केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

HO : BENGALURU

REGIONAL OFFICE :HYDERABAD NORTH

BRANCH OFFICE: NALLAKUNTA BRANCH, HYDERABAD.

Ref:13013/SN/NIR/NOV/2026	**Date : 12-11-2026**

To,

BORROWER / MORTGAGOR	**GUARANTOR**	**GUARANTOR**	**BORROWER / MORTGAGOR**
DR.K.NIRMALA W/o J.MOSES FLAT NO. 514, INDRAPRASTA APARTMENTS, POWER NAGAR MOOSAPET HYDERABAD - 500018	**SRI.J. MOSES S/o J.PAUL** DIVISIONAL ENGINEER TSSPDCL OPERATION CIRCLE MINT COMPOUND HYDERABAD - 500063	**SRI.J. MOSES S/o J.PAUL** FLAT NO. 514, INDRAPRASTA APARTMENTS, POWER NAGAR, MOOSAPET HYDERABAD - 500018	**DR.K.NIRMALA W/o J.MOSES** Flat No. G-3,Ground Floor H.No. 12-7-134/6/1, Plot No. 390 Sree Towers Irrigation Society, Anjaneya Nagar, Kukatpally Village & Mandal, Medchal - Malkajgiri District-50072

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**, NALLAKUNTA 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 **NALLAKUNTA Branch,** 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 there under, I am herewith sending the Sale Notice (e-auction notice) containing terms and conditions of the sale.

You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within **15 days** from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the enclosed Sale Notice.

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

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

HO : BENGALURU

REGIONAL OFFICE :HYDERABAD NORTH

BRANCH OFFICE: NALLAKUNTA BRANCH, HYDERABAD.

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) , Guarantor (s) and other Parties that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorized Officer of Hyderabad **NALLAKUNTA** Branch, Hyderabad of Canara Bank, will be sold on "As is where is", on **30-11-2026** for recovery of **Rs.2,50,90,840.22 Rupees Two Crore Fifty Lakh Ninety Thousand Eight Hundred Forty and Paisa Twenty Two Only) as on** 12-11-2026 and bank charges there on, due to **Nallakunta Branch** Canara Bank from **DR.K.NIRMALA.**

The reserve price will be **Rs.28,54,000/- (Rupees Twenty Eight Lakh Fifty Four Thousand only) and the earnest money deposit will be Rs.2,85,400/- (Rupees Two Lakh Eighty Five Thousand Four Hundred only).** The Earnest Money Deposit shall be deposited on or before **28.11.2026 before 5:00pm**.

Details and full description of the property.			
S.NO	DESCRIPTION OF PROPERTY		PROPERTY OWNER
1	All that the Residential Flat Flat No. G-3, on Ground Floor Bearing H.No. 12-7-134/6/1, on Plot No. 390, , of "Sree Towers", in Sy.No. 1011/5, 1011/6, 1011/7A, 1011/8, 1011/9, 1011/11, Built up area - 1000 Sft, along with Undivided Share of land 30 Sq yds out of 267 Sq Yds Situated at Irrigation Society, Anjaneya Nagar, Kukatpally Village & Mandal, Medchal - Malkajgiri District		**DR.K.NIRMALA W/o J.MOSES**
	Boundaries of Flat North: Open to Sky South: Flat No. G-2 East: Corridor West: Open to Sky	Boundaries of Land North: Open Land South: Road East:School Building West: Geetha Residency	

* No Known Encumbrances to the Knowledge of the Bank.

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 Mrs. Jyotsna Chief MANAGER, Nallakunta, Hyderabad Branch, Canara Bank, Ph. No 96628 65896, during office hours on any working day.

Date: 12-11- 2026
Place: Hyderabad

Authorised Officer
CANARA BANK

Internal

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

HO : BENGALURU

REGIONAL OFFICE :HYDERABAD NORTH

BRANCH OFFICE: NALLAKUNTA BRANCH, HYDERABAD.

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 12-11-2026

I	**Name and Address of the Secured Creditor**:	CANARA BANK NALLAKUNTA BRANCH H.NO.2-1-240/16/1 TO 4, FEVER HOSPITAL CIRCLE, NEW NALLAKUNTA, -500044		**Contact:** Mrs. Jyotsna Chief MANAGER, Nallakunta, Hyderabad Branch, Canara Bank, Ph. No 96628 65896
II	**Name and Address of the Borrower (s)/ Guarantors (s):**	**1.**	**DR.K.NIRMALA W/o J.MOSES** **FLAT NO. 514, INDRAPRASTA APARTMENTS, POWER NAGAR MOOSAPET HYDERABAD - 500018**	**(BORROWER)**
		2	**SRI.J. MOSES S/o J.PAUL** **DIVISIONAL ENGINEER TSSPDCL OPERATION CIRCLE MINT COMPOUND HYDERABAD - 500063**	**(GUARANTOR)**
		3	**SRI.J. MOSES S/o J.PAUL** **FLAT NO. 514, INDRAPRASTA APARTMENTS, POWER NAGAR, MOOSAPET, HYDERABAD - 500018**	**BORROWER**
III	**Total liabilities as on** **12-11-2026**		of **Rs.2,50,90,840.22 Rupees Two Crore Fifty Lakh Ninety Thousand Eight Hundred Forty and Paisa Twenty Two Only) as on** 12-11-2026 and bank charges there on.	

