



Miss. CHIKKAM CHINNAMMA

E Auction Sale Notice for sale of the Immovable Assets under the Securitization and Reconstructions of Financial Assets and Enforcement of Security interest Act, 2002 read with Security Interest (Enforcement) Rules under Rule 9 (1) issued now after expiry of 30 days of the Intending sale Notice dated.12.04.2025. Since all of you have failed to exercise your right of redemption as contemplated under section 13 (8) of Act 54/2002 r/w Rule 8 (6) of the Security interest (Enforcement) Rules, 2002, this notice for e-auction sale is issued. This is to inform the borrowers / guarantors/ mortgagers / co-applicants / co-borrowers.

This is to inform you

S.No	Particulars of Borrowers /Guarantors
1.	. 1.CHIKKAM SRINIVASA RAO,S/O.KOTESWARA RAO,D.NO: 26-47-423, NALLAKUNTA MAIN ROAD, NALLAPADU ROAD, GUNTUR - 522004
2.	CHIKKAM CHINNAMMA,W/O SRINIVASA RAO , D.NO: 26-47-423, NALLAKUNTA MAIN ROAD NALLAPADU ROAD, GUNTUR – 522004
3.	PADIGI CHARAN TEJA, S/O NAGARAJU, D.NO: 3-24, NEAR NARAKODURU QUARI, G.D OIL FACTORY NARAKODURU, TENALI (P), GUNTUR DT.

1.That , we M/s. Shriram Finance Limited (Formerly known as Shriram City Union Finance Limited) It is informed that "Shriram City Union Finance Limited "has been amalgamated with "Shriram Transport Finance Limited" as per order of Hon'ble NCLT, Chennai on 09.11.2022 in C.P. No: 69-76 of 2022, Subsequently, the name of M/s. Shriram Transport Finance Company Limited stands changed to M/s.Shriram Finance Limited with effect from 30.11.2022 as per "Certificate of Incorporation Pursuant to change of Name" as certified by Registrar of Companies under Ministry of Corporate Affairs. registered under Companies Act,2013, registered with RBI to do Non-Banking Finance Business, having registered office at Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai- 600032, having its Authorized officer at Zonal Office Address : Shriram Enclave, Annapurna Nagar, 5th Lane, Inner Ring Road, Gorantla, Guntur -522034 and branch office at Main road, Kotha pet, Guntur-II (hereinafter referred as Company/ Lender) hereby issue the following notice as under.

2. We refer to our Demand Notice dated.24-01-2023 issued by us under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 (hereinafter referred to as "SARFAESI Act"), wherein we had called upon you to pay the due of Rs. Rs.3067676/- (Thirty Lakhs Sixty Seven Thousand Six Hundred Seventy Six

Rupees only) in loan account no. GNTR4TF2103240007 along with further interest, expenses and other costs till the payment of entire amount as payable by you all under the facility granted by Shriram Finance Limited within 60 days from the date of the said notice. You have since then failed and neglected to pay the amount as demanded.

FOR SHRIRAM FINANCE LIMITED

Authorised Officer

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

3. Consequently the secured creditor has already issued Notice dated 15.2023 under Finance section 13 (4) notifying you all that the secured creditor represented by its Authorised Officer has already taken physical possession of the properties on.30.04.2024, that all the requisitions under the provision of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and Shriram Finance Limited now proposes to sell the secured asset as described hereunder by public auction and/or any other methods as prescribed under the provisions of law and rules. after a period of 30 days from the date of publication of this notice in the manner described under the law and rules on the basis of 'As is where is basis & As is what is basis & Whatever there is basis' through Online Public e-Auction, realise the debt notified under demand notice dated. 24-01-2023 i.e an outstanding amount of Rs.3067676/-

(Thirty Lakhs Sixty Seven Thousand Six Hundred Seventy Six Rupees only) (Interest Charged up to 24TH January' 2023) including further interest, charges, expenses including Legal and all incidental expenses from the date of above notice to till closure of this loan account in Ioan Account No. GNTR4TF2103240007.

4. It is hereby informed you that we are going to conduct Online Auction as per the given below Schedule:

S.No	PARTICULARS	DETAILS
1.	Date of Auction	04-09-2025
2.	Time of Auction	11.00 AM to 01.00 PM
3.	Place of Auction	Web Portal: https://eauctions.samil.in/home
4.	Mode of Auction	E-Auction
5.	Last Date for Submission of Bid (EMD)	on or before 02.09.2025 up to 05.00 P.M
6.	Inspection Date & Time	On or before 01.09.2025 Time 10.00 a.m. to 05.00 P.M
7.	Loan agreement No's	GNTR4TF2103240007
8.	Outstanding amount	Total amount of Rs.3067676/- (Thirty Lakhs Sixty Seven Thousand Six Hundred Seventy Six Rupees only) (Interest Charges up 24.01.2023) including further interest from the date of above notice, Other charges legal and other costs which shall be applied in Ioan Account No. GNTR4TF2103240007 till closure of this Ioan.

FOR SHRIRAM FINANCE LIMITED

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Authorised Officer

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

9.	Earnest Money Deposit	EMD to be deposited by way of MEFT to the	RAI
-	Details(EMD) Details	account details mentioned herein below	Finan
		In favour of SHRIRAM FINANCE LIMITED,	
		BANK NAME- AXIS BANK LIMITED, BRANCH- Bandra Kurla Complex, Mumbai - 400710, Account	
		No.230010200005265, IFSC Code: UTIB0000230.	
10.	Description of mortgage	Guntur District, Nallapadu Sub-District within the	
	property(Secured Asset)	limits of New Guntur Muncipal Corporation Area,	
		Nallapadu Village, D.No: 152/1, out of 155	
		Sq.Yds on the Western side an extent of 77.7	
		Sq.Yds or 64.96 Sq.Mts of house site along with	
		RCC roof groung and First Floor and ACC Sheet	
		Second Floor building therein bearing Door no:	
		26-47-254 and Asst.No.1021120129 bounded	
		by:	
		East : Property of Chikkam Raghavaiah,25.6Ft,.	
		South: Road, 27.6 Ft.	
		West: Property of Babburi Ramaiah etc. 25.6 Ft,.	
		North: Property of Bathula Ankamma Rao, 27.6	
		Ft,	
		Within the above, an extent of 77.7 Sq.Yds or	
		64.96 Sq.Mts of house site along with RCC roof	
		groung and First Floor and ACC Sheet Second	
		Floor building therein bearing Door No: 26-47,	
		254 and Asst No.1021120129 Only. (This	
		property corresponds to Doc.No: 4421/2020 of	
		S.R.O. Nallapadu).	

FOR SHRIRAM FINANCE LIMITED

Authorised Officer

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

Reserve Price of the Property.

Rs. 37,00,800/- (Thairty seven and eight Finance hundred Rupees Only)

EMD amount: Rs.3,70,080/- (Three Lakhs Seventy thousand and eighty rupees only).

E-auction is as per the terms and conditions enclosed herewith.

Thanking you,

DATE: 25.07.2025

Place: Guntur.

