



**SPECIALISED ASSET RECOVERY
MANAGEMENT BRANCH HYDERABAD
(DP CODE: 2752)**

HYDERABAD CIRCLE OFFICE, 10-3-163&10-3-163/A, PLOT NO. 85, BESIDE RAIL
NILAYAM, S. D. ROAD, SECUNDERABAD -
500026

E-mail: cb2752@canarabank.com

Ref: CB/2752/SN/Zaveri Jewellers/2026-27/2/KSS

Date: 13-07-2026

COVERING LETTER TO SALE NOTICE

To:

Borrower(s)/Guarantor(s)/Mortgagor(s)/Partner(s):

BORROWER: M/s ZAVERI JEWELLERS, Represented by its Present Partners: 1) Sri Anil Kumar Tayal 2) Sri Ankit Kumar Tayal Having its Registered Office at: D. No. 5-9-311, 312 & 5-9-794, PAVANI KAMAL COMPLEX, GUN FOUNDRY, HYDERABAD, TELANGANA - 500001	GUARANTOR: SRI.NAND KISHORE GUPTA, S/O SRI. MAHAVEER PRASAD GUPTA, H NO 3-6-69/B/10, AVANTI NAGAR, BASHEER BAGH, HYDERABAD, TELANGANA - 500029
PARTNER/GUARANTOR/MORTGAGOR: SRI.ANIL KUMAR TAYAL, S/O SRI. NAND KISHORE GUPTA, H NO 3-6-69/B/10, AVANTI NAGAR, BASHEER BAGH, HYDERABAD, TELANGANA - 500029	GUARANTOR AND MORTGAGOR: SRI.DINESH KUMAR KEDIA, S/O LATE SRI. OMKARMAL KEDIA, H NO. 5-9-30/1/4/4, PALACE COLONY, BASHEER BAGH, HYDERABAD, TELANGANA - 500004
GUARANTOR AND MORTGAGOR: SRI.DINESH KUMAR KEDIA, S/O LATE SRI. OMKARMAL KEDIA, H NO. 19-5-16/5, SY NO. 69,70,71,72,73 & 74, WARD NO. 19, KISHANBAGH, BAHADURPURA, HYDERABAD, TELANGANA - 500064	PARTNER AND GUARANTOR: SRI.ANKIT KUMAR TAYAL, S/O SRI. ANIL KUMAR TAYAL, H NO 3-6-69/B/10, AVANTI NAGAR, BASHEER BAGH, HYDERABAD, TELANGANA - 500029
GUARANTOR AND MORTGAGOR: SRI.ARJUN KUMAR KEDIA, S/O SRI. DINESH KUMAR KEDIA, H NO. 19-5-16/5, SY NO. 69,70,71,72,73 & 74, WARD NO. 19, KISHANBAGH, BAHADURPURA, HYDERABAD, TELANGANA - 500064	GUARANTOR AND MORTGAGOR: SRI.ARJUN KUMAR KEDIA, S/O SRI. DINESH KUMAR KEDIA, H NO. 5-9-30/1/4/4, PALACE COLONY, BASHEER BAGH, HYDERABAD, TELANGANA - 500004
GUARANTOR AND MORTGAGOR: SRI.ASHISH KEDIA, S/O SRI. DINESH KUMAR KEDIA, H NO. 19-5-16/5, SY NO. 69,70,71,72,73 & 74, WARD NO. 19, KISHANBAGH, BAHADURPURA, HYDERABAD, TELANGANA - 500064	GUARANTOR AND MORTGAGOR: SRI.ASHISH KEDIA, S/O SRI. DINESH KUMAR KEDIA, H NO. 5-9-30/1/4/4, PALACE COLONY, BASHEER BAGH, HYDERABAD, TELANGANA - 500004

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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, on behalf of Canara Bank, Specialised Mid Corporate Branch, Hyderguda, Hyderabad of Canara Bank (DP: 2423) have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act [Loan accounts subsequently transferred to our Specialised Asset Recovery Management Branch, Hyderabad of Canara Bank (DP:2752) for effective recovery follow-up] in connection with the outstanding dues payable by you to our Specialised Asset Recovery Management Branch, Hyderabad of Canara Bank.

