केनरा बैंक Canara Bank
सिंडिकेट Syndicate

Ref: 2752/ARMB/SN/VRA/12112026 | Date: 12/11/2026

## COVERING LETTER TO SALE NOTICE

| To Borrower(s)/Guarantor(s)/Mortgagor(s) | To Borrower(s)/Guarantor(s)/Mortgagor(s) |
|---|---|
| 1.M/s Vijaya Rama Agro Traders<br>H No 2-1-119/79/2,<br>1st floor,jbm arcade<br>Mamathanagar Road No 2,Nagole<br>Medchal Malkajgiri District,Hyderabad-500068<br><br>2.Mr Cheedhara Veeranna<br>S/o Cheedhara Venkateswarlu<br>H No 11-13-75/1A/1<br>Flat No 402,PVR Apsara Arcade<br>Road No 2,Haripuri colony,<br>Alkapuri,Nagole,<br>Rangareddy District,<br>Hyderabad-500035 | 3.Mr Chokkarapu Vishnu Kumar<br>S/o Late Chokkarapu Gowri Shankar<br>H No 7-1-396/2/10/10<br>Ward No 07,Block no 1<br>Opp Venkateswaraswamy Temple,<br>MIGH, BK Guda<br>S.R Nagar,Hyderabad-500038 |

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, ARM branch**(File now being transferred to **ARM Branch (2752) from Patny circle (13018) branch** for recovery follow up) have taken **Physical** 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, **ARM Branch (2752),** 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,

कृते केनरा बैंक For CANARA BANK

AUTHORISED OFFICER
CANARA BANK
ENCLOSURE – SALE NOTICE

प्राधीकृत अधिकारी, केनरा बैंक, ए.आर.एम. शाखा (DP: 2752)
Authorised Officer, Canara Bank, A.R.M. Br, Hyderabad-26.

केनरा बैंक Canara Bank
Syndicate

Ref: 2752/ARMB/SN/VRA/12112026 | Date: 12/11/2026

**(Auction Sale Notice for Immovable properties)**

**SALE NOTICE**

**e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 8(6) & 9 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 **Physical** possession of which has been taken by the Authorised Officer of **Canara Bank ARM** branch the Secured Creditor, account now being transferred to **ARM Hyderabad** from **Patny circle (13018)** branch for follow up will be sold on As is where is" As is what is" and Whatever there is" condition on **30/11/2026**, for recovery of **Rs. 2,75,33,523.38- (Rupees Two Crore Seventy Five Lakh Thirty Three Thousand Five Hundred and Twenty three and Paise Thirty Eight Only)** as on **31/10/2026** (Unapplied Interest and bank charges applicable further till the date of realization) due to the secured creditor from **M/s Vijaya Rama Agro Traders, Mr Cheedara Veeranna, Chokkarapu Vishnu Kumar** (Names of Borrowers/ Co obligants/ Guarantor (s)).

The **Reserve Price** will be **Rs.1,34,00,000/- (Rupees One Crore Thirty Four Lakhs Only)** and the Earnest money **deposit** will be **Rs. 13,40,000/- (Rupees Thirteen Lakh Forty Thousand Only).**

| | | |
|---|---|---|
| 1 | Name and Address of the Secured Creditor | Canara Bank ARM branch,Hyderabad<br>10-3-163 & 10-3-163/A,Plot no 85,<br>Near Rail Nilayam,S.D Road,Secunderabad-500026 |
| 2 | Name and Address of the Borrower & Guarantor | 1.M/s Vijaya Rama Agro Traders<br>H No 2-1-119/79/2,<br>1st floor,JBM arcade<br>Mamathanagar Road No 2,Nagole<br>Mechal Malkajgiri District,Hyderabad-500068<br><br>2.Mr Cheedhara Veeranna<br>S/o Cheedhara Venkateswarlu<br>H No 11-13-75/1A/1<br>Flat No 402,PVR Apsara Arcade<br>Road No 2,Haripuri colony,<br>Alkapuri,Nagole,<br>Rangareddy District,<br>Hyderabad-500035<br><br>3.Mr Chokkarapu Vishnu Kumar<br>S/o Late Chokkarapu Gowri Shankar<br>H No 7-1-396/2/10/10<br>Ward No 07,Block no 1<br>Opp Venkateswaraswamy Temple,<br>MIGH, BK Guda<br>S.R Nagar,Hyderabad-500038 |
| 3 | Total liabilities | **Rs. 2,75,33,523.38- (Rupees Two Crore Seventy Five Lakh Thirty Three Thousand Five Hundred and Twenty three and Paise Thirty Eight Only)** as on **31/10/2026** (Unapplied Interest and bank charges applicable further till the date of realization) |