For SHRIRAM FINANCE EMITED

Authorizations officer

Shriram Finance Limited

Guntur H.O 522002

RL RM681898446IN, IVR Nol: 10002666868
25/07/2025 14:52:41, Counter Nov.
25/07/2025 14:52

Guntur H.O 522002

RL RN681898327IN, IVR Nol: 18002666868
25/07/2025 14:53:19, Counter House
To: CH CHINNAMMA

KKK, GUNTUR, 522004

From: SHRIRAM FINANCE LIMITED

From: SHRIRAM FINANCE LIMITED

TO: CH CHINNAMMA

P. Mode: Cash

POD: Yes-Chg: 10, www.indiapost.gov.in

Guntur H.O 522002

RL RH681898450IN, IVR Nol: 18002666868
25/07/2025 14:53:53, Counter No. 18
To: P CHARAN TEJA

KKK, GUNTUR, 522201

KKK, GUNTUR, 522201

From: SHRIRAM FINANCE LIMITED

From: SHRIRAM FINANCE LIMITED

ANNAP, GUNTUR, 52 HAMPOST

ZONAL OFFICE ANNAP, GUNTUR, 52 HAMPOST

ZONAL OFFICE ANNAP, GUNTUR, 52 HAMPOST

Base Amt: 37.00

P. Mode: Cash

P. Mode: Cash

POD: Yes-Chg: 10, www.indiapost.gov.in



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ప్రధాన కార్యాలయం : లివల్ -3, ఓక్ పకర్ట్ టవర్స్, ఈస్ట్ పెంగ్ సి-2 బ్లాక్, బాంద్రా కుర్లా కాంప్లెక్స్ (బాంద్రా ఈస్ట్) ముంబాయి - 400051. ఫోన్ : 022-42410400, 022-40603100, పెబిసైట్ : https://www.shriramfinance.in/auction రిజిన్నర్ట్ ఆఫీస్ : శ్రీ టవర్స్, ప్లాట్ నెం. 14ఎ. సౌత్ ఫేజ్, ఇందస్ట్రియల్ ఎస్టేట్, గుండి, చెన్నై - 600032.

జోనల్ ఆఫీస్ : శ్రీరామ్ ఎన్క్షేవ్, అన్నపూర్ణ నగర్, 5వ లైన్, ఇన్నర్ రింగ్రోడ్ను, గోరంట్ల, గుంటూరు - 522034 మలియు బ్రాంచి ఆఫీస్ : మెయిన్ రోడ్ను, వినుకొంద.

అనుబంధం - IV-A (రూల్ 8 (5) (6) మలియు 9 (1) యొక్క నిబంధనను చూడంది) స్థిరాస్తుల అమ్మకం కొరకు అమ్మకం ప్రకటన త్రీమతి చిక్కం చిన్నమ్మ గాలకీ చెందిన స్థిరాస్తుల అమృకం కొరకు 2వ సాల్ అమృకం ప్రకటన

సెక్యూరిటీ ఇంటరెస్ట్ ఎవ్ఫోర్సమెంట్ రూల్స్, 2002 యొక్క రూల్ 8 (6) నందలి నిబంధనలతో చదువకోవలసిన సెక్యూరిటైజేషన్ & రీకన్స్పక్షన్ ఆఫ్ ఫైనాన్సియల్ ఎస్పెట్స్ అండ్ ఎన్ఫోర్సమెంట్ ఆఫ్ సెక్యూరిటీ ఇంటరెస్ట్ యాక్ట్, 2002 క్రింద స్థిరాస్తుల అమ్మకం కొరకు ఇ–వేలం అమ్మకం ప్రకటన. సాధారణ ప్రజాసీకానికి మరియు ముఖ్యంగా ఋజగ్రహీతలు మరియు హామీదారులకు తెలియజేయునది ఏమనగా "త్రీరామ్ ఫైనాన్స్ లిమిటెడ్కు తనళా పెట్టబడిన / దార్జ్ చేయబడిన దిగువ తెలిపిన స్థిరాస్తులు 'త్రీరామ్ ఫైనాన్స్ లిమిటెడ్ గా పిలువబడేది) యొక్క అధికృత అధికారిచే ఫౌతికంగా స్వాధీసపర్సుకోబడినవి మరియు పట్టికలో ఇవ్వబడిన విధంగా సదరు ఋజగ్రహీతలు మరియు గ్యారంటర్లు నుండి శ్రీరామ్ ఫైనాన్స్ లిమిటెడ్ యొక్క మిగళా బకాయిని రాబట్మకోసుటకు డి. 04–09–2025న ఈ 11–00 గం. మంది మ. 1.00 గం. మధ్య 2వ ఇ–వేలంలో "ఎక్కడ ఏది ఎలా ఉన్నది అక్కడ అది లానే" ప్రాతిపదికన విక్రయించబడును. ఋజగ్రహీతలు మరియు గ్యారంటర్ల వివరాలు, బకాయి సింహించిన మరియు గ్యారంటర్ల వివరాలు, బకాయి సింహించిన మరియు గ్రారంటర్ల వివరాలు, బకాయి సొమ్ము, స్టీరాస్త్ర్ సంక్రిష్ణ వివరం మరియు తెలిసిన ఎన్కంబరిస్స్ట్రీలు, స్వాధీనత రకం, రిజర్వు ధర మరియు ధరావత్య మరియు పెంపుదల దిగువనీయబడినవి.

