bank Bhimadole Branch (Mobile No : 8331011314) e-mail id :cb3724@canarabank.com ; OR the service provider for Andhra Pradesh Region Company M/S PSB Alliance(BAANKNET),Help Desk Number:8201220220 Email: support.BAANKNET@psballiance.com Website: https://baanknet.com/**

SPECIAL INSTRUCTION/CAUTION

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

Place: Bhimavaram
Date: 11-03-2026

Authorized Officer
Canara Bank