| | | |
|---|---|---|
| 4 | e) Mode of Auction<br>f) Details of Auction service provider<br>g) Date & Time of Auction<br><br>h) Place of Auction | E-Auction<br>M/s PSB Alliance (eBkray)<br><br>**30/11/2026 & 11:30 Hrs to 12:30 Hrs**<br><br>Online |
| 5 | Details of Property: | All that the entire third Floor, admeasuring 1971 Sq. FT (together with 3rd Floor UDS – 66.75 Sq. Yards – mortgaged part) including common areas and staircase out of undivided share of land admeasuring 133.48 sq. yards (mortgagor share in total building which also includes unmortgaged part) out of 266.97 Sq. Yards (total building) in property bearing House No.12/A and Municipal No 7-1-396/2/10/10, situated at B.K. Guda, Hyderabad,Telangana<br><br>Bounded by:<br>North : Stair Case and Lobby<br>South : Open To Sky<br>East : Open To Sky<br>West : Open To Sky<br><br>Partition deed:2456/2013 dated 27/11/2015 at Joint Sub Registrar S.R Nagar,Hyderabad<br><br>Mortgage Deed no: 271/2023 dated: 28/01/2023 at Sub Registrar,S.R Nagar,Hyderabad<br><br>Rectification deed no:299/2023 dated 31/01/2023 at Sub Registrar,S.R Nagar,Hyderabad<br><br>Cersai Id: 400069447960 |
| 6 | Reserve Price | **Rs.1,34,00,000/- (Rupees One Crore Thirty Four Lakhs Only)** |
| 7 | Earnest Money Deposit | **Rs. 13,40,000/- (Rupees Thirteen Lakh Forty Thousand Only) to be deposited on or before 27/11/2026; 17:00 Hrs** |
| 8 | The property can be inspected on Date & Time | 26/11/2026;Between 10:00 Hrs to 16:00 Hrs |
| 9 | Details of encumbrance | ~~Encumbrance detail~~ / Not known |
| 10 | Detail of litigation | ~~Details of litigation~~ / Not known |

**11 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 mentioned in above table at S.No 9 & 10. For details of encumbrance and litigation,contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11(s) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid shall not be entertained.

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected on **26/11/2026** between **10:00 Hrs to 16:00 Hrs** by prior confirmation from authorised officer

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) of Rs. 13,40,000/- (Rupees Thirteen Lakh Forty Thousand 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 **27/11/2026,17:00 Hrs**

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 Only)** (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. 1,00,000/- (Rupees One Lakh Only)** (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. 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, ARM Hyderabad Branch IFSC Code CNRB0002752**

l. It is the responsibility of the successful bidder/purchaser to obtain NOC from the relevant authorities concerned 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 clearness including payment of fee, taxes as applicable. All charges on account of obtaining necessary clearance or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity, water, maintenance charges, licence 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 1% of the Sale amount, which shall be payable by the Successful buyer. Wherever the GST 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 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 whatsoever nature will be entertained after submission of the online bid regarding secured asset 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 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 on **26/11/2026 from 10:00 Hrs to 16:00 Hrs** by prior confirmation from authorised officer.

q. The particulars specified in the e-auction published in the newspaper have been stated to the best of the information of the authorised officer.

r. At any stage of 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 **Mr V Sandeep Kumar** (Name of Nodal Officer & its team ARM Branch,Hyderabad. Ph. No: 040-27725283/260 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**

कृते केनरा बैंक / For CANARA BANK

Place: Hyderabad
Date:12/11/2026

Authorised Officer
Canara Bank

प्राधीकृत अधिकारी, ए.आर.एम. शाखा, हैद. (DP: 2752)
Authorised Officer, A.R.M. Br, Hyderabad-26.