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කාශලකිංජන / ස්කියානන සිතු	తేది & మొత్తం 13 (2) దిమాంద్ హోటీసు	ලිකාම යනුග යනුකු සංවම చెంනන් ලබු බන්පාදා	බටුුත්හු කානි ඛ්ඨාසන් බන්පාදා (ඔබටේ) බන්පාදා	వేలం జరిగే తేబ & సమయం	సంప్రదించవలసిన వ్యక్తి మలయు తనిక తేబ
1) శ్రీ చిక్కం శ్రీనివానరావు, తండి : కోటేత్వరరావు, డి.నెం. 26-47-423, నల్లకుంట, మెయిన్ రోడ్డు, నల్లపాడు రోడ్డు, గుంటూరు - 522004. 2) శ్రీమతి చిక్కం చిన్నమ్మ, భక్త : శ్రీనివాసరావు, డి.నెం. 26-47-423, నల్లపాడు రోడ్డు, గుంటూరు - 522004. 3) శ్రీ పడిగి చరట్ తే జ, తండి : నాగరాజు, డి.నెం. 3-24, నారాకోడూరు క్వారీ దగ్గర, జి.డి. ఆయిల్ ఫ్యాక్టరీ, నారాకోడూరు, తెనాల్ (పి) గుంటూరు జిల్లా:	చెల్లించాల్సిన మొత్తం రూ.30,67,676/- (అక్షరాలా ముఖ్బె లక్షల అరవై ఏదు వేల ఆరు వందల దెళ్ల్లి ఆరు మాత్రమే) తదుపరి మశ్రీ, ఖర్చులు, రార్టీలు, చట్టపరమైన మరియు అన్ని యాద్భచ్చిక ఖర్చులతో పాటు ఋణ ఒప్పందం అకొంట్ నెం. GNTR4TF21032 40007 దిమాండ్ నోటీసు వేది : 24-01-2023	గుంటూరు జిల్లా, నల్లపాడు నట్ డిస్టిక్స్. కొత్త గుంటూరు మున్సిపల్ కాల్ఫోరేషన్ ఏరియా పరిధి, నల్లపాడు గ్రామం, డి.నెం. 152/1, నద్ద 155 చబగులు దానికి పదమర వైషన 77.7 చబగులు లేదా 64.96 చబహిర్లు విస్తీర్లంలోని ఇంటి స్థలము అందలి ఆరోసిస్ దాఫ్ గ్రౌండ్ మరియు ఫస్ట్ ఫ్లోర్ మరియు ఎసిసి షీట్ సెకండ్ ఫ్లోర్ బిలింగ్. దానికి చెందిన డోర్ వెం. 26-47-254 మరియు అసిస్మెంట్ నెం. 1021120129. పాడులు: తార్పు: చిక్కం రాఘవయ్య గారి అస్త్రి - 25.6 అం, దక్షిణం: రోడ్డు - 27.6 అం, వేడమరే: బబ్బార్ రామయ్య కదిశరుల అస్త్రి - 25.6 అం, దక్షిణం: రోడ్డు - 27.6 అం, వేడమరే: బబ్బార్ రామయ్య కదిశరుల అస్త్రి - 25.6 అం, మర్లుల మధ్య 77.7 చబగులు లేదా 64.96 చబ్బేటర్ల విస్తీర్హంలోని ఇంటి సలము మరియు అందలి నిర్మించిన ఆరోసిస్ రూఫ్ (గౌండ్ మరియు ఫస్ట్ ఫ్లోర్ మరియు ఎసిసి షీట్ సెకండ్ ఫ్లోర్ బెలింగ్. దానికి చెందిన దోర్ నెం. 26-47-254 మరియు అసిస్ట్ నెం. 1021120129 (అస్తికి చెందిన దాక్యుమెంట్ నెం. 4421/2020, నల్లపాడు ఎస్ఆర్ఓ.) ఈ మర్గులు మత్యం: రూ. 37.00,800/- (అక్టరాలా మూమ్లు ఏడు లక్షల ఎనిబైద్ మందల రూపాయలు మాత్రమే) ఇంటే మండ్రు రూపాయలు మాత్రమే) అద్ది ఎనబై రూపాయలు మాత్రమే) అదే పెంపుడల: రూ. 10,000/- మరియు అలాంటి గుడిజాల్లో గల	త్రీంద ఇక్కడ వివరించిన ఖాతా వివరాలకు RTGS/NEFT ద్వారా జమ వేయాల్సిన ఇఎండి శ్రీరామ్ ఫైనాన్స్ విమిటెడ్ పేరిట బ్యాంకు పేరు :	04 సెప్టెంబర్ 2025 నమయం : టు 11.00 గంగల నుండి ము 1.00 గంగల వరకు	සේව රෝජ්‍ර ස්ථික්ව ක්රියා ක්රියා ක්රියා ක්රියා ක්රියා ක්රියා ක්රියා ක්ර
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సిక్యూలిటీ ఇంటరెస్ట్ (ఎస్ఫ్ కర్వమెంట్) రూల్స్, 2002 యొక్కరూల్ 8(6), రూల్ 9(1) క్రింద 30 రోజుల చట్టబద్ధ ప్రకటన

ఇ-వేలం తేది అనగా ఇ-వేలం (ప్రక్రియ ప్రారంభమైనప్పుడు లేదా ముందు తేది. 04-09-2025 లోగా పైన కెలెపిన మొత్తముతో పాటు చెల్లింపు తేదీనాటికి వడ్డీ మరియు అనుబంధ ఖర్భులను చెల్లించవాల్సిందిగా లేని యొదల సదరు అస్తి వేలం వేయబడునని / విక్రయించబడునని తెలియజేస్తున్నాము.

ఆసక్తిగల బిడ్డర్ లకు లాగిన్ బడి & పాస్ వర్డ్ ను రూపొందించడంలో, చేటాను అప్లోడ్ చేయడంలో, బిడ్డ్ సమర్పించడంలో, ఇ-బిడ్డింగ్ (వ్యక్రియ)పై శిక్షణ మొక్క కొరకు నం(వదించండి. మెస్పర్స్ త్రీరామ్ ఆటోమాల్ ఇండియా విమిబెడ్, సం(వదించార్సిన వ్యక్తి అనద్ ఖాన్, మొబైల్ నెం. 7128695102, త్రీ గౌరవ్ సంబాధ్రి, కాంటాక్ట్ నెం. 9833922941, Mr.GAURAV NAMBOODIRI <gaurav.n@samil.in> మరియు ఆస్తికి సంబంధించిన వివరముల కొరకు ఆఫీస్ పని వేశలలో త్రీరామ్ ఫైనాస్స్ విమిబెడ్, అధీకృత అధికారి : శ్రీ యం. కాశి వీరాంజనేయులు, మొబైల్ నెం. 9885888929 నందు సంప్రవేదించగలరు.

బకాయి శేషం ఏదేని ఉన్నదో ఏ కారణం చూపకనే తిరస్వరించు హక్కు అధీకృత అధికారికి కలదు. అన్లైన్ వేలం మా వేలం ఏజెన్సీ "త్రీరామ్ ఆటో మాల్ ఇండియా లిమిటెడ్" యొక్క వెబ్స్ట్ (https://eauctions.Samil.in/home) పై నిర్వహించబడును. టెండరు దాఖలు / బిడ్ ఫారం పొండు / టెండరు తెరచు మరియు వేలం జరుగు ప్రదేశం కౌరకు వెబ్స్ట్ ట్ https://eauctions.Samil.in/home ను చూడండి. అమ్మకం యొక్క నియమ నిబంధనల వివరాలకై "శ్రీరామ్ ఫైనాన్స్ లిమిటెడ్ వెబ్స్ట్ టీలో ఇవ్వబతిన లింక్ https://www.shriramfinance.in/auction ను చూడంది.

మైదేశం : గుంటూరు, తేది : 25-07-2025

රුරු (හර්ජුන් හරිපාරි)

ాడ్ మెట్లాంది.బెజేషన్ & దీకన్యేక్షన్ ఆఫ్ ఫైనాన్సియల్ ఎస్పెట్స్ అంద్



ឌី១០៦ គ្នាកាតិ ខាងមេចិ

ప్రధాన కార్యాలయం : లెవల్ -3, ఓక్ హార్డ్ టవర్స్, ఈస్ట్ వెంగ్ సి-2 బ్లాక్, బాంద్రా కుర్తా కాంఫ్లెక్స్ (బాంద్రా ఈస్ట్) ముంబాయి - 400051. ಫ್ ಕ್ : 022-42410400. 022-40603100. ವಿಪ್ರಾಪ್ : https://www.shriramfinance.in./auction రిజెస్టర్ట్ ఆఫీస్ : జ్రీ టవర్స్, ప్లాట్ నెం. 14ఎ, సౌంత్ ఫేజ్, ఇందస్ట్రెయల్ ఎస్టేట్, గుండి, చెన్నై - 600032.

