केनरा बैंक Canara Bank
सिंडिकेट Syndicate
A GOVERNMENT OF INDIA UNDERTAKING

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: 2752/ARMB/SN/A. Ramaswamy/2026-27/07

Dt: 06-11-2026

COVERING LETTER TO SALE NOTICE

To: Borrower(s)/Guarantor(s)/Mortgager(s)

Sri. Agapu Ramaswamy S/o. Sri. Agapu Balakondaiah, 3-46, Pothireddy Pally, Mehboobnagar Telangana – 509215.	Smt. Agapu Chennamma W/o Agapu Ramaswamy, 3-45, Pothireddy Pally, Mehboobnagar Telangana – 509215.

Respected Madam/ 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 Mahabubnagar Branch (13420) has taken possession of the assets described in Schedule of Sale Notice annexed here to subsequently transferred to Asset Recovery Management Branch Hyderabad (2752), Canara Bank Secured Creditor for recovery followup, in terms of Section 13 (4) of the Subject Act in connection with outstanding dues payable by you to our **Asset Recovery Management Hyderabad (2752)**, 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,

कृते केनरा बैंक For CANARA BANK

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

Authorised Officer, Canara Bank
ENCLOSURE – SALE NOTICE

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(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s), mortgager(s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Mahabubnagar Branch (13420) subsequently transferred to Asset Recovery Management Branch Hyderabad (2752), Canara Bank Secured Creditor for recovery followup, 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.29,31,801.05. Ps** (Rupees Twenty Nine Lakh Thirty One Thousand Eight Hundred and One and Paise Five Only) with the future rate of interest @13.10% P.a from 01.10.2025 as ordered in decree of OA No.163 of 2026 dated 13-04-2026 by Honorable Judge presiding at DRT-I, Hyderabad, plus subsequent interest, costs and expenses in full, due to the **Asset Recovery Management Hyderabad** Branch (2752) of Canara Bank from Sri. Agapu Ramaswamy, S/o. Sri. Agapu Balakondaiah (Borrower cum Mortgager) and Smt. Agapu Chennamma W/o Sri. Agapu Ramaswamy (Guarantor)

The Reserve Price will be **Rs.29,40,000/-** (Rupees Twenty-Nine Lakh Forty Thousand Only). and the Earnest Money Deposit will be **Rs.2,94,000/-** (Rupees Two Lakh Ninety-Four Thousand Only). The Earnest Money Deposit shall be deposited on or before **27-11-2026 by 5:00 pm.**

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 06-11-2026

1	Name and Address of the Secured Creditor	Canara Bank, 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	Name and Address of the Borrower(s)/Guarantor(s)/Mortgager(s)	Sri. Agapu Ramaswamy S/o. Sri. Agapu Balakondaiah, 3-46, Pothireddy Pally, Mehboobnagar Telangana – 509215. Smt. Agapu Chennamma W/o Agapu Ramaswamy, 3-45, Pothireddy Pally, Mehboobnagar Telangana – 509215.
3	Total liabilities as on	**Rs.29,31,801.05. Ps** (Rupees Twenty Nine Lakh Thirty One Thousand Eight Hundred and One and Paise Five Only) with the future rate of interest @13.10% P.a from 01.10.2025 as ordered in decree of OA No.163 of 2026 dated 13-04-2026 by Honorable Judge presiding at DRT-I, Hyderabad, plus subsequent interest, costs and expenses in full.
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** **30-11-2026 11:30 A.M. to 12:30 P.M.** (With unlimited extension of 5 minutes duration each till the conclusion of the sale) Online(**www.baanknet.com**)
5	Details of Property/ies	All that the Non Agriculture Land in Sy No: 228/H an extent Of Ac 0.15 Gts(1815 SQ Yrds) as per NALA order No: 2300350888 dtd 08/05/2023 situated at Pothireddipally Village Thimmajipet Mandal Nagarkurnool District Mahboobnagar and bounded by: North: A Ramaswamy South: Cheruvu Kalwa East: Jyothi West: Ravi

		CERSAI ID: 400089222310 Name of Title holder: Sri. Agapu Ramaswamy S/o. Sri. Agapu Balakondaiah.
6	Reserve Price	**Rs.29,40,000/-** (Rupees Twenty-Nine Lakh Forty Thousand Only).
7	Earnest Money Deposit	**Rs.2,94,000/-** (Rupees Two Lakh Ninety-Four Thousand Only).
8	The property can be inspected Date & Time	On **26-11-2026** between **10.00 AM** and **4.00 PM**.
9	Details of Encumbrance	~~Encumbrance detail~~/ Not known
10	Detail of litigation	~~Detail of litigation~~ / Not known

***No Encumbrances Known to Knowledge of the Bank. However, the intended bidders are required to make independent enquiries regarding encumbrances, title of the properties, 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).

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

c. The property can be inspected on **26-11-2026** 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) of **Rs. 2,94,000/-** (Rupees Two Lakh Ninety-Four 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** by **5.00 PM**.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 50,000/- (Rupees Fifty Thousand 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, 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. 50,000/- (Rupees Fifty Thousand Only)** 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.

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, **Asset Recovery Management Hyderabad** Branch, 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, **Asset Recovery Management Hyderabad** Branch, 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 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 separately 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 known to 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. 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 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 **26-11-2026** 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, Senior Manager Sri. S Naveen Asset Recovery Management Branch Hyderabad, Canara Bank, 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

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

Authorised Officer
Canara Bank

Place: HYDERABAD
Date: 06-11-2026