



SHRIRAM

Finance

AUTHORIZED OFFICER SHRIRAM FINANCE LTD, ZONAL OFFICE, D.NO.42/107-1,
OBUL REDDY COMPLEX, APSARA CIRCLE, JAYANAGAR COLONEY, KADAPA-516002

E Auction sale notice in respect of immovable properties belonging to Mr./Smt.

D.BHAVYA, VID DOC NO. 4406/2023 OF S.R.O. PULIVENDULA(R.O)..

E Auction Sale Notice for sale of the Immovable Assets under the Securitisation 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 11.08.2025** . 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.

1. D.BHAVYA, W/o. Y S GANESH REDDY, D.No: 4-2-122, MADHURI ICE FACTORY, PULIVENDULA, KADAPA DIST-516390
2. Y S GANESH REDDY, H/o. D. BHAVYA, AKKAYAPALEM, VISHAKAPATNAM,VISHAKAPATNAM DIST-530016
3. K.SAI PRADEEP KUMAR REDDY, S/o. K.CHENNAKRISHNA REDDY, D.No: 2-45-A, TATIREDDPALLI, PULIVENDULA, KADAPA DIST-516396

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, Authorized Officer Shriram Finance Ltd, ZONAL OFFICE, OBUL REDDY COMPLEX, APSARA CIRCLE, JAYANAGAR COLONEY, KADAPA-516002 and branch office at **PULIVENDULA** (hereinafter referred as Company/ Lender) hereby issue the following notice as under.

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

Admn. Office : 6th Floor, (level 2), Building No. Q2, Aurum Q Parc, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai - 400 710. Tel: +91 22 40957575

Registered Office : Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Tamil Nadu, India. I Tel: +91-44-485 24 666

Website : www.shriramfinance.in | Corporate Identity Number (CIN) - L65191TN1979PLC007874

2. We refer to our Demand Notices dated **28.10.2024** 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. 5120702/-** (Rupees Fifty One Lakhs Twenty Thousand Seven Hundred and Two only) in loan account no. **PLVDLTF2308280004** 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 21.02.2025** under section 13 (4) notifying you all that the secured creditor represented by its Authorised Officer has already taken physical possession of the properties described therein on **16-07-2025** with advocate commissioner 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 **28.10.2024** ie an outstanding amount of **Rs.5120702/-** (Rupees Fifty One Lakhs Twenty Thousand Seven Hundred and Two only) along with interest, expenses, charges, Legal and all incidental costs

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	13.02.2026
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)	12.02.2026 up to 05.00 p.m
6.	Inspection Date & Time	On or before 11.02.2026 Time 10.00 a.m. to 05.00 p.m

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)



7.	Loan agreement No's	PLVDLTF2308280004
8.	Outstanding amount	Total amount of Rs5120702/- (Rupees Fifty One Lakhs Twenty Thousand Seven Hundred and Two only) (Interest Charges up 28.10.2024) including further interest from the date of above notice, Other charges legal and other costs which shall be applied in loan Account No. PLVDLTF2308280004 till closure of this loan.
9.	Earnest Money Deposit Details(EMD) Details	EMD to be deposited by way of Demand Draft In favour of SHRIRAM FINANCE LIMITED ,
10.	Description of mortgage property(Secured Asset)	YSR Kadapa Dis., Kadapa Regd Dist., Pulivendula sub-Dist., Bhakarapuram Village accounts, S.No.5/2, plot No. 57 and 58 part site an extent of 500 sq.yds of vacant site. Bounded on. East : Plot No.56 and 55 West : 30 feet wide Road North : Plot No.58 part South : 30 feet wide Road With in the boundaries site measuring., East to West 60 feet or 18.288 meters North to South 75 feet or 22.860 meters., Total admeasuring 500 sq.yds.
11.	Reserve Price of the Property	Rs.54,48,000/- (Fifty Four Lakhs Forty Eight Thousand Rupees Only) <i>EMD amount</i> : Rs.5,44,800/- (Five Lakhs Forty Four Thousand and Eight Hundred Rupees Only))

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

Thanking you,

DATE: 30.12.2025

Place: KADAPA

For Shriram Finance Limited


Authorized Officer

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

Maruti Nagar 3.0 516001
REGISTERED EN597124580IN, IVR No: 6978597
20/12/2025 10:26:12, Counter No. 1,
To: YS GANESH REDDY AKKAYAPALEM
VISAKHAPATNAM, VISAKHAPA, 530001
From: SHRIRAM FINANCE LTD NGO COLONY
SANKARAPURAM, Y.S.R.KA, 516002
Base Amt: 62.00
To: YS GANESH REDDY AKKAYAPALEM
P.Mode: QR
POD:Yes-Chg: 10, www.indiapost.gov.in

Maruti Nagar 3.0 516001
REGISTERED EN597124718IN, IVR No: 6978597134
20/12/2025 10:26:44, Counter No. 1,
To: D BHAVYA D NO 4-2-122
PULIVENDULA, Y.S.R., 516290
From: SHRIRAM FINANCE LTD NGO COLONY
SANKARAPURAM, Y.S.R.KA, 516002
Base Amt: 62.00
To: D BHAVYA D NO 4-2-122
P.Mode: QR
POD:Yes-Chg: 10, www.indiapost.gov.in

