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/B L J/2026-27/03

Dt: 03-11-2026

## COVERING LETTER TO SALE NOTICE

To:

| | |
|---|---|
| M/s Sri Bhagyalaxmi Jewellers (Borrower)<br>7-2-640 1st floor, RP Road<br>Secunderabad, Hyderabad-500003<br>Telangana | Smt. Durga Agrawal (Proprietor)<br>W/o. Sri Kunal Gupta<br>21-2-579 Urdu Shareef, Patel Market<br>Charminar Hyderabad-500002 |

**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) & 9 of the Security Interest (Enforcement) Rules, 2002.**

As you are aware, on behalf of Canara Bank M G Road Secunderabad-1 Branch (0616) has taken possession of the assets described in Schedule of Sale Notice annexed here to and subsequently transferred to Asset Recovery Management Branch Hyderabad (2752), Canara Bank, Secured Creditor for recovery follow-up, 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, we are 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

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

**Authorised Officer, Canara Bank**
ENCLOSURE – SALE NOTICE

Canara Bank 2752 A.R.M. Br Hyderabad-500026

केनरा बैंक Canara Bank
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(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/B L J/2026-27/03

Dt: 03-11-2026

## 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 constructive/physical possession of which has been taken by the M G Road Secunderabad-1Branch (0616) subsequently transferred to Asset Recovery Management Branch Hyderabad (2752), Canara Bank Secured Creditor for recovery follow-up, will be sold on "As is where is", "As is what is", and "Whatever there is" condition on **23-11-2026** for recovery of **Rs.4,02,07,417.02** (Rupees Four Crore Two Lakh Seven Thousand Four Hundred Seventeen and Paise Two Only) as on dated **31-10-2026** plus interest and Bank charges, costs there on, due to the Asset Recovery Management Hyderabad Branch (2752) of Canara Bank from M/s Sri Bhagyalaxmi Jewellers & represented by it's proprietor Smt. Durga Agarwal.

The Reserve Price will be:
**Lot-1: Rs. 68,12,000/-** (Rupees Sixty-Eight Lakh Twelve Thousand Only) and the earnest money deposit will be **Rs. 6,81,200/-** (Rupees Six Lakh Eighty-One Thousand Two Hundred Only)
**Lot-2: Rs. 68,12,000/-** (Rupees Sixty-Eight Lakh Twelve Thousand Only) and the earnest money deposit will be **Rs. 6,81,200/-** (Rupees Six Lakh Eighty-One Thousand Two Hundred Only)

The Earnest Money Deposit shall be deposited on or before **21-11-2026** at 5:00PM.

### DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 03-11-2026

| | | |
|---|---|---|
| 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 & Guarantor | M/s Sri Bhagyalaxmi Jewellers (Borrower),7-2-640 1st floor, RP Road, Secunderabad, Hyderabad-500003, Telangana<br>Smt. Durga Agrawal (Proprietor) W/o. Sri Kunal Gupta, 21-2-579 Urdu Shareef, Patel Market, Charminar Hyderabad-500002 |
| 3 | Total liabilities as on Dt. 31-10-2026 | **Rs.4,02,07,417.02** (Rupees Four Crore Two Lakh Seven Thousand Four Hundred Seventeen and Paise Two Only) as on Dt. 31-10-2026 plus interest and Bank charges, costs there on. |
| 4 | i) Mode of Auction<br>ii) Details of Auction service provider<br><br><br>iii) Date & Time of Auction<br><br>iv) Place of Auction | E-Auction<br>**M/s. PSB Alliance (BAANKNET PORTAL)**<br>**Contact Mobile No. 8291220220**<br>E-mail: **support.baanknet@psballiance.com**<br>Website: **www.baanknet.com**<br>**23-11-2026 11:30 A.M. to 12:30 P.M.**<br>(With unlimited extension of 5 minutes duration each till the conclusion of the sale)<br>Online (**www.baanknet.com**) |

केनरा बैंक Canara Bank 500026 2752 A.R.M. Br. Hyderabad-2 आर एम शाखा हैदराबाद

| | | |
|---|---|---|
| 5 | Details of Property/ies | **Lot-1:** All that the Second Floor- premises bearing Municipal No.1-2-215/B/3, admeasuring 2000 square feet, (Plinth area of 1874 Sft. As per BPS plan) with an undivided share in the common areas and amenities of the SRI DURGA NIVAS, along with the undivided share of land admeasuring 40.00 Square yards or equivalent to 33.44 Square meters (out of total land admeasuring 300.00 Square Yards) in the premises bearing Municipal No.1-2-215/B, in T.S No.31/2, corresponding to Old Survey No. 189/2, situated at Gagan Mahal, Domalguda, Hyderabad T.S., standing in the name of Smt. Durga Agarwal, W/o Sri. Kunal Gupta and bounded by:-<br>**As per the Sale Deed and Actuals:**<br>North: Open to Sky towards Road<br>South: Open to Sky towards Chitragupta's Palace Apartments<br>East : Open to Sky towards Nala<br>West: Open to Sky towards Neighbour's H.No.1-2-215/B/1/A<br>Cersai Asset Id: 200011108185<br>**Lot-2:** All that the Third Floor- premises bearing Municipal No.1-2-215/B/4, admeasuring 2000 square feet, (Plinth area of 1874 Sft. As per BPS plan) with an undivided share in the common areas and amenities of the SRI DURGA NIVAS, along with the undivided share of land admeasuring 40.00 Square yards or equivalent to 33.44 Square meters (out of total land admeasuring 300.00 Square Yards) in the premises bearing Municipal No.1-2-215/B, in T.S No.31/2, corresponding to Old Survey No. 189/2, situated at Gagan Mahal, Domalguda, Hyderabad T.S., standing in the name of Smt. Durga Agarwal, W/o Sri. Kunal Gupta, and bounded by:-<br>**As per the Sale Deed and Actuals:**<br>North: Open to Sky towards Road<br>South: Open to Sky towards Chitragupta's Palace Apartments<br>East : Open to Sky towards Nala<br>West: Open to Sky towards Neighbour's H.No.1-2-215/B/1/A<br>Cersai Asset Id:200011108408 |
| 6 | Reserve Price | **Lot-1: Rs.68,12,000/-** (Rupees Sixty-Eight Lakh Twelve Thousand Only)<br>**Lot-2: Rs.68,12,000/-** (Rupees Sixty-Eight Lakh Twelve Thousand Only) |
| 7 | Earnest Money Deposit | **Lot-1: Rs.6,81,200/-** (Rupees Six Lakh Eighty-One Thousand Two Hundred Only)<br>**Lot-2: Rs.6,81,200/-** (Rupees Six Lakh Eighty-One Thousand Two Hundred Only) |
| 8 | The property can be inspected Date & Time | On **20-11-2026** 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).

Canara Bank 2752 A.R.M. Br Hyderabad-500026

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

**c.** The property can be inspected on **20-11-2026** 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 **Lot-1: Rs. 6,81,200/-**, **Lot-2: Rs. 6,81,200/-**. 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 **21-11-2026** 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 20-11-2026 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

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

**Place: Hyderabad**
**Date: 03-11-2026**

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

**Authorised Officer**
**Canara Bank**