జోనల్ ఆఫీస్ : శ్రీరామ్ ఎన్క్లేవ్, అన్నపూర్ణ నగర్, 5వ లైన్, ఇన్నర్ లంగ్రోట్న, గోరంట్ల, గుంటూరు - 522034 మలియు బ్రాంచి ఆఫీస్ : మెయిన్ రోడ్ను, వినుతొంద.

అనుబంధం - IV-A (రూల్ 8 (5) (6) మలియు 9 (1) యొక్క నిబంధనను చూడండి) స్థిరాస్తుల అమ్మకం కొరకు అమ్మకం ప్రకటన శ్రీ ఇక్కుడి సత్యనారాయణ గాలకి చెందిన స్థిరాస్తుల అమ్మకం కొరకు అమ్మకం ప్రకటన



nts to despair

enforceable framework n of students in educacoaching centres, and onments. It said the conlives, often due to pred in unattended psychoemic overburden, social mal insensitivity, reflect at cannot be ignored. ention, grounded in the

to life under Article 21,

on filed by the father of

CBI probe was rejected by the Andhra Pradesh high court. The FIR was registered following the tragic, unnatural death of the appellant's 17-year-old daughter, who was undergoing coaching for the NEET examination at Aakash Byju's Institute in Visakhapatnam. The case underscores broader systemic issues, including the lack of mental health support, apart from exposing the toll of an education system that prioritises performance metrics over emotional well-being, particularly in coaching hubs like Kota, Jaipur, Hyderabad, Chennai and Visakhapatnam, where students migrate in large numbers to prepare for competitive exams.

Pressure of competitive exams

India's education system, particularly its competitive examination framework, has long been associated with intense psychological pressure on students. The 2022 NCRB data of 13,044 student suicides marks a significant rise from 5,425 student suicides in 2001, with a 99% increase in male student suicides and a 92% increase in female suicides over the past

decade, Alarmingly, 2,248 of these deaths were directly attributed to examination failures. "In this paradigm, life becomes a series of tests, and failure is seen not as a part of growth but as a devastating end," said the bench.

A catalyst for broader reforms

The court quashed the Andhra Pradesh High Court's order and transferred the investigation of the student's death to the CBI. The court found compelling evidence of investigative failures, hasty probe by police, discrepancies in CCTV footage of the hostel building from where the girl fell off, medical negligence, forensic lapses, and conflict of interest.

The same medical officer served as autopsy surgeon, chemical analyst, and inquiry committee member, compromising objectivity. The plea of the girl's father had argued that the authorities' failure to properly evaluate forensic samples from the deceased's body and their classification of the suspicious death as suicide was illegal, arbitrary, and totally unjustified.



Administrative Office: Level-3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, (Bandra East), Mumbai 400 051; Tel: 022 4241 0400 , 022 4060 3100; Website: http://www.shriramfinance.in./auction Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennal-600 032

Zonal Office: Shriram Enclave, Annapurna Nagar, 5th Lane, Inner Ring Road, Gorantla, Guntur - 522034 and branch office at Main road, Vinukonda

APPENDIX-IV-A [See provision to rule 8(5) (6)&9(1)] Sale Notice for Sale of Immovable Properties

E-AUCTION 2^{NO} SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO MISSES CHIKKAM CHINNAMMA E-Auction Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6) of the Security Interest Enforcement Rules, 2002

Notice is hereby given to public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to the Shriram Finance Limited. The physical possession of which have been taken by the Authorized Officer of Shriram Finance Limited (Formerly known as Shriram City Union Finance Limited) will be sold on "As is where is', "As is what is", and "Whatever there is" basis in 2" auction on 04" September 2025, between 11 AM to 1 PM for recovery of the balance due to the Shriram Finance Limited from the Borrower/s and Guarantor/s, as mentioned in the table, Details of the Borrower/s and Guarantor/s, amount due, short description of the immovable property and encumbrances known thereon, possession type, reserve price and earnest money deposit and increment are also given as:

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Borrowers / Guarantors	of 13(2) Demand Notice	DESCRIPTION PROPERTIES BELONGS TO MRS. CHIKKAM CHINNAMMA	Earnest Money Deposit Details (EMD) Details	Date & Time of Auction	Contact Person and Inspection date
1. Chikkam Srinivasa Rao, S/o. Koteswara Rao, D.no: 26-47-423, Nallakunta Main Road, Nallapadu Road, Guntur – 522004. 2. Chikkam Chinnamma, W/o Srinivasa Rao, D.no: 26-47-423, Nallakunta Main Road, Nallapadu Road, Guntur – 522004. 3. Padigi Charan Teja, S/o Nagaraju, D.no: 3-24, Near Narakoduru Quari, G.D Oil Factory, Narakoduru, Tenali (p), Guntur Dt.	To pay an amount of Rs.30,67,676/- (Thirty Lakhs Sixty Seven Thousand Six Hundred Seventy Six Rupees Only) along with interest, expenses, charges, Legal and all incidental costs in loan account no. GNTR4TF2103 240007. Demand Notice dt.24.01.2023.	Guntur District, Nallapadu Sub-District within the limits of New Guntur Muncipal Corporation Area, Nallapadu Village, D.No: 152/1, out of 155 Sq. Yds on the Western side an extent of 77.7 Sq. Yds or 64.96 Sq. Mts of house site along with RCC roof ground and First Floor and ACC Sheet Second Floor building therein bearing Door no: 26-47-254 and Asst.No.1021120129 bounded by: East: Property of Chikkam Raghavaiah, 25.6Ft,; South: Road, 27.6 Ft.; West: Property of Babburi Ramaiah etc.25.6 Ft.; North: Property of Bathula Ankamma Rao, 27.6 Ft, Within the above, an extent of 77.7 Sq. Yds or 64.96 Sq. Mts of house site along with RCC roof groung and First Floor and ACC Sheet Second Floor building therein bearing Door No: 26-47, 254 and Asst No.1021120129 Only. (This property corresponds to Doc.No: 4421/2020 of S.R.O. Nallapadu). Reserve Price: Rs. 37,00,800/- (Thirty seven lakhs and eight hundred Rupees Only) EMD amount: Rs. 3,70,080/- (Three Lakhs seventy thousand and eighty rupees only). Bid Increment: Rs.10,000/- and in such multiples Last Date for Submission of EMD: 02.09.2025 Time 10.00 a.m.to 05.00 p.m.	of RTGS/NEFT to the account details mentioned herein below in favour of	04.09.2025	Authorized Officer, M. Kasiveeranjaneyulu, Contact No.: 9885888929. P. Basha Contact No. 9059819351. Customer care: 022 -40081572 Property Inspection Date: On or before 01.09.2025. Time: 11.00 a.m. to 5.00 p.m.