Maruti Nagar 3.0 516001
REGISTERED EN597124837IN, IVR No: 697859713
20/12/2025 10:29:52, Counter No. 1,
To: K SAI PRADEEP KUMAR REDDY D NO 2-45-A
TATIREDDYPALLE PULI, Y.S.R., 516296
From: SHRIRAM FINANCE LTD NGO COLONY
SANKARAPURAM, Y.S.R.KA, 516002
Base Amt: 62.00
To: K SAI PRADEEP KUMAR REDDY D NO 2-45-A
P.Mode: QR
POD:Yes-Chg: 10, www.indiapost.gov.in



Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 28/1/2026, 12:04:33 pm

Consignment/MO Tracking Report

Consignment/MO Number: EN597134580IN

Article Number:

EN597134580IN

Article Type:

SP_INLAND_DOC

Booked At:

Maruti Nagar S.O

Booked On:

30/12/2025, 10:32:30

Destination:

Visakhapatnam H.O

Origin Pincode:

516001

Delivered On:

05/01/2026, 15:01:03

Destination Pincode:

530001

Event	Date	Time	Office
Item Booked	30/12/2025	10:32:30	Maruti Nagar S.O
Item Bagged	30/12/2025	15:39:05	Maruti Nagar S.O
Item Dispatched	30/12/2025	16:44:15	Maruti Nagar S.O
Item Received	30/12/2025	20:11:03	Cuddapah ICH
Item Bagged	30/12/2025	23:54:16	Cuddapah ICH
Item Dispatched	31/12/2025	04:39:25	Cuddapah ICH
Item Received	01/01/2026	10:20:00	Visakhapatnam NSH
Item Bagged	01/01/2026	11:18:18	Visakhapatnam NSH
Item Dispatched	01/01/2026	13:39:06	Visakhapatnam NSH
Item Dispatched	02/01/2026	04:46:39	visakhapatnam TMO
Item Received	02/01/2026	07:53:23	Andhra University S.O
Item Invoiced	02/01/2026	08:58:05	Andhra University S.O
Return To Sender - Insufficient Address	02/01/2026	14:04:06	Andhra University S.O

Event	Date	Time	Office
Item Bagged	02/01/2026	16:35:03	Andhra University S.O
Item Dispatched	02/01/2026	16:45:08	Andhra University S.O
Item Received	02/01/2026	18:09:31	Visakhapatnam NSH
Item Bagged	03/01/2026	00:13:32	Visakhapatnam NSH
Item Dispatched	03/01/2026	03:01:33	Visakhapatnam NSH
Item Received	04/01/2026	03:22:32	Cuddapah ICH
Item Bagged	04/01/2026	05:54:20	Cuddapah ICH
Item Dispatched	04/01/2026	06:11:40	Cuddapah ICH
Item Received	05/01/2026	09:19:17	Shankarapuram (Cuddapah) S.O
Item Invoiced to Bulk Addressee	05/01/2026	10:09:42	Shankarapuram (Cuddapah) S.O
Item Delivered to sriram finance	05/01/2026	15:01:03	Shankarapuram (Cuddapah) S.O



Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 28/1/2026, 12:05:06 pm

Consignment/MO Tracking Report

Consignment/MO Number: EN597134718IN

Article Number:
EN597134718IN

Article Type:
SP_INLAND_DOC

Booked At:
Maruti Nagar S.O

Booked On:
30/12/2025, 10:32:30

Destination:
Pulivendla H.O

Origin Pincode:
516001

Delivered On:
01/01/2026, 15:14:36

Destination Pincode:
516390

Event	Date	Time	Office
Item Booked	30/12/2025	10:32:30	Maruti Nagar S.O
Item Bagged	30/12/2025	15:41:01	Maruti Nagar S.O
Item Dispatched	30/12/2025	16:44:15	Maruti Nagar S.O
Item Received	30/12/2025	20:55:54	Cuddapah ICH
Item Bagged	31/12/2025	03:18:29	Cuddapah ICH
Item Dispatched	31/12/2025	05:33:51	Cuddapah ICH
Item Received	31/12/2025	08:19:04	Pulivendla H.O
Item Invoiced	31/12/2025	08:42:46	Pulivendla H.O
Return To Sender - No such person in the address	31/12/2025	12:02:53	Pulivendla H.O
Item Bagged	31/12/2025	16:18:15	Pulivendla H.O
Item Dispatched	31/12/2025	16:19:31	Pulivendla H.O
Item Received	31/12/2025	20:58:47	Cuddapah ICH
Item Bagged	01/01/2026	03:55:09	Cuddapah ICH

Event	Date	Time	Office
Item Dispatched	01/01/2026	06:28:30	Cuddapah ICH
Item Received	01/01/2026	08:56:21	Shankarapuram (Cuddapah) S.O
Item Invoiced	01/01/2026	09:21:39	Shankarapuram (Cuddapah) S.O
Item Delivered	01/01/2026	15:14:36	Shankarapuram (Cuddapah) S.O



Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 28/1/2026, 12:05:36 pm

Consignment/MO Tracking Report

Consignment/MO Number: EN597134837IN

Article Number:

EN597134837IN

Article Type:

SP_INLAND_DOC

Booked At:

Maruti Nagar S.O

Booked On:

30/12/2025, 10:32:30

Destination:

Lingala S.O -Cuddapah

Origin Pincode:

516001

Delivered On:

31/12/2025, 13:41:17

Destination Pincode:

516396

Event	Date	Time	Office
Item Booked	30/12/2025	10:32:30	Maruti Nagar S.O
Item Bagged	30/12/2025	15:41:01	Maruti Nagar S.O
Item Dispatched	30/12/2025	16:44:15	Maruti Nagar S.O
Item Received	30/12/2025	20:55:54	Cuddapah ICH
Item Bagged	31/12/2025	03:11:18	Cuddapah ICH
Item Dispatched	31/12/2025	05:33:51	Cuddapah ICH
Item Received	31/12/2025	09:45:15	Lingala S.O -Cuddapah
Item Transmitted to Kommanuthala B.O	31/12/2025	10:06:42	Lingala S.O -Cuddapah
Item Bagged	31/12/2025	10:22:22	Lingala S.O -Cuddapah
Item Dispatched	31/12/2025	10:23:27	Lingala S.O -Cuddapah
Item Received	31/12/2025	11:00:17	Kommanuthala B.O
Item Invoiced	31/12/2025	13:40:49	Kommanuthala B.O

Event	Date	Time	Office
Item Delivered	31/12/2025	13:41:17	Kommanuthala B.O



SHRIRAM FINANCE LIMITED

Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai-600 032, Website: <http://www.shriramfinance.in/auction>
Office Address: D.NO.42/107-1, Obul Reddy Complex, Apsara Circle, Jayanagar Colony, Kadapa-516002. and branch office at PULIVENDULA

EAUCTION SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO

D.BHAVYA, VID DOC NO. 4406/2023 OF S.R.O. PULIVENDULA(R.O).

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 provision to Rule 9(1) & 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Guarantor and Mortgagor that the below described immovable properties mortgaged/charged to the secured creditor, will be sold on in "As is where is", "As is what is" and "Whatever there is" basis on **13.02.2026 11.00 A.M. to 01.00 P.M.** for recovery of dues of **Rs.51,20,702/-** as on **28.10.2024** with further interest, costs other charges and expenses thereon from **29.10.2024** due to the Shriram Finance Limited, Secured Creditor as per Demand Notice dated **28.10.2024** issued U/s 13(2) of SARFAESI Act, to the Borrower/Guarantors) mentioned below.

Name and address of the Borrower/Guarantors): 1. D.Bhavya, W/O. Y S Ganesh Reddy, D.No: 4-2-122, Madhuri Ice Factory, Pulivendula, Kadapa Dist-516390, 2. Ys Ganesh Reddy, H/O. D. Bhavya, Akkayapalem, Vishakapatnam, Vishakapatnam Dist-530016 3. K.Sal Pradeep Kumar Reddy, S/O. K.Chennakrishna Reddy, D.No: 2-45-A, Tatireddypalli, Pulivendula, Kadapa Dist-516396

Description of immovable property: (Property belongs to D.BHAVYA, VID DOC NO. 4406/2023 OF S.R.O. PULIVENDULA(R.O) : YSR Kadapa District Kadapa Regd Dist., Pulivendula sub-Dist., Bhakarapuram Village accounts, S.No.5/2, plot No. 57 and 58 part site an extent of 500 sq.yds of vacant site. Bounded on East : Plot No.56 and 55, West : 30 feet wide Road, North : Plot No.58 part, South: 30 feet wide Road. In the boundaries site measuring., East to West 60 feet or 18.288 meters North to South 75 feet or 22.860 meters., Total admeasuring 500 sq.yds. Embrances if any: NIL

Agreement No	Reserve Price Of the Property	Emd Amount	By Way Of Sub EMD	Bid Increase Amount	Auction Date	EMD Sub Date	Property Inspection Date
PLVDLTF230 8280004	Rs. 54,48,000/- (Fifty Four Lakhs Forty Eight Thousand Rupees Only)	Rs. 5,44,800/- (Five Lakhs Forty Four Thousand and Eight Hundred Rupees Only)	DD in favour of SHRIRAM FINANCE LTD	Rs.25000/-	13.02.2026	12.02.2026	11.02.2026

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: Mr.Gaurav Nambodiri, Contact No.9833922941 Mr.Gaurav Nambodiri <gaurav.n@samil.in> and for any property related query may contact Shriram Finance Limited Authorized Officer, Mr M.GANGADHARA, Ph No:9959463246 during office hours and working days.

The Authorised Officer reserves the right to reject any or all bids without furnishing any further reasons. The online auction will be conducted on website (<https://e-auctions.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://e-auctions.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.