IV	**AUCTION DETAILS**	
1.	Mode of Auction:	**Online Electronic Bidding**
2.	Date & Time of Auction	**30.11.2026 & 11.30 a.m. to 12:30 p.m.**
3.	Details of Auction service provider:	**M/s PSB Alliance (baanknet)** Contact:8291220220 E-mail: support.baanknet@psballiance.com Website :https://baanknet.in
4.	**Reserve Price for Property**	**Rs.28,54,000/- (Rupees Twenty Eight Lakh Fifty Four Thousand only)** The property will be sold for the price which is more than the Reserve Price in the

		multiples of **Rs 50,000** and the participating bidders may improve their offer further during auction process.
5.	**Earnest Money Deposit (EMD)**	**Rs.2,85,400/- (Rupees Two Lakh Eighty Five Thousand Four Hundred only).** The Earnest Money Deposit shall be deposited on or before **28-11-2026 at 5.00 p.m.** ***Property Can be inspected with Prior Appointment with Authorized Officer on 27-11-2026 before 5: 00 PM***

Other terms and conditions:

Bidding Process

(a) Auction / bidding shall be only through "Online Electronic Bidding" through the website https://baanknet.in. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

(b) Bidder has to register in the portal and go through E KYC (Digi Locker KYC,Selfie KYC and Penny Drop KYC).Bank Account Details are to be registered in the Portal itself.

(c) EMD amount of 10% of the Reserve Price is to be deposited through the Wallet Provided in the Ebkray Portal Only

(d) Before starting the Bidding Process , Buyers to Ensure the following documents are readily available

1. Email ID 2) Mobile Number 3) Aadhar and PAN Saved in Digi Locker and Adhar KYC 4))Valid Bank Account with online Credentials.

2. (e) The intending bidders should register their names at portal 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 PSB Alliance(baanknet) Contact:8291220220

E-mail: support.baanknet@psballiance.com Website :https://baanknet.in

केनरा बैंक Canara Bank

(**A GOVERNMENT OF INDIA UNDERTAKING)**

HO : BENGALURU

REGIONAL OFFICE :HYDERABAD NORTH

BRANCH OFFICE: NALLAKUNTA BRANCH, HYDERABAD.

General Guidelines

i) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

ii) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies as **mentioned above**. 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 secured creditor.

iii) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.

iv) For sale proceeds of ₹.50, 00,000/- (Rupees Fifty lac only) and above, TDS shall be payable at the rate 1% of the sale amount, which shall be payable separately by the successful buyer.

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

vi) For further details contact Branch (Details given in the notice) or Service Provider

Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

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: Hyderabad **AUTHORISED OFFICER**

Date: 12-11-2026 **CANARA BANK**

Internal

केनरा बैंक Canara Bank

(**A GOVERNMENT OF INDIA UNDERTAKING)**

HO : BENGALURU

REGIONAL OFFICE :HYDERABAD NORTH

BRANCH OFFICE: NALLAKUNTA BRANCH, HYDERABAD.

BORROWER / MORTGAGOR	GUARANTOR	GUARANTOR	BORROWER / MORTGAGOR
DR.K.NIRMALA W/o J.MOSES FLAT NO. 514, INDRAPRASTA APARTMENTS, POWER NAGAR MOOSAPET HYDERABAD - 500018	**SRI.J. MOSES S/o J.PAUL** DIVISIONAL ENGINEER TSSPDCL OPERATION CIRCLE MINT COMPOUND HYDERABAD - 500063	**SRI.J. MOSES S/o J.PAUL** FLAT NO. 514, INDRAPRASTA APARTMENTS, POWER NAGAR, MOOSAPET HYDERABAD - 500018	**DR.K.NIRMALA W/o J.MOSES** Flat No. G-3,Ground Floor H.No. 12-7-134/6/1, Plot No. 390 Sree Towers Irrigation Society, Anjaneya Nagar, Kukatpally Village & Mandal, Medchal - Malkajgiri District-50072

The Chief Manager (CANARA BANK)

Nallakunta BRANCH

H.NO.2-1-240/16/1 TO 4,

FEVER HOSPITAL CIRCLE,

NEW NALLAKUNTA,

HYDERABAD -500044