STATUTARY 30 DAYS NOTICE UNDER RULE 8 (6) Rule 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

The borrower/mortgagors/guarantors are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses before the date of e-auction i.e. on or before commencement of E Auction proceedings dated.04.09.2025, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

The interested bidders required assistance in creating login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/s. Shriram Automail India Limited contact person: Asad Khan, Contact No.7128695102, Mr.GAURAV NAMBOODIRI, Contact No.9833922941 Mr.GAURAV NAMBOODIRI <gaurav.n@samil.in> and for any property related query may contact Shriram Finance Limited, Authorized Officer, Mr.M.Kasiveeranjaneyulu, Contact No.: 9885888929, during office hours and working days.

The Authorized Officer reserves the right to reject any or all bids without furnishing any further reasons. The online auction will be conducted on website (https://eauctions.Samil.in/home) of our auction agency Shriram Auto Mall India Limited. and for the place of Tender Submission/ for obtaining the bid form / Tender open & Auction, please visit the website https://eauctions.Samil.in/home and for detailed terms and conditions of the sale please refer to the link https://www.shriramfinance.in/auction provided in the Shriram Finance Limited website.

Place: Guntur, Date: 25.07.2025

Sd/- (Authorised Officer)

the later being the property of the property o



SHRIRAM FINANCE LIMITED

Administrative Office: Level-3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, (Bandra East), Mumbai 400 051; Tel: 022 4241 0400, 022 4060 3100; Website: http://www.shriramfinance.in./auction

Regd Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy, Chennai-600 032,

zonal Office: Shriram Enclave, Annapurna Nagar, 5th Lane, Inner Ring Road, Gorantla, Guntur – 522034 and branch office at Main road, Vinukonda.

E-AUCTION 2ND SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO MISSES CHIKKAM CHINNAMMA

E Auction Sale Notice for sale of the Immovable Assets under the Securitization and Reconstructions of Financial Assets and Enforcement of Security interest Act, 2002 read with Security Interest (Enforcement) Rules under Rule 9 (1) issued now after expiry of 30 days of the **Intending sale Notice dated.12.04.2025**. Since all of you have failed to exercise your right of redemption as contemplated under section 13 (8) of Act 54/2002 r/w Rule 8 (6) of the Security interest (Enforcement) Rules, 2002, this notice for e-auction sale is issued. This is to inform the borrowers / guarantors/ mortgagers / co-applicants / co-borrowers.

This is to inform you.

S.No	Particulars of Borrowers / Guarantors
	. CHIKKAM SRINIVASA RAO, S/O.KOTESWARA RAO, D.NO: 26-47-423, NALLAKUNTA MAIN ROAD, NALLAPADU ROAD, GUNTUR – 522004.
1.	
	CHIKKAM CHINNAMMA, W/O SRINIVASA RAO, D.NO: 26-47-423, NALLAKUNTA MAIN ROAD, NALLAPADU ROAD, GUNTUR - 522004.
2.	
3.	PADIGI CHARAN TEJA, S/O NAGARAJU, D.NO: 3-24, NEAR NARAKODURU QUARI, G.D OIL FACTORY, NARAKODURU, TENALI (P), GUNTUR DT.

1. That, we M/s. Shriram Finance Limited (Formerly known as Shriram City Union Finance Limited) It is informed that "Shriram City Union Finance Limited" has been amalgamated with "Shriram Transport Finance Limited" as per order of Hon' ble NCLT, Chennai on 09.11.2022 in C.P. No: 69-76 of 2022, Subsequently, the name of M/s. Shriram Transport Finance Company Limited stands changed to M/s. Shriram Finance Limited with effect from 30.11.2022 as per "Certificate of Incorporation Pursuant to change of Name" as certified by Registrar of Companies under Ministry of Corporate Affairs. registered under Companies Act, 2013, registered with RBI to do Non-Banking Finance Business, Zonal Office at Shriram Enclave, Annapurna Nagar, 5th Lane, Inner Ring Road, Gorantla, Guntur – 522034 and branch office at at Main road, Kotha pet, Guntur-II (hereinafter referred as Company/ Lender) hereby issue the following notice as under.

- 2. We refer to our Demand Notices dated.24.01.2023 issued by us under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 (hereinafter referred to as "SARFAESI Act"), wherein we had called upon you to pay the dues of Rs.3067676/- (Thirty Lakhs Sixty Seven Thousand Six Hundred Seventy Six Rupees only) in loan account no. GNTR4TF2103240007 along with further interest expenses and other costs till the payment of entire amount as payable by you all under the facility granted by Shriram Finance Limited Within 60 days from the date of the said notice. You have since then failed and neglected to pay the amount as demanded.
- 3. Consequently the secured creditor has already issued Notice dated.19.05.2023 under section 13 (4) notifying you all that the secured creditor represented by its Authorized Officer has already taken physical possession of the properties through advocate commissioner on.30.04.2024 and that all the requisitions under the provision of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and Shriram Finance Limited now proposes to sell the secured asset as described hereunder by public auction and/or any other methods as prescribed under the provisions of law and rules. after a period of 30 days from the date of publication of this notice in the manner described under the law and rules on the basis of 'As is where is basis&As is what is basis&Whatever there is basis' through Online Public e-Auction, realise the debt notified under demand notice dated.24,01.20223 i.e an outstanding amount of Rs.3067676/- (Thirty Lakhs Sixty Seven Thousand Six Hundred Seventy Six Rupees only) along with interest, incidental expenses, charges, costs, and all expenses.

Name of			Earnesh Money Deposit	Date&Time of	
Borrowers/Co-Borrowers/Guaran	Date&Amount of 13(2)	DESCRIPTION PROPERTIES BELONGS TO MR.CHIKKAM	Details(EMD) Details	Auction	Contact Person and
s /Mortgagers	Demand Notice	CHINNAMMA			Inspection date