Note "It is informed that "SHRIRAM CITY UNION FINANCE LIMITED" has been amalgamated with "SHRIRAM TRANSPORT FINANCE LIMITED" as per order of NCLT, Chennai. Subsequently the name of "SHRIRAM TRANSPORT FINANCE LIMITED" was changed as "SHRIRAM FINANCE LIMITED" with effect from 30.11.2022 vide Certificate of Incorporation pursuant to change of name dated 30-11-2022."

Place : Kadapa, Dated :30.12.2025

Sd/- Authorised Officer, Shriram Finance Limited



SHRIRAM FINANCE LIMITED

Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai-600 032, Website: <http://www.shriramfinance.in/auction>
Office Address: D.NO.42/107-1, Obul Reddy Complex, Apsara Circle, Jayanagar Colony, Kadapa-516002. and branch office at PULIVENDULA

EAUCTION SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO:

SHAIK DADAPEER, VID DOC NO. 3154/2023 OF S.R.O. PULIVENDULA(R.O).

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 provision to Rule 9(1) & 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Guarantor and Mortgagor that the below described immovable properties mortgaged/charged to the secured creditor, will be sold on in "As is where is", "As is what is" and "Whatever there is" basis on **13.02.2026 11.00 A.M. to 01.00 P.M.** for recovery of dues of **Rs.32,07,554/-** as on **25.01.2025** with further interest, costs other charges and expenses thereon from **26.01.2025** due to the Shriram Finance Limited, Secured Creditor as per Demand Notice dated **25.01.2025** issued U/s 13(2) of SARFAESI Act, to the Borrower/Guarantors) mentioned below.

Agreement No: PLVDLTF2306260004: Name and address of the Borrower/Guarantors): 1. Shaik Dadapeer, S/O. Shaik Mustafa, D.No: 3-63, Bestavari Palli, Pulivendula, Kadapa Dist-516390 2. Shaik Kousar, W/O. Shaik Dadapeer, D.No: 3-470, Guntha Bazar, Pulivendula, Kadapa Dist-516390, 3. Shaik Mohammad Basha, S/O. Shaik Ahmad Valli, D.No: 3-572, Illampuram, Pulivendula, Kadapa Dist- 516390, 4. R. Veerachari, S/O. R.Pothuluru Achari, D.No: 4-7-123, Sbi Colony, Pulivendula, Kadapa Dist-516390

Description of Immovable property: (Property belongs to SHAIK DADAPEER, VID DOC NO. 3154/2023 OF S.R.O. PULIVENDULA(R.O): Y.S.R.Kadapa District, Proddatur Registration District, Pulivendula Sub District, Pulivendula Mandal, Pulivendula Municipal limits, K. Velamvaripalli village accounts, Circa Dry, Sy.No. 420/B a total extent of Ac. 1.65 cents and in it an extent of 575.555 sq.yards of site, bounded on; East : Vanka; West : House of V.Nagaraju; North : Road; South : Land of Sirichapala Ravi; Within these, site admeasuring East to West 74 ft. or 22.555 mts; North to South on Eastern side 45 ft. or 13.716 mts and North to South on Western side 95 ft. or 28.955 mts comprising a total extent of 575.555 sq.yards of vacant site only. Encumbrances, if any: NIL

Agreement No	Reserve Price Of the Property	EMD Amount	By Way Of Sub EMD	Bid Increase Amount	Auction Date	EMD Sub Date	Property Inspection Date
PLVDLTF2306 260004	Rs. 28,00,000/- (Twenty Eight Lakhs Rupees Only)	Rs. 2,80,000/- (Two Lakhs Eighty Thousand Rupees Only)	DD in favour of SHRIRAM FINANCE LTD	Rs.25000/-	13.02.2026	12.02.2026	11.02.2026

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: Mr.Gaurav Nambodiri, Contact No.9833922941 Mr.Gaurav Nambodiri <gaurav.n@samil.in> and for any property related query may contact Shriram Finance Limited Authorized Officer, Mr M.GANGADHARA, Ph No:9959463246 during office hours and working days.

The Authorised Officer reserves the right to reject any or all bids without furnishing any further reasons. The online auction will be conducted on website (<https://e-auctions.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://e-auctions.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.

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Temple organisers
Kommareddy Bapi R
and Vijayabhaskarar
along with Pamiredd
Venkateswara Reddy,
Prasanna, Venkatalal
Krishnaveni and oth
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pooja, following whi
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Sri Gouru. Neelakanta Reddy , B.Tech., MISTE.,
Civil Engineering Consultant ,
Approved PANEL Valuer for :
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Indian Bank, Canara Bank, Bank of Baroda
Union Bank Of India, Bank of India, UCO Bank,
Central Bank Of India, Indian Overseas Bank,
Axis Bank, Hdfc Bank, ICICI Bank, Repco, IDBI, LIC HFL.
Indian Institution of Valuers F - 13622.

Cell : 9440164412
Off : 9052589896
Off : 8341341353
Door No:- 21/659,
Beside Bank of Baroda,
7 Roads, Kadapa,
Y S R (Dist) , A.P.
MSR & RAM
FILE NO -P4430

VALUATION REPORT

SHRIRAM FINANCE LTD

District : Y.S.R

Branch : PULIVENDULA

Date : 27-12-2025

Belongs to :-

D. Bhavya, D/o Sri D. Sreenivasulu.

DOOR NO: 4-2-122, MADHURI ICE FACTORY STREET, PULIVENDULA, YSR (Dt).

