केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

A GOVERNMENT OF INDIA UNDERTAKING

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/ERP AGRO GEN INNOVATION/2026-27/KSS **Date: 17-11-2026**

COVERING LETTER TO SALE NOTICE

To

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

M/s ERP AGRO GENERAL INNOVATIONS & INFRA PROJECTS (Borrower and Mortgagor) **Registered Office:** Flat No.102, Krishna Sai Residency, D. No: 04/0006/7, CP Reddy Colony, Near Satgnan School, Qutubullapur, Tirumalagiri, HMT Township Malkajgiri-Medchal District, Telangana-500054	**M/s ERP AGRO GENERAL INNOVATIONS & INFRA PROJECTS (Borrower and Mortgagor)** **Corporate Office:** H No 35-33/2, Prem Nagar Colony, GK Colony Neredmet 'X' Roads, Sainikpuri Post, Sainikpuri Malkajgiri-Medchal District, Telangana-500090
Sri. Ratnakar Pandu (Managing Partner and Guarantor) S/o. Sri Pandu Papa Rao H. No 35-33/1, Prem Nagar Colony, GK Colony Neredmet 'X' Roads, Sainikpuri Post, Sainikpuri Malkajgiri-Medchal District, Telangana-500090	**Smt. Rebecca Ratnakar Pandu (Partner, Mortgagor and Guarantor)** W/o. Sri Ratnakar Pandu H. No 35-33/1, Prem Nagar Colony, GK Colony Neredmet 'X' Roads, Sainikpuri Post, Sainikpuri Malkajgiri-Medchal District, Telangana-500090
M/s ERP AGRO GENERAL INNOVATIONS & INFRA PROJECTS (Borrower and Mortgagor) **Unit Address:** Plot No-L17, Sy.No.114 TSIIC-LED Park, Shiva Nagar, Jinnaram Mandal Sangareddy District Telangana-502319	**Smt. Rebecca Ratnakar Pandu (Partner, Mortgagor and Guarantor)** W/o. Sri Ratnakar Pandu Flat No.103, Sai Balaji Residency, House No: 8-7-176/E, Plot No. 159/1, Near St. Andrews School, Military Dairy Farm Road, Old Bowenpally, Tirumalagiri, Telangana-500011

Dear Sir/ Respected Madam,

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, **Specialised Asset Recovery Management Branch, Hyderabad of Canara Bank** 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 Specialised Asset Recovery Management Branch, Hyderabad of Canara Bank.

केनरा बैंक Canara Bank A.R.M. Branch, Hyderabad-500026 शाखा, हैदराबाद

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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

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

AUTHORISED OFFICER
CANARA BANK

ENCLOSURE – SALE NOTICE

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भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

(AUCTION SALE NOTICE FOR IMMOVABLE PROPERTIES)
CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

e-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) and 9 of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s)/Partner(s)/Guarantor(s)/Mortgagor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Symbolic possession of which have been taken by the Authorized Officer of Specialized Asset Recovery Management Branch, Hyderabad of the Canara Bank, will be sold on **"As is where is", "As is what is", and "Whatever there is" "Without Recourse" condition** on **23-12-2026** for recovery of **Rs.1,80,61,378.63/-** (Rupees: One Crore Eighty Lakhs Sixty One Thousand Three Hundred Seventy Eight and Paisa Sixty Three only) outstanding balance as on 11-11-2026 plus subsequent interest w.e.f 12-11-2026 and Bank charges, Penal Interest, costs there on, due to the Specialised Asset Recovery Management Hyderabad Branch (DP: 2752) of Canara Bank from **M/s ERP AGRO GENERAL INNOVATIONS & INFRA PROJECTS** (Borrower) and its Partners & Guarantors 1) **Sri. Ratnakar Pandu** and 2) **Smt. Rebecca Ratnakar Pandu**

The Reserve Price will be **Rs. 2,40,43,100/-** (Rupees: Two Crores Forty Lakhs Forty Three Thousand and One Hundred Only) and the Earnest Money Deposit will be **Rs. 24,04,310/-** (Rupees: Twenty-Four Lakhs Four Thousand Three Hundred Ten only).

The Earnest Money Deposit shall be deposited on or before **22-12-2026 by 5:00 P.M**

Details and full description of the property

All that the residential House bearing No 35-33/2 (35-33/1), PTIN No.1170900953 on plot No. 16 in Survey No 237 admeasuring 300.00 square yards or 250.00 Square meters with built up area of 1315.87 square feet RCC, situated at Prem Nagar Colony, Sainikpuri Post, Neredmet Village under GHMC Malkajgiri Circle & Mandal, Medchal-Malkajgiri (District)

The following are the boundaries of the property as per the **Registered Gift Settlement Deed Document No: 2455 of 2020** dated 05-06-2020:

Measurements in Feet:	**Bounded on the:**
North: 61 Square feet	North by: Road
South: 60 Square feet	South by: Plot No 17
East: 40 feet	East by: Road
West: 50 feet	West by: Plot No 12

MODTD Registered Document No: 6310 of 2022 dated 02-09-2022
CERSAI ASSET ID: 200090120125

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***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.**

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 the Chief Manager Sri. V. Sandeep Kumar, ARM Branch, Canara Bank, Ph. No. 040-27725283 during office hours on any working day and e-mail: cb2752@canarabank.com.