The undersigned proposes to sell the assets (through e-auction) 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,

कृते केनरा बैंक For CANARA BANK

प्राधिकृत अधिकारी/AUTHORISED OFFICER
AUTHORISED OFFICER
CANARA BANK
ENCLOSURE – SALE NOTICE





The Earnest Money Deposit for both the properties shall be deposited on or before **03-08-2026 by 5:00 P.M**

Details and full description of the mortgaged properties

Lot No.1: All that Commercial Shop No.2 in the Ground Floor of 'PAVANI KAMAL COMPLEX' portion of the five storied building in premises bearing G.H.M.C No. 5-9-311,312 & 5-9-794 with built up area of 1314 square feet together with undivided share of land admeasuring 42 square yards from and out of total land admeasuring 815 square yards situated at Gun foundry, Hyderabad standing in the name of Sri Anil Kumar Tayal and bounded by:

BOUNDARIES OF ENTIRE 'PAVANI KAMAL COMPLEX':

North: Lane & Neighbour's Property

South: Road

East: Neighbour's Property

West: Neighbour's Property

Boundaries of 'Shop No 2':

North: Neighbour's Property

South: 40 feet wide Road

East: Shop No 3, Duct and Staircase

West: Shop No 1

Registered Gift Settlement Deed Doc No: 2189 of 2010 dated 26-03-2009

MODTD Document Numbers: 125 of 2022 dated 13-01-2022, 45 of 2014 dated 06-01-2014 and 491 of 2016 dated 10-02-2016

CERSAI SECURITY INTEREST ID: 400005904344

Lot No.2*: All that the property comprising of land along with the buildings, sheds and Appurtenant Land admeasuring 10,844 Square yards equivalent to 9066.66 Square Meters forming part of Sy Nos. 69,70,71,72,73 and 74 bearing Municipal No. 19-5-16/5 situated at Ward No. 19, Kishanbagh Road, Bahadurpura, Hyderabad standing in the joint names of Sri Dinesh Kumar Kedia, Sri Arjun Kumar Kedia and Sri Ashish Kedia and bounded by:

North: Neighbour's Property

South: Property bearing Municipal Nos 19-5-16/3, 19-5-16/3/1 and 19-5-16/4 allotted to Sri Radheshyam Kedia

East: Nala Area

West: Private Road

Registered Memorandum of Past Partition Doc No: 1932 of 2013 dated 30-03-2013 and Registered Rectification deed Doc No.2389 of 2013 dated 18-05-2013

MODTD Document Numbers: 386 of 2016 dated 11-02-2016 and 618 of 2023 dated 22-02-2023

CERSAI SECURITY INTEREST ID: 400011884794

*No Encumbrances Known to Knowledge of the Bank. However, the intended bidders are required to make independent enquiries regarding encumbrances, title of the properties, identification of boundaries of the Open Plot, claims/rights/dues affecting the properties prior to submitting the bid.

कृते केनरा बैंक For **CANARA BANK**

Sam

प्राधिकृत अधिकारी/AUTHORISED OFFICER

**Authorized Officer
Canara Bank**

Date: 13-07-2026

Place: Hyderabad



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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 13-07-2026

1	Name and Address of the Secured Creditor	Canara Bank, Specialised Asset Recovery Management Branch Hyderabad, H No. 10-3-163 & 10-3-163/A, Plot No. 85, Beside Rail Nilayam, S.D. Road, Secunderabad – 500026.
2	Names and Addresses of the Borrower(s)/Guarantor(s)/Mortgagor(s)/Partner(s):	
	BORROWER: M/s ZAVERI JEWELLERS, Represented by its Present Partners: 1) Sri Anil Kumar Tayal 2) Sri Ankit Kumar Tayal Having its Registered Office at: D. No. 5-9-311, 312 & 5-9-794, PAVANI KAMAL COMPLEX, GUN FOUNDRY, HYDERABAD, TELANGANA - 500001	GUARANTOR: SRI.NAND KISHORE GUPTA, S/O SRI. MAHAVEER PRASAD GUPTA, H NO 3-6-69/B/10, AVANTI NAGAR, BASHEER BAGH, HYDERABAD, TELANGANA – 500029
	PARTNER/GUARANTOR/MORTGAGOR: SRI.ANIL KUMAR TAYAL, S/O SRI. NAND KISHORE GUPTA, H NO 3-6-69/B/10, AVANTI NAGAR, BASHEER BAGH, HYDERABAD, TELANGANA – 500029	GUARANTOR AND MORTGAGOR: SRI.DINESH KUMAR KEDIA, S/O LATE SRI. OMKARMAL KEDIA, H NO. 5-9-30/1/4/4, PALACE COLONY, BASHEER BAGH, HYDERABAD, TELANGANA – 500004
	GUARANTOR AND MORTGAGOR: SRI.DINESH KUMAR KEDIA, S/O LATE SRI. OMKARMAL KEDIA, H NO. 19-5-16/5, SY NO. 69,70,71,72,73 & 74, WARD NO. 19, KISHANBAGH, BAHADURPURA, HYDERABAD, TELANGANA - 500064	PARTNER AND GUARANTOR: SRI.ANKIT KUMAR TAYAL, S/O SRI. ANIL KUMAR TAYAL, H NO 3-6-69/B/10, AVANTI NAGAR, BASHEER BAGH, HYDERABAD, TELANGANA – 500029
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3	Dues up to 30-06-2026 Plus future interest	Rs. 8,17,21,669.41 (Rupees: Eight Crores Seventeen Lakhs Twenty One Thousand Six Hundred Sixty Nine and Paise Forty one Only) (Dues up to 30-06-2026 as per the DRT OA Decree Order dated 16-09-2025 in O.A No.53/2024 filed before the Hon'ble DRT-I, Hyderabad) plus a) future interest @17.95% per annum with monthly rests from 10-01-2024 till the date of realization for the NPA OCC Account and b) future interest @12.00% per annum with monthly rests from 07-01-2024 till the date of realization for the NPA Canara Vehicle loan Account and future interest w.e.f 01-07-2026 along with subsequent Bank charges, costs there on