Deed No : 1553/2023

Extent : 10.33 Cents

Near Door No : 3-7-216-7-2

Survey No : 6/2

Valuation Report of **Residential Vacant site** In Site Survey
No: 6/2, Near Door No: 3-7-216-7-2, Plot No's : 57 & 58(Part), Near Gangi
Reddy Hospital, Bakarapuram At Pulivendula Town & Municipality of
Y.S.R (Dt).

Note: Even though the building has GF (A.C Sheet Roof), But I am not
considering for valuation, Because this A.C Sheet roof is not valuable.

Recently 1 Tomb Constructed in this Place.



Valuation : Rs 68,10,000/-

(RUPEES SIXTY EIGHT LAKHS TEN THOUSAND ONLY)

PULIVENDULA TOWN & MUNICIPALITY ; Y.S.R (DT).

VALUATION REPORT

(IN RESPECT OF LAND / SITE AND BUILDINGS)
(TO BE FILLED IN BY THE APPROVED VALUER)

GOURU . NEELAKANTA REDDY

Approved Panel Valuer :

GENERAL :

01. Purpose for which valuation is made : Collateral security loan
02. A) Date of inspection : 26-12-2025
- B) Date of which the valuation made : 27-12-2025
03. List of Document produced for perusal :
- i) Xerox copy of the document no : Deed No: 1553/2023, Date: 27-03-2023.
04. Name of the owner and his ADDRESS : **D. Bhavja,**
with phone No : (Details: of share of **D/o Sri D. Sreenivasulu.**
each owner in case of joint ownership). **Door No: 4-2-122, Madhuri Ice Factory Street,**
Pulivendula, YSR (Dt).

05. BRIEF DESCN. OF THE PROPERTY :

THIS SITE IS VERY SUITABLE FOR RESIDENTIAL PURPOSE IT IS LOCATED SITE SURVEY NO: 6/2, NEAR DOOR NO: 3-7-216-7-2, PLOT NO'S : 57 & 58 (PART), NEAR GANGI REDDY HOSPITAL, BAKARAPURAM AT PULIVENDULA TOWN & MUNICIPALITY OF Y.S.R (DT). IT IS READY TO RESALE AT ANY TIME.

• AS PER DEED EXTENT : 10.33 Cents

06. LOCATION OF THE PROPERTY :

- a) Plot No / survey No : PLOT NO'S : 57 & 58 (PART), SURVEY NO : 6/2
- b) Door No : NEAR DOOR NO : 3-7-216-7-2
- c) T.S.T No / Village : NEAR GANGI REDDY HOSPITAL, BAKARAPURAM
- d) Ward / Taluka : WARD NO: 03, PULIVENDULA,
- e) Mandal / District : PULIVENDULA MUNICIPALITY, Y S R (Dt) .

07. POSTAL ADDRESS OF THE PROPERTY : AS ABOVE**08. CITY / TOWN**

- Residential area : TOWN
- Commercial area : YES
- Industrial area : —



09. CLASSIFICATION OF THE AREA :

High / Middle / Poor	:	MIDDLE
Urban / Semi Urban / Rural	:	SEMI URBAN
10. Coming under corporation limit / Village / Panchayat/ Municipality	:	MUNICIPALITY
11. Whether covered under any State /central Govt. Enactment (e.g Urban Land ceiling Act) or notified Agency area/ scheduled area /cantonment area	:	No
12. In Case it is an agricultural land any conversion to house site plot is contemplated	:	Not Applicable

13. BOUNDARIES OF THE PROPERTY:-As Per Deed

EAST	:	Plot No's : 56 & 55
WEST	:	30Ft wide Rastha
NORTH	:	Plot No: 58 (Part)
SOUTH	:	30Ft wide Rastha

As Per Actual

EAST	:	Plot No's : 56 & 55
WEST	:	30Ft wide Rastha
NORTH	:	Plot No: 58 (Part)
SOUTH	:	30Ft wide Rastha

14. DIMENSIONS OF PLOT:As Per Deed

EAST	:	75'0" (or) 22.86 m
WEST	:	75'0" (or) 22.86 m
NORTH	:	60'0" (or) 18.288 m
SOUTH	:	60'0" (or) 18.288 m

As Per Actual

75'0" (or) 22.86 m
75'0" (or) 22.86 m
60'0" (or) 18.288 m
60'0" (or) 18.288 m

Extent : 4500.00 Sqft (or) 500.00 Sqyds (or) 418.06 Sqmt (or) 10.33 Cents

14.(a) Extent of site as per deed :	:	10.33 Cents
14.(b) Extent of site as per actual :	:	10.33 Cents
15. Extent of the considered for valuation (least of 14 a & 14b)	:	10.33 Cents
16. Whether occupied by the owner / tenants occupied by tenant since how long rent Received per month	:	Own

II. CHARACTERISTICS OF SITE

1. Classification of locality	:	Middle
2. Development of surrounding areas	:	Residential
3. Possibility of frequent flooding	:	No
4. Feasibility to the Civic amenities like school Hospital, Bus stop, market etc.,	:	Walkable Distance
5. Level of land with topographical conditions	:	Level
6. Shape of land	:	Rectangular
7. Type of use to which it can be put	:	Commercial



- 8. Any usage restriction : No
- 9. Is plot in Town planning approved layout? : No
- 10. Corner plot or intermittent plot : Corner Plot
- 11. Road facilities : Available
- 12. Type of road available at present : Metal Road
- 13. Width of road is it below 20ft or more than 20ft : 30'0" Wide Road
- 14. Is it a land - locked land : No
- 15. Water potentiality : Available
- 16. Underground sewage system : Open Area
- 17. Power supply is available in the site : Available
- 18. Advantage of the site : Good Locality
- 19. Disadvantages of the site : Nil
- 20. General remarks, if any : Medium Demand Locality.

18. SPECIFICATION OF CONSTN (FLOOR - WISE) IN RESPECT OF:

- | Sl | DESCRIPTION | |
|------------------------------------|--|---------------|
| 1. | Foundation | } NO BUILDING |
| 2. | Basement | |
| 3. | Super Structure | |
| 4. | Joinery / Doors & Windows
(Please) furnish details about
size of frames , shutters ,glazing ,fitting
etc., and specify the species of timber) | |
| 5. | RCC Works | |
| 6. | Plastering | |
| 7. | Flooring, Skirting | |
| 8. | Special finish as marble, granite
wooden paneling , grills , etc | |
| 9. | Roofing including weather proof course | |
| 10. | Drainage | |
| 02. COMPOUND WALL | | } NO BUILDING |
| | Height : | |
| | Length : | |
| | Type of Construction : | |
| 03. ELECTRICAL INSTALLATION | | } NO BUILDING |
| | Type of Wiring : | |
| | Class of Fittings : | |
| | Superior / Ordinary / Poor) | |
| | Fan Points : | |
| | Spare Plug Points : | |
| | Any Other Item : | |



04. PLUMBING INSTALLATION

- | | | | |
|-------------------------------------|---|---|-------------|
| a) No of water Closets & their type | : | } | NO BUILDING |
| b) No of Wash Basins | : | | |
| c) No of Urinals | : | | |
| d) No of Bath Tubs | : | | |
| e) Water meters, Taps etc | : | | |
| f) Any other fixtures | : | | |

PART - A (VALUATION OF LAND)

- | | | |
|--|---|---------------------------------|
| 01. Size of plot | | |
| East & West | } | : 10.33 Cents |
| North & South | | |
| 02. Total Extent of plot consider for valuation | : | 10.33 Cents (or) 500.00 Sqyds |
| 03. Prevailing Market Rate | : | Rs 6,60,000/- Cent |
| 04. Guideline rate obtained from the Registries office | : | -- |
| (and evidence thereof to be enclosed) | | |
| 05. Assessed / adopted rate of valuation | : | Rs 6,60,000/ Cent |
| 06. Estimate value of land | : | 10.33 Cents X Rs 6,60,000/ Cent |
| | = | Rs 68,17,800/- |

PART - B (VALUATION OF BUILDING)**01. TECHNICAL DETAILS OF THE BUILDING**

- | | | |
|---|---|-------------|
| A) Type of Building (Residential/Commercial/Industrial): | } | NO BUILDING |
| B) Type of construction (Load bearing / RCC / Steel Framed) : | | |
| C) Year of Construction : | | |
| D) Number of floors & Height of each Floor including : | | |
| Basement, if any ground | | |
| E) Plinth area floor wise : | } | NO BUILDING |
| F) Condition of the building : | | |
| i) Exterior - Excellent, Good, Normal, Poor : | | |
| ii) Interior - Excellent, Good, Normal, Poor : | | |

DETAILS OF VALUATION:

S. No	Particulars of Items	Plinth Area Sqft	Roof Ht	Age of Building	Estimated replacement rate of construction Rs	Replace ment cost Rs	Depreciation Rs	Net Value after Depreciation Rs
NO BUILDING								



PART C - C (Extra Items)

(AMOUNT IN RS)

1.	Portico	:	}	NO BUILDING
2.	Ornamental Front Door	:		
3.	Sitout / Varandah with steel grill	:		
4.	Overhead Water tank	:		
5.	Extra Steel / Collapsible gates	:		
	TOTAL	:		0

PART - D (AMENITIES)

1.	Ward Robes / Showcases	:	}	NO BUILDING
2.	Glazed Tiles	:		
3.	Extra sinks and bath tubs	:		
4.	Marble / Ceramic flooring	:		
5.	Interior Wood Finishing	:		
6.	Architectural elevation work	:		
7.	Paneling works	:		
8.	Aluminum hand rails	:		
9.	Aluminum Works	:		
10.	False ceiling	:		
11.	Stair Case with Railing	:		
	TOTAL	:		0

PART - E (MISCELLANEOUS)

1.	Separate Toiler room	:	}	NO BUILDING
2.	Separate Lumber Room	:		
3.	Separate Water Tank / Sump	:		
4.	Trees, Gardening	:		
	TOTAL	:		0

PART - F (SERVICES)

1.	Water supply arrangements	:	}	NO BUILDING
2.	Drainage arrangements	:		
3.	Compound wall	:		
4.	C B deposits, fittings etc	:		
5.	Pavement	:		
	TOTAL Rs	:		0

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART A	LAND	:	Rs	68,17,800/-
PART B	BUILDING	:	Rs	_____
PART C	EXTRA ITEMS	:	Rs	_____
PART D	AMENITIES	:	Rs	_____
PART E	MISCELLANEOUS	:	Rs	_____
PART F	SERVICE	:	Rs	_____
	TOTAL Rs	:	Rs	68,17,800/-
	Say As	:	Rs	68,10,000/-



LOCAL MARKET VALUE ADOPTED COST OF STRUCTURE PER OF ADOPTED COST OF
ADDITIONS & SERVICES AT LUMP SUM ADOPTED

Market Value	:	Rs	68,10,000/-
Releasable Value	:	Rs	61,29,000/-
Distressed Value	:	Rs	54,48,000/-

As a result of my appraisal and analysis it is my considered opinion that the present market Value to the above property in the prevailing condition with aforesaid specification is

Rs 68,10,000/-

(RUPEES SIXTY EIGHT LAKHS TEN THOUSAND ONLY)

PLACE: Pulivendula

DATE : 27-12-2025

Gouru Neelakanta Reddy
GOURU NEELAKANTA REDDY
B.Tech (Civil)
APPROVED PANEL VALUER FOR BANK
INCOME TAX VALUER
KADAPA Y.S.R. (DT).
Cell: 9440164412

The undersigned have inspected the property detailed in the valuation report dated on we are satisfied that the fair and reasonable value of the property is Rs

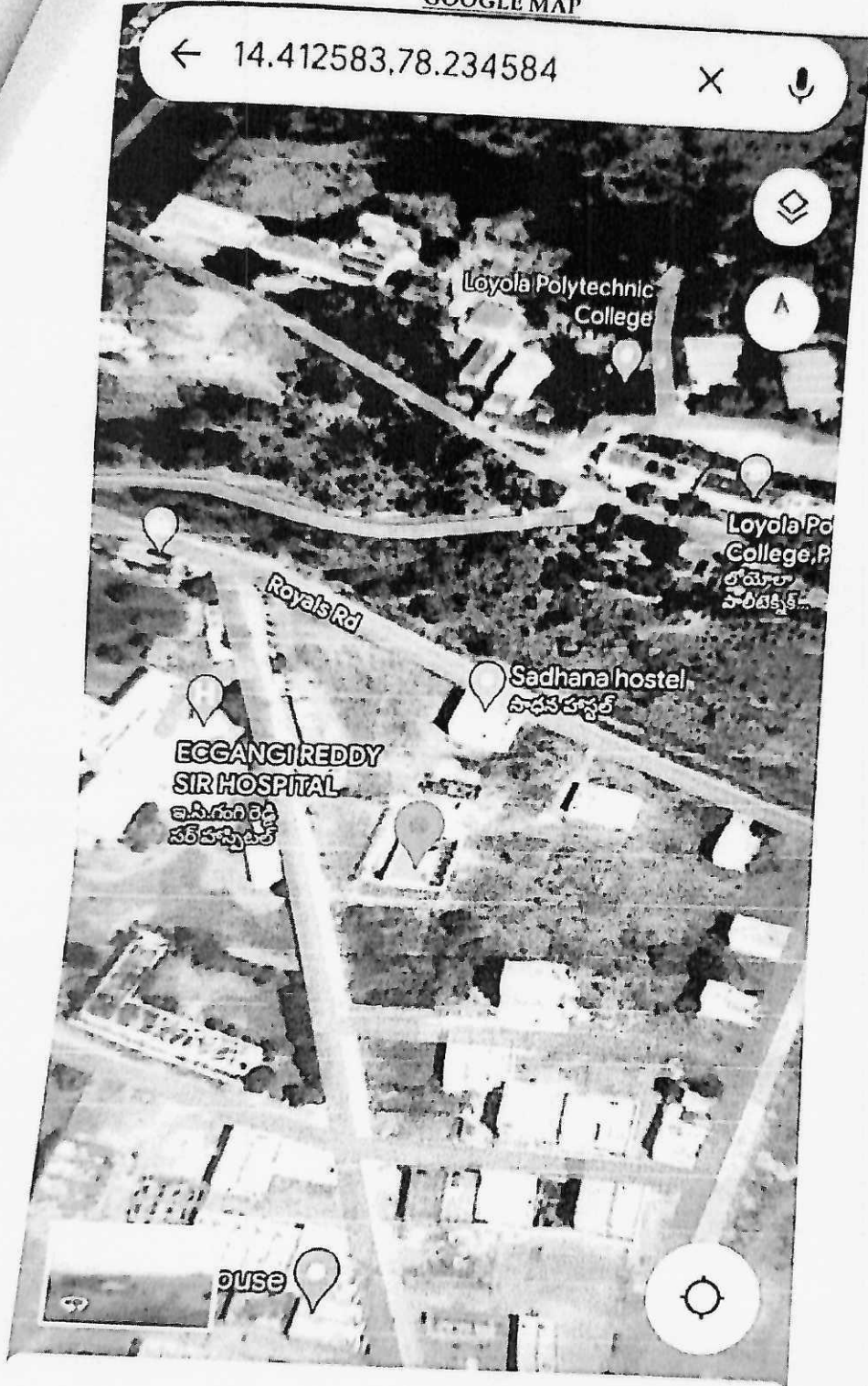
(Rupees

only)

FIELD OFFICER:

Manager of the Division / Branch Manager

← 14.412583,78.234584



EGGANGIREDDY
SIR HOSPITAL

ఇ.సి.ఆర్.సి.ఆర్.
నర్సరీ

Royals Rd

Sadhana hostel
నాథనా హాస్టల్

Loyola Polytechnic
College

Loyola Po
College, P
లోయాలా
వారి కళాశాల

ouse

Dropped pin

G. Neelakanta Reddy
GOURU NEELAKANTA REDDY
B.Tech (Civil)
APPROVED PANELVALUER FOR BANK
INCOME TAX VALUER
KADAPA Y.S.R. (DT).
Cell: 9440164412

LOCATION MAP

LOYOLA
POLYTECHNIC

WAY TO TOWN

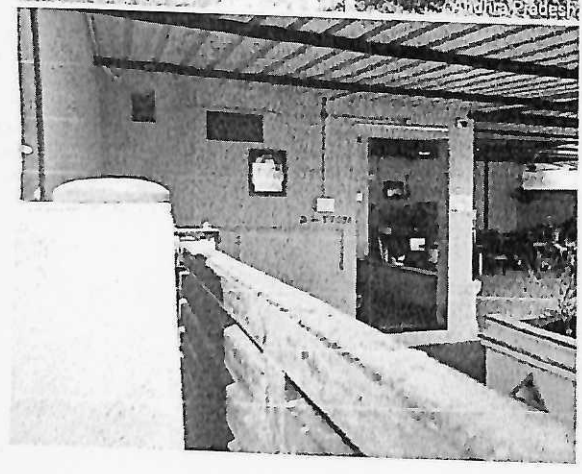
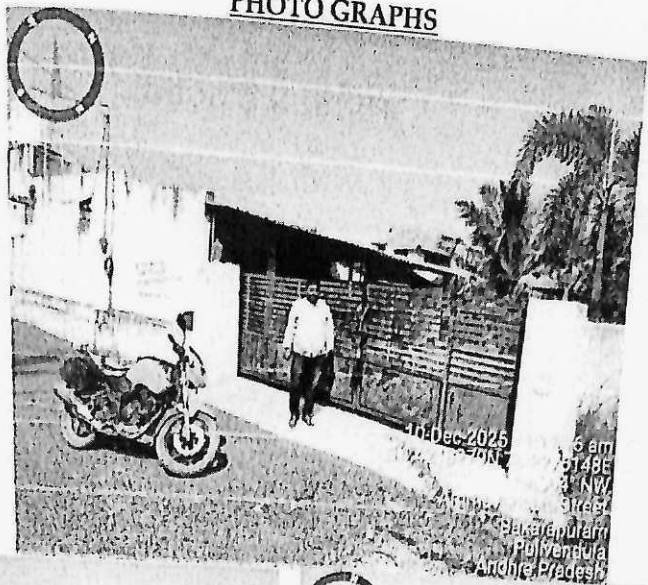
WAY TO BYPASS

E.C GANGI REDDY
HOSPITAL

PROPERTY

G. Neelakanta Reddy
GOURU NEELAKANTA REDDY
B.Tech (CIVIL)
APPROVED PANELVALUER FOR BANK
INCOME TAX VALUER
KADAPA Y.S.R. (DT).
Cell: 9440164412

PHOTO GRAPHS



Greddy
GOURU NEELAKANTA REDDY
B.Tech (Civil)
APPROVED PANEL VALUER FOR BANKS
INCOME TAX VALUER
KADAPA Y.S.R. (DT).
Cell: 9440164412

D.No. 3/1140, Opp to auditor Kotte Subbarayudu house,
Y.M.R. Colony, Proddatur - 516 360, Kadapa (Dist), A.P.
B.O. : D.No. 5/355-1, Opp. Kailas Printers, Trunk Road, Kadapa.
Planners • Builders • Developers • Engineers • Valuers • Vasthu

Approved Valuer of Income - tax & Wealth-tax
Panel Engineer For Banks
Ph : 08564 - (O) 356364 (R) 255778
Mob : 94408 83414, 99511 83414
Kadapa : 99898 53335, 94403 51694
e-mail : ramarchitects2000@gmail.com

The Manager
Shriram Finance Limited,
Proddatur.

VALUATION REPORT

1 Customer Details										
Customer Name		Sri. D. Bhavya, D/o. D. Sreenivasulu.						Application		
Owners Name		Sri. D. Bhavya, D/o. D. Sreenivasulu.								
Cell No.										
Case Type		Land Valuation								
2 Property Details										