कृते केनरा बैंक For CANARA BANK

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

Date: 17-11-2026
Place: Hyderabad

Authorized Officer
Canara Bank

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 17-11-2026

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)/Partner(s)/Guarantor(s)/Mortgagor(s):	
	M/s ERP AGRO GENERAL INNOVATIONS & INFRA PROJECTS (Borrower and Mortgagor) **Registered Office:** Flat No.102, Krishna Sai Residency, D. No: 04/0006/7, CP Reddy Colony, Near Satgnan School, Qutubullapur, Tirumalagiri, HMT Township Malkajgiri-Medchal District, Telangana-500054	**M/s ERP AGRO GENERAL INNOVATIONS & INFRA PROJECTS (Borrower and Mortgagor)** **Corporate Office:** H No 35-33/2, Prem Nagar Colony, GK Colony Neredmet 'X' Roads, Sainikpuri Post, Sainikpuri Malkajgiri-Medchal District, Telangana-500090
	Sri. Ratnakar Pandu (Managing Partner and Guarantor) S/o. Sri Pandu Papa Rao H. No 35-33/1, Prem Nagar Colony, GK Colony Neredmet 'X' Roads, Sainikpuri Post, Sainikpuri Malkajgiri-Medchal District, Telangana-500090	**Smt. Rebecca Ratnakar Pandu (Partner, Mortgagor and Guarantor)** W/o. Sri Ratnakar Pandu H. No 35-33/1, Prem Nagar Colony, GK Colony Neredmet 'X' Roads, Sainikpuri Post, Sainikpuri Malkajgiri-Medchal District, Telangana-500090
	M/s ERP AGRO GENERAL INNOVATIONS & INFRA PROJECTS (Borrower and Mortgagor) **Unit Address:** Plot No-L17, Sy.No.114 TSIIC-LED Park, Shiva Nagar, Jinnaram Mandal Sangareddy District Telangana-502319	**Smt. Rebecca Ratnakar Pandu (Partner, Mortgagor and Guarantor)** W/o. Sri Ratnakar Pandu Flat No.103, Sai Balaji Residency, House No: 8-7-176/E, Plot No. 159/1, Near St. Andrews School, Military Dairy Farm Road, Old Bowenpally, Tirumalagiri, Telangana-500011
3	Total liabilities of the Borrower as on 11-11-2026	**Rs.1,80,61,378.63/-** (Rupees: One Crore Eighty Lakhs Sixty One Thousand Three Hundred Seventy Eight and Paisa Sixty Three only) outstanding balance as on 11-11-2026 plus subsequent interest w.e.f 12-11-2026 and

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		Bank charges, Penal Interest, costs there on,
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** **23-12-2026 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, Asset Recovery Management Branch Hyderabad via. Online(**www.baanknet.com)**
5	Details of Property/ies	All that the residential House bearing No 35-33/2 (35-33/1), PTIN No.1170900953 on plot No. 16 in Survey No 237 admeasuring 300.00 square yards or 250.00 Square meters with built up area of 1315.87 square feet RCC, situated at Prem Nagar Colony, Sainikpuri Post, Neredmet Village under GHMC Malkajgiri Circle & Mandal, Medchal-Malkajgiri (District) The following are the boundaries of the property as per the **Registered Gift Settlement Deed Document No: 2455 of 2020** dated 05-06-2020: **Measurements in Feet:** / **Bounded on the:** North: 61 Square feet / North by: Road South: 60 Square feet / South by: Plot No 17 East: 40 feet / East by: Road West: 50 feet / West by: Plot No 12 MODTD Registered Document No: 6310 of 2022 dated 02-09-2022 CERSAI ASSET ID: 200090120125 Name of the Title holder: **Smt. Rebecca Ratnakar Pandu**
6	Reserve Price	The Reserve Price will be **Rs. 2,40,43,100/-** (Rupees: Two Crores Forty Lakhs Forty Three Thousand and One Hundred Only)
7	Earnest Money Deposit	The Earnest Money Deposit will be **Rs. 24,04,310/-** (Rupees: Twenty Four Lakhs Four Thousand Three Hundred Ten only)
8	The property/ies can be inspected Date & Time	On **21-12-2026** between **10.00 AM** and **4.00 PM**.
9	Details of Encumbrance*	~~Encumbrance detail~~/ Not known to us
10	Detail of litigation*	~~Detail of litigation~~/Not Known to us

*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

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(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.

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

c. The property/ies can be inspected on **21-12-2026** 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. 24,04,310/-** (Rupees: Twenty Four Lakhs Four Thousand Three Hundred Ten only), being the 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 **22-12-2026** 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/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.50,000/- (Rupees: Fifty Thousand 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, 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.

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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 **21-12-2026 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) 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)."



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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.

Place: HYDERABAD
Date: 17-11-2026

Canara Bank 2752 A.R.M. Br, Hyderabad-500026 ए.आर.एम. शाखा, हैदराबाद

Authorised Officer
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