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4 i) Mode of Auction ii) Details of Auction service provider iii) Date & Time of Auction iv) Place of Auction	E-Auction M/s. PSB Alliance (BAANKNET PORTAL) Contact Mobile No. 8291220220 E-mail: support.baanknet@psballiance.com Website: www.baanknet.com 04-08-2026 11:30 A.M. to 12.30 P.M. (With unlimited extension of 05 minutes duration each till the conclusion of the sale) Canara Bank, Specialised Asset Recovery Management Branch Hyderabad via. Online(www.baanknet.com)
5 Details of Property/ies	Lot No.1: All that Commercial Shop No.2 in the Ground Floor of 'PAVANI KAMAL COMPLEX' portion of the five storied building in premises bearing G.H.M.C No. 5-9-311,312 & 5-9-794 with built up area of 1314 square feet together with undivided share of land admeasuring 42 square yards from and out of total land admeasuring 815 square yards situated at Gun foundry, Hyderabad and bounded by: <u>BOUNDARIES OF ENTIRE 'PAVANI KAMAL COMPLEX':</u> North: Lane & Neighbour's Property South: Road East: Neighbour's Property West: Neighbour's Property <u>Boundaries of 'Shop No 2':</u> North: Neighbour's Property South: 40 feet wide Road East: Shop No 3, Duct and Staircase West: Shop No 1 Registered Gift Settlement Deed Doc No: 2189 of 2010 dated 26-03-2009. MODTD Document Numbers: 125 of 2022 dated 13-01-2022, 45 of 2014 dated 06-01-2014 and 491 of 2016 dated 10-02-2016 CERSAI SECURITY INTEREST ID: 400005904344 Name of Title holder: Sri Anil Kumar Tayal Lot No.2: All that the property comprising of land along with the buildings, sheds and Appurtenant Land admeasuring 10,844 Square yards equivalent to 9066.66 Square Meters forming part of Sy Nos. 69,70,71,72,73 and 74 bearing Municipal No. 19-5-16/5 situated at Ward No. 19, Kishanbagh Road, Bahadurpura, Hyderabad standing in the joint names of Sri Dinesh Kumar Kedia, Sri Arjun Kumar Kedia and Sri Ashish Kedia and bounded by:



		North: Neighbour's Property South: Property bearing Municipal Nos 19-5-16/3, 19-5-16/3/1 and 19-5-16/4 allotted to Sri Radheshyam Kedia East: Nala Area West: Private Road Registered Memorandum of Past Partition Doc No: 1932 of 2013 dated 30-03-2013 and Registered Rectification deed Doc No.2389 of 2013 dated 18-05-2013 MODTD Document Numbers: 386 of 2016 dated 11-02-2016 and 618 of 2023 dated 22-02-2023 CERSAI SECURITY INTEREST ID: 400011884794 Name(s) of Title holder(s): Sri Dinesh Kumar Kedia, Sri Arjun Kumar Kedia and Sri Ashish Kedia
6	Reserve Price	Lot No. 1: The Reserve Price will be Rs.1,94,14,500/- (Rupees: One Crore Ninety Four Lakhs Fourteen Thousand Five Hundred only) Lot No. 2: The Reserve Price will be 23,04,35,000/- (Rupees: Twenty Three Crores Four Lakhs Thirty Five Thousand only)
7	Earnest Money Deposit	Lot No. 1: The Earnest money deposit will be Rs. 19,41,450/- (Rupees: Nineteen Lakhs Forty One Thousand Four Hundred and Fifty Only) Lot No. 2: The Earnest money deposit will be Rs. 2,30,43,500/- (Rupees: Two Crores Thirty Lakhs Forty Three Thousand Five Hundred Only)
8	The property/ies can be inspected Date & Time	On 30-07-2026 between 10.00 AM and 4.00 PM .
9	Details of Encumbrance*	Encumbrance-detail-Not Known to us
10	Detail of litigation*	S.A and Writ Petitions known to the Bank: 1)This Sale shall be subject to the outcome of the Securitization Applications vide S.A No's 82/2024 and 192/2024 filed by the borrower before the Hon'ble DRT-I, Hyderabad 2) This Sale shall be subject to the outcome of the Hon'ble High Court orders vide Writ Petition No: 3012 of 2005 and 23669 of 2022-TGSPDCL Notice from Hyderabad South Circle against HT SC No. HDS406 M/s Ramnath Omkarlal bearing H.No.19-5-16/5, Bahadurpura, Hyderabad

*No Encumbrances Known to Knowledge of the Bank. However, the intended bidders are required to make independent enquiries regarding encumbrances, title of the properties, identification of boundaries of the Open Plot, claims/rights/dues affecting the properties prior to submitting the bid.

9. Other terms and conditions:

a. The property/ies will be sold in "**As is where is**", "**As is what is**", and "**Whatever there is**" "**Without Recourse**" 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). After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.

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- b. The property/ies will be sold above the Reserve Price.
- c. The property/ies can be inspected on **30-07-2026** between **10.00 AM** and **4.00 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 Operative PAN Card & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 7046612345/ 6354910172/ 8291220220/ 9892219848/ 8160205051, Email: support.BAANKNET@psballiance.com).
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) for **Lot No. 1: The Earnest money deposit will be Rs. 19,41,450/-** (Rupees: Nineteen Lakhs Forty One Thousand Four Hundred and Fifty Only) and **Lot No. 2: The Earnest money deposit will be Rs. 2,30,43,500/-** (Rupees: Two Crores Thirty Lakhs Forty Three Thousand Five Hundred Only) being of 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 on or before **03-08-2026** by **5.00 PM**.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.1,00,000/- (Rupees One Lakh rupees Only)** 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/ies, 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.1,00,000/- (Rupees One Lakh rupees Only)** and time shall be extended to **05 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 properties shall forthwith be put up for sale again.
- j. No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose. 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, Specialised Asset Recovery Management Branch, Hyderabad IFSC Code CNRB0002752.
- k. 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, Specialised Asset Recovery Management Branch, Hyderabad IFSC Code CNRB0002752. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- l. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to



society charges, RWA, NOC charges, Electricity, water, maintenances charges, license fee and any other charges required for transfer of the said property/ies in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.

m. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.

n. 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 by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

o. To the best of knowledge and information known to the Authorized Officer, there is no encumbrance on property/ies affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property/ies put on auction and claims / rights / dues affecting the property/ies, 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/ies 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. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

p. It shall be the responsibility of Bidder to make due diligence and physical verification of property/ies 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/ies put on auction will be permitted to interested bidders at site on **30-07-2026 between 10.00 AM and 4.00 PM.**

q. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.

r. At any stage of the auction, the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice

s. For further details Branch In charge Chief Manager Sri. V. Sandeep Kumar (Mob No: 98856 60606) Specialised Asset Recovery Management Branch Hyderabad, Canara Bank, K. Santosh Satyanarayana, Senior Manager (Mob No: 91103 70518) Ph. No. 040-27725283 during office hours on any working day and E-Mail: cb2752@canarabank.com,. The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/ 6354910172/ 8291220220 /9892219848/ 8160205051, Email: support.baanknet@psballiance.com. / support.ebkray@procure247.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.

कृते केनरा बैंक For CANARA BANK

Place: HYDERABAD

Date: 13-07-2026

प्राधिकृत अधिकारी / AUTHORIZED OFFICER
Canara Bank



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