		I	l		
1).Chikkam Srinivasa	To pay an amount of	Guntur District, Nallapadu Sub-District within the limits	EMD to be deposited by way of RTGS/NEFT to the	04 00 0005	Authorized Officer,
	Rs.3067676/-(Thirty	of New Guntur Muncipal Corporation Area, Nallapadu	account details		M.Kasiveeranjaneyulu
TO SECURITION OF CONTRACT PROPERTY OF THE PRO	1	Village, D.No: 152/1, out of 155 Sq.Yds on the Western	mentionedhereinbelow	Time:	
Nallakunta Main Road	T 10: 11 1	side an extent of 77.7 Sq.Yds or 64.96 Sq.Mts of house	Infavour of SHRIRAM FINANCE LIMITED	01 00	
	Seventy Six Rupees	site along with RCC roof ground and First Floor and ACC	DANIZALANIE AVIC		P.Basha. Contac
Guntur - 522004.	Only) along with		BANKLIMITED,		No.9059819351. Customer care:
	interest, expenses,	Sheet Second Floor building therein bearing Door no:	BRANCH-Bandra		022 -40081572
2).Chikkam	charges, Legal and all	26-47-254 and Asst.No.1021120129 bounded by:	Kurla Complex,		Property Inspection
Chinnamma,	account no.	East: Property of Chikkam Raghavaiah, 25.6 Ft,.	Mumbai-400710, Account		Date:
VV/O.SIIIIVasa Rao,	1		No.23001020000526	1	On or before
D.No:26-47-423, Nallakunta Main Road	Daniel Alaka	West: Property of Babburi Ramaiah etc. 25.6 Ft,.	5		01.09.2025. Time 11.00 a.m. to
Nallapadu Road,	dt 24 01 2023	North: Property of Bathula Ankamma Rao, 27.6 Ft,	IFSC Code:		5.00 p.m.
Guntur – 522004.			UTIB0000230		
		Within the above, an extent of 77.7 Sq.Yds or 64.96			
		Sq.Mts of house site along with RCC roof groung and			
		First Floor and ACC Sheet Second Floor building therein			
		bearing Door No: 26-47, 254 and Asst No.1021120129			
		Only. (This property corresponds to Doc.No: 4421/2020			
		of S.R.O. Nallapadu).			
3).Padigi Charan Teja S/O.Nagaraju, D.No 3-24,Near Narakoduru Quari, G.D Oil Factory		Reserve Price: Rs.3700800/- (Thirty seven lakhs and eight hundred Rupees Only)			
Narakoduru , Tenali (P)	1	EMD amount: Rs.370080/- (Three Lakhs seventy			
Guntur Dt.	7	thousand and eighty rupees only).			
		Bid Increment Rs.10,000/- and in such multiples			
		Last Date for Submission of EMD: 02.09.2025, Time 10.00			
		a.m.to 05.00 p.m.			

The borrower/mortgagors/guarantors are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses before the date of e-auction i.e. **on or before commencement of E Auction proceedings dated.04.09.2025**, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

The interested bidders required assistance in creating login ID & Password, uploading data, submitting bid, training on e-bidding process etc.,

may contact M/s. Shriram Automall India Limited contact person: Asad Khan, Contact No.7128695102, Mr.GAURAV NAMBOODIRI, Contact No.9833922941 Mr.GAURAV NAMBOODIRI gaurav.n@samil.in and for any property related query may contact Shriram Finance Limited, Authorized Officer, Mr.M.Kasiveeranjaneyulu, Contact No.: 9885888929, during office hours and working days.

The Authorized Officer reserves the right to reject any or all bids without furnishing any further reasons. The online auction will be conducted on website (https://eauctions.Samil.in/home) of our auction agency Shriram Auto Mall India Limited. and for the place of Tender Submission/ for obtaining the bid form / Tender open & Auction, please visit the website https://eauctions.Samil.in/home and for detailed terms and conditions of the sale please refer to the link https://www.shriramfinance.in/auction provided in the Shriram Finance Limited website.

Place: Guntur, Date: 25.07.2025.

Sd/-

(Authorised Officer)



SHRIRAM FINANCE LIMITED, Admistrative Office: Level-3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, (Bandra East), Mumbai-400 051; Tel: 022 4241 0400, 022 4060 3100;

Website: http://www.shriramfinance.in/auction

Regd Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy, Chennai-600 032, Zonal Office: Shriram Enclave, Annapurna Nagar, 5th Lane, Inner Ring Road, Gorantla, Guntur – 522034 and branch office at Main road, Kotha pet, Guntur-II

2ND E AUCTION SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO Misses. CHIKKAM CHINNAMMA

Guntur District, Nallapadu Sub-District within the limits of New Guntur Muncipal Corporation Area Nallapadu Village, D.No: 152/1, out of 155 Sq. Yds on the Western side an extent of 77.7 Sq. Yds or 64.96 Sq. Mts of house site along with RCC roof groung and First Floor and ACC Sheet Second Floor building therein bearing Door no: 26-47-254 and Asst. No. 1021120129 bounded by:

East: Property of Chikkam Raghavaiah, 25.6Ft,...

South: Road, 27.6 Ft.

West: Property of Babburi Ramaiah etc. 25.6 Ft,...

North: Property of Bathula Ankamma Rao, 27.6 Ft,

Within the above, an extent of 77.7 Sq.Yds or 64.96 Sq.Mts of house site along with RCC roof groung and First Floor and ACC Sheet Second Floor building therein bearing Door No: 26-47, 254 and Asst No.1021120129 Only. (This property corresponds to Doc.No: 4421/2020 of S.R.O. Nallapadu).

Sale of immovable properties mortgaged to the secured creditor Under Securitization and Reconstruction of Financial

Assets And Enforcement of Security Interest Act, 2002.

Secured Creditor	M/s Shriram Finance Ltd	
Borrower	CHIKKAM SRINIVASA RAO	
Loan account	GNTR4TF2103240007	
Guarantors	1. CHIKKAM CHINNAMMA, 2. PADIGI CHARAN TEJA	

Whereas under section 13(2) of the Securitization And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002, the Authorized Officer of M/s. Shriram Finance Limited had issued demand notice dated. **24**-01-2023 to the borrowers/guarantors/obligants and subsequently the Authorized Officer has taken possession of the under mentioned secured assets

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.				
Name of Bidder	Signature of Bidder	Date		

on.19.05.2023 under section 13(4) of the said Act and also taken physical possession of the property On.30.04.2024, in respect of loan facilities granted to Mr. **CHIKKAM CHINNAMMA** (hereinafter referred to as the borrower).

Pursuant to the Scheme of Amalgamation approved by the Hon' ble NCLT, Chennai on 09.11.2022 in C.P. No: 69-76 of 2022, M/s. Shriram City Union Finance merged with M/s. Shriram Transport Finance Company Limited. Subsequently, the name of M/s. Shriram Transport Finance Company Limited stands changed to M/s. Shriram Finance Limited with effect from 30.11.2022 as per "Certificate of Incorporation Pursuant to change of Name" as certified by Registrar of Companies under Ministry of Corporate Affairs.

It has been decided to sell the secured asset mentioned hereunder through E-Auction for realization of the secured debts due to **M/s Shriram Finance Ltd**., amounting to **Rs.**3067676/- (Thirty Lakhs Sixty Seven Thousand Six Hundred Seventy Six Rupees only) as on.24.01.2023 plus future interest/charges/other costs incurred by the Secured Creditor thereon till final payment/realization.

Shriram Auto Mall India Limited (SAMIL) Will sell by online e-auction on https://eauctions.samil.in/

Start time of E-Auction	04.09.2025 at 11:00 a.m.
End time of E-Auction	04.09.2025 at 1:00 p.m.

*subject to auto-extension 5 minutes each till conclusion of sale

SCHEDULEOFTHE PROPERTIES BELONGS TO Mr. CHIKKAM CHINNAMMA.

Guntur District, Nallapadu Sub-District within the limits of New Guntur Muncipal Corporation Area, Nallapadu Village, D.No: 152/1, out of 155 Sq.Yds on the Western side an extent of 77.7 Sq.Yds or 64.96 Sq.Mts of house site along with RCC roof groung and First Floor and ACC Sheet Second Floor building therein bearing Door no: 26-47-254 and Asst.No.1021120129 bounded by:

East: Property of Chikkam Raghavaiah, 25.6Ft,...

South: Road, 27.6 Ft.

West: Property of Babburi Ramaiah etc. 25.6 Ft,.

North: Property of Bathula Ankamma Rao, 27.6 Ft,

Within the above, an extent of 77.7 Sq.Yds or 64.96 Sq.Mts of house site along with RCC roof groung and First Floor and ACC Sheet Second Floor building therein bearing Door No: 26-47,

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.				
Name of Bidder	Signature of Bidder	Date		

254 and Asst No.1021120129 Only. (This property corresponds to Doc.No: 4421/2020 of S.R.O. Nallapadu).

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Reserve Price	Rs. 37,00,800/- (thairty seven lakhs and eight hundred Rupees Only)
Of the Property	
Earnest Money Deposit	10% of the Reserve Price i.e. Rs.370080/- (Three Lakhs seventy thousand and eighty rupees only).

The title deeds of the properties can be inspected at the office of the Auctioneers or the Secured Creditor on or before 01.09.2025 Time 11.00 a.m. to 05.00 p.m., by prior appointment. For appointments, contact the Authorised Officer

Mr M Kasi veeranjaneyulu, Contact No.: 9885888929 or email kasiveeranjaneyulu.m@shriramfinance.me'

<u>Terms and Conditions for sale of assets of borrower accounts through online</u> <u>E-auction under SARFAESI ACT</u>

(Borrower Name: - CHIKKAM SRINIVASA RAO and others & Loan Account No. GNTR4TF2103240007

Nature and Object of Online Sale:

a. The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.

b The sale is governed by the Provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and the following specific terms and conditions.

1.(a) The auction sale will be On-line E-Auction / Terms&Conditions available in website http://shriramfinance.in/auction & Bidding and Auction through service provider website https://eauctions.samil.in/home respectively on 04.09.2025 between

11.00 AM and 1.00 PM with unlimited extension of 5 minutes time in case of receipt of bid in last 5 minutes. Bidders shall improve their

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.			
Name of Bidder	Signature of Bidder	Date	

Terms and Conditions for sale of assets of through online e-auction under SARFAESI Act offers in multiples as specified in the Notice during online bidding of the property.

- (b) Last date for submission of bid: on or before 02.09.2025 up to 05.00 p.m.
- (c) Inspection Date & Time: on or before 01.09.2025 Time 10.00 a.m. to 05.00 p.m.

The interested bidders required assistance in creating login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/s. Shriram Automall India Limited contact person: Asad Khan, Contact No.7128695102, Mr.GAURAV NAMBOODIRI, Contact No.9833922941 Mr.GAURAV NAMBOODIRI<

2. Caution to bidders:

- a. Property is being sold on basis of "As is where is"," As is what is" and "Whateverthere is".
- **b.**To the best of knowledge and information of the Authorized Officers, there are no encumbrances on the properties except those mentioned in the Notice. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction, physical area of property, and claims / rights / dues / affecting the property, prior to submitting their bid. Further the bidder/purchaser should make their own inquiries regarding any statutory liabilities, arrears of tax, claims etc. by themselves before making the bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of The Shriram Finance Limited. The property is being sold with all the existing and future encumbrances whether known or unknown to the Shriram Finance Limited. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.
- **c.**The Shriram Finance Limited does not undertake any

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.			
Name of Bidder	Signature of Bidder	Date	

responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees or any other dues of the property if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property&to paythetaxtotheauthorities as per applicable rates.

- d.Bidders are advised / cautioned to verify the concerned Revenue Records/ other Statutory authorities such as Sales Tax/Excise/Income Tax or any other etc. and shall satisfy themselves regarding the nature, description, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids.
- e. Bidders are advised to go through all the terms and conditions of sale and also in the corresponding public sale notice in the details before submitting the bid and participating in the online bidding/auction.
- f. Statutory dues/liabilities etc., due to the Government/Local Body, if any, shall be borne by the purchaser(s).

3. Inspection of Property/Immovable Assets:

- a. Property/Assets can be inspected on the date(s) given in the public sale notice, and on any other date at the discretion of Authorized Officer with prior appointment. For prior appointment Please contact: Mr M.Kasiveeranjaneyulu, Contact No.: 9885888929.
- **b.** Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc., of the property/Assets.
- **c.** Bidders are bound by the principle of caveat emptor (Buyer Beware).

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.				
Name of Bidder	Signature of Bidder	Date		

4. Inspection of Title Deeds:

a. Bidders may inspect and verify the title deeds and other documents relating to the property available with Shriram Finance Limited.

5. Submission of bid forms:

- a. Last date for submission of bid: on or before 02.09.2025 up to 05.00 p.m.
- b. Bid form shall be submitted along with the 10 % of EMD amount on or before the last date and time given in the sale notice.
- **c.** Bidders may give offers either for one or for all the properties. In case of offers for more than one property bidders will have to deposit the EMD for each property.
- **d.** Intending bidder should hold a valid e-mail id. All the correspondences will be done through E-mail. Interested bidders should have their own arrangements for internet service. Internet connectivity and other paraphernalia requirements shall have to be ensured by the bidders themselves. It is the sole responsibility of the bidder.
- e. Bids form shall be duly filled in with all the relevant details. The bidders should submitted copies of PAN card and proof of residential address, while submitting bid form. The bidders other than individuals should also upload proper mandate for e bidding.
- f. Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
- g. Incomplete/unsigned bids without EMD remittance details will be summarily rejected. NRI Bidders must necessarily enclose a copy of Photo page of his/her Passport.

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.		
Name of Bidder	Signature of Bidder	Date

- **h.** Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo Identity Card issued by Govt. will be accepted as the identity document and should be submitted along with the bid form.
- i. Original Identity Document copy of which is submitted along with the bid form must be produced on demand.

6. Earnest Money Deposit (EMD):

- a. The bid shall be accompanied by the EMD as specified in the public sale notice/tender document. Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT. Account Name: Shriram Finance Limited, Bank: AXIS BANK LIMITED, BRANCH- Bandra Kurla Complex, Mumbai 400710, Account No.230010200005265, IFSC Code: UTIB0000230 or by way of demand draft drawn in favour of Shriram Finance Limited, of the Nationalized Bank, payable at par Earnest Money Deposit (EMD) shall be adjusted in case of highest bidder, otherwise refunded within 15 working days of finalization of sale. The EMD shall not carry any interest. Further, in case possession of property is delayed by any reason whatsoever, the auction purchaser will neither be entitled for any interest nor damages.
- **b.** Bidders not to disclose remittance details of EMD, UTR Code, etc. to any one and to safeguard its secrecy.
- **c.** Bidders shall preserve the remittance challan and shall produce the same as and when demanded.
- **d.** Bid form without EMD shall be summarily rejected.
- e. All details regarding remittance of EMD shall be entered in the bid form.
- f. EMD, either in part or in full, is liable for forfeiture in case of default.

7. Bid Multiplier:

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.				
Name of Bidder	Signature of Bidder	Date		

a. The bidders shall increase their bids in multiplies of the amount of Rs.10,000/- specified in the public sale notice/Terms and condition of Sale.

8. <u>Duration of Auction sale:</u>

- **a.** Online auction sale will start automatically on and at the time given in the public sale notice/Tender Document.
- b. Auction/Bidding time will initially be for specified period and if bidding continues, the bidding process will get automatically extended five minutes duration of each and kept open till the auction-sale concludes.
- c. If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by five minutes and if no bid higher than last quoted highest bid is received within the said extended five minutes, the auction sale will automatically get closed at the expiry of the extended five minute. There will thus be an extension of bidding-time, each of five minutes duration, till auction is concluded.
- **d.** Bidders are advised to enter their bid accordingly keeping in mind the five minutes duration.
- e. No complaint on time-factor or paucity of time for bidding will not be entertained.

9. Online Bidding:

- a. Auction/ bidding will be only online bidding through the portal provided by the service provider.
- b. In case of sole bidder, the sale may be accepted or deferred and property be brought for resale or otherwise sale will be deferred or cancelled.
- **c.** In case of sole bidder, one increment in bidding is mandatory.

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.				
Name of Bidder	Signature of Bidder	Date		

- d. Bidders are cautioned to be careful while entering their bid amount and to check for alteration, if any, before confirming the same.
- e. No request/complaint of wrong bidding will be entertained for cancelling the sale and in such case, the EMD in full will be forfeited.
- f. The interested bidders required assistance in creating login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/s. Shriram Automall India Limited contact person: Asad Khan, Contact No.7128695102, Mr.GAURAV NAMBOODIRI, Contact No.9833922941 Mr.GAURAV NAMBOODIRI

^{g.} 10. <u>Declaration of successful bidder:</u>

- a. Highest bidder will be declared the successful bidder and sale will be confirmed in his favour in consultation of Secured Creditor. Intimation to this effect will be given through e-mail by auction service provider/Shriram Finance Limited.
- **b.** Highest bid will be provisionally accepted on "subject to approval" basis and the highest bidder shall not have any right/title over the property until the sale is confirmed by the Authorized Officer.
- c. Even after successful bid confirmation, SFL reserves the right to cancel/reject the auction without assigning any reason thereof.
- d. All intimations to bidders/auction purchaser will be primarily through e-mail by the auction service provider/ Shriram Finance Limited. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from Shriram Finance Limited. Non-receipt of intimation should not be an excuse for default/non-payment.

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.			
Name of Bidder	Signature of Bidder	Date	

11. Deposit of purchase price:

- **a.** The bidder declared successful, shall pay, immediately on the same day after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money.
- **b.** In case of the auction-sale proceeding and concluding beyond the banking transaction hours, the deposit of 25% of purchase price (less EMD already paid) shall be deposit within 24 hours.
- c. The balance amount of purchase money shall be paid on or before the 15th (Fifteenth) day from the date of the sale or within such period as may be extended, for the reason to be recorded, by the Authorised Officer.
- d. If the Sale Price is more than 50,00,000 (Rupees Fifty Lakh Only) then the auction purchaser/successful bidder has to deduct 1% of the sale price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of the Income Tax Department and only 99% of the sale price has to be remit to the bank. The Sale Certificate will be issued only on the receipt of Form 26QB & Challan for having remitted the TDS.

12. Default of Payment:

- **a.** Default of payment of 25% of bid amount (less EMD) on the same day or within 24 hours as stated in para 13(b) above and 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice.
- b. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorized Officer of the Shriram Finance Limited.

13. Sale Certificate / Payment of Stamp Duty:

a. On confirmation of the sale by the Shriram Finance Limited and compliance of the terms of payment, The Authorized Officer shall issue a certificate of sale of the said property in favour of the successful bidder/purchaser in the form given

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.				
Name of Bidder	Signature of Bidder	Date		

in Appendix V to Enforcement of Security Interest Rules. The sale certificate shall be issued only in the same name in which the tender/bid is submitted.

- b. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
- **c.** Sale Confirmation/Sale Certificate shall be collected in person or through an authorized person with authority letter.
- d. The successful bidder would bear all the charges/fees payable for conveyance such as stamp duty, registration fee or any other cost as applicable as per law. All statutory/non statutory dues, taxes, rates, assessments, charges fees etc. will be responsibility of the successful bidder only.
- e. The Sale Certificate will not be issued pending operation of any stay/ injunction/ restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period.
- **f.** No request for return of deposit either in part or full/cancellation of sale will not be entertained.

14. Return of EMD:

- **a.** EMD of unsuccessful bidders will be returned through NEFT/RTGS transfer to the SFL account details provided by them in the bid form and intimated via their email id.
- b. Unsuccessful bidders shall ensure return of their EMD and if not, immediately to contact the Authorized Officer of the ShriramFinanceLimited.

15. Stay/Cancellation of Sale:

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.				
Name of Bidder	Signature of Bidder	Date		

- a. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.
- **b.** Default in payment of 25% of the purchase price or the balance purchase price within the stipulated/extended time shall result in forfeiture and cancellation of sale and The Shriram Finance Limited will be entitled to re-auction the same.

16. Delivery of Title Deeds:

a. The title deeds and other documents related to the property and deposited with the Shriram Finance Limited for creation of Equitable Mortgage/Simple Mortgage shall be delivered to the Successful bidder/Auction Purchaser, at the time on execution of the Sale Certificate.

17. Delivery of possession:

a. All expenses and incidental charges there to shall be borne by the auction purchaser.

18. Other Conditions:

- a. The Authorized Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case.
- **b.** The Shriram Finance Limited has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.
- c. The Authorized Officer reserves the right to accept or reject all or any bid or bids without assigning any reason and to postpone or cancel the sale without assigning any reason.

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.				
Name of Bidder	Signature of Bidder	Date		

- **d.** Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- e. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will not be entertained.
- **f.** The Borrowers attention is invited to the provisions of sub-section 8 of section 13 of the Act in respect of time available, to redeem the secured asset.
- g. Particulars specified in respect of the property in the public notice have been stated to the best of the information of the Authorized Officer/Shriram Finance Limited and Shriram Finance Limited would not entertain any claim or representation in that regard from the bidders.
- h. The Borrower/Guarantors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 (6) of the Security Interest (Enforcement) Rules, about the holding of above mentioned auction sale.
- i. Disputes, if any, shall be within the jurisdiction of Guntur Courts only.
- **j.** Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

Place: Guntur,

Date :25.07.2025.

Authorized officer

(Shriram Finance

Limited)

Note: It is informed that "Shriram City Union Finance Limited "has been amalgamated with "Shriram Transport Finance Limited "as per order of Hon' ble NCLT, Chennai on 09.11.2022 in C.P. No: 69-76 of 2022, Subsequently, the name of M/s. Shriram

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Name of Bidder	Signature of Bidder	Date		

Transport Finance Company Limited stands changed to M/s. Shriram Finance Limited with effect from 30.11.2022 as per "Certificate of Incorporation Pursuant to change of Name" as certified by Registrar of Companies under Ministry of Corporate Affairs.

	We have carefully gone through terms and conditions for e-auction and unconditionally accept it.		
+	Name of Bidder	Signature of Bidder	Date