

(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: cnrb/bvrm/reco/SARFAESI/2026-27/02/ 36239730000124

Date: 06-10-2026

To,

Borrower: Smt Choppa Lakshmi, W/o Choppa Appala Naidu, 12-5-2, Rachuri Vari Street, Kovvuru

Co-Borrower: Shri Choppa Appala Naidu, S/o Ramudu, 12-5-2, Rachuri Vari Street, Kovvuru.

Guarantor: Immani Srinivas, S/o Immani Subbanna, D No 15-3-1, Flat No A3, III-RISE GANGA Apartment, Bapuji Nagar, Kovvuru.

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, Kovvur 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 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

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For CANARA BANK


अधिकृत अधिकारी/Authorised Officer

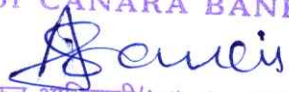
(A GOVERNMENT OF INDIA UNDERTAKING)
(Auction Sale Notice for Sale of Immovable Properties)
SALE NOTICE

CERSAI ID: 400020184858

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 PROVISIO 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 **Kovvur Branch** of the Canara Bank secured creditor, will be sold on As is where is", As is what is", and Whatever there is" on **28-10-2026** for recovery of **Rs 16,71,176.79 (Rupees Sixteen lakhs Seventy one thousand one hundred seventy six and Seventy-nine paise only)** due to the secured creditor from **Borrower: Smt Choppa Lakshmi, W/o Choppa Appala Naidu, 12-5-2, Rachuri Vari Street, Kovvuru. Co-Borrower: Shri Choppa Appala Naidu, S/o Ramudu, 12-5-2, Rachuri Vari Street, Kovvuru. Guarantor: Immani Srinivas, S/o Immani Subbanna, D No 15-3-1, Flat No A3, HI-RISE GANGA Apartment, Bapuji Nagar, Kovvuru.** The reserve price for Property will be **Rs. 32,65,000 (Rupees Thirty-Two Lakhs sixty-five thousand only)** and the earnest money deposit for Property will be **Rs. 03,26,500 (Rupees three lakhs twenty-six thousand five hundred only).**

1	Name and Address of the secured creditor	Kovvur Branch, Canara Bank
2	Name and address of the Borrower and Guarantor	Borrower: Smt Choppa Lakshmi, W/o Choppa Appala Naidu, 12-5-2, Rachuri Vari Street, Kovvuru. Co-Borrower: Shri Choppa Appala Naidu, S/o Ramudu, 12-5-2, Rachuri Vari Street, Kovvuru. Guarantor: Immani Srinivas, S/o Immani Subbanna, D No 15-3-1, Flat No A3, HI-RISE GANGA Apartment, Bapuji Nagar, Kovvuru.
3	Total liabilities as on	Rs 16,71,176.79 (Rupees Sixteen lakhs Seventy-one thousand one hundred seventy six and seventy-nine paise only)
4	e) Mode of Auction f) Details of auction service provider g) date & Time of Auction h) Place of Auction	E-Auction M/s PSB Alliance (eBkay) 28-10-2026 & From 02:00 Pm to 04:00 PM Online
5	Details of Property/ies	PROPERTY: CERSAI ID: 400020184858 "A Schedule Property ": East Godavari District, KOVVUR S.R.O, KOVVU Mandal, In KOVVUR TOWN, in R.S.No.564/2, Old ward no. 11; new 14 WARD, as per Election ward no. 17, in an extent of 1000 Sq. yards of site door no. 15-4-7 old daba is removed, at present vacant site at present at measurement 958 Sq yards of site, by bounded

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For CANARA BANK

अधिकृत अधिकारी/Authorised Officer

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		by East: 75' Kallepalli Ranga Rao and others and site South: 115' Site and house of S.V.Ramana West: 75' Municipal Road North: 115' site of Arugolanu Visweswara rao Within these boundaries an extent of 958 Sq. yards of site or 802-012 Sq. Meters out of it unascertained joint right which is 47.9 Sq. yards of site or 40-050 sq. meters together with easementary rights.etc “B Schedule Property “: Out Of the Above 'A' Schedule In an Extent Of 958 Sq. Yards of Site In Which "Seven Hills "Flats Still+ G+4 Flats Out Of Which In The 4th Floor Flat No.2/F.T.F.2 Including Balcony, Common Area, Parking, Altogether In An Extent Of 1125 Sq. Feet With Two-Bedroom Flat, Bounded By East: Open sky South: Open sky West: Common corridor North: Open sky Within these boundaries an extent of 845 Sq. feet plinth area flat and 280 car parking, scooter parking, lift, generator, common area, common steps for passage/way in total 1125 Sq. feet together with easementary rights etc. additional labour charges for car parking.
6	Reserve price (Rupees)	Rs. 32,65,000 (Rupees Thirty-Two Lakhs sixty-five thousand only)
7	Earnest money deposit	Rs. 03,26,500 (Rupees three lakhs twenty-six thousand five hundred only).
8	The property can be inspected date and time	From 07-10-2026 to 27-10-2026 during 10:00 Am to 05:00 Pm
9	Detail of Encumbrance	NIL
10	Detail of Litigation	NIL

11. Other terms and conditions:

- The property/ies will be sold in “As is where is”, “As is what is “, “Whatever there is” “without recourse” condition, including encumbrances, if any, mentioned above table at S. No 9& 10. For details of encumbrance and litigation, contact the undersigned authorized office before deposit of the earnest money deposit (EMD) referred to in 11(e) below. After deposit of EMD, if Bidder has participated in the auction, subsequent claim/ request regarding deposit of EMD, if bidder has participated in the auction,

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subsequent claim/ request regarding cancelation of auction and refund of bid amount shall not be entertained.

- b. The property will be sold above the reserve price.
- c. The property can be inspected from 07-10-2026 to 27-10-2026 during 10:00am to 05.00pm
- d. Prospective bidders are advised to visit website [http:// baanknet.com/](http://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 register with Digi locker mandatorily. For Bidding in the above e- auction from banknet.com portal (M/s PSB Alliance pvt.Ltd), you may contact the helpdesk support of Baanknet (Contact details 70466123455/65354910172/ 8291220220/9892219848/8160205051, email: support.BAANKNET@psballiance.com).
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs 3,26,500/- being of 10% of the Reserve Price in Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly (online) 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 28-10-2026 at 02.00 PM.
- f. Auctions would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplied rates of Rs. 50,000/- (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 must bid at least one increment above the Reserve Price 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 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.50,000 (incremental price) and time shall be extended to 05 (minutes) when valid bid is received at the last minute.
- 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 of 75% amount of sale 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. 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
- 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, Branch, IFSC Code CNRB0013623.
- 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

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to society charges, RWA, NOC charges, Electricity, water, maintenances charges, license fee and any other charges required for transfer of the said property 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 of 1 % of the Sale amount, which shall be payable by the Successful buyer from sale amount. Wherever the GST is applicable, same shall be paid by the Successful buyer as per Government guidelines.
- o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of 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 assets put for sale.
- p. 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 after submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on or before at 05-00 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 Arumbika Francis (Name of Nodal Officer & its team CO/RO/ Branch, Ph. No. Mobile 8179522542) may be contacted during office hours on any working day. The service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.BAANKNET@psballiance.com)

Place: Kovvur

Authorised Officer

Date: 06-10-2026

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For CANARA BANK
Arumbika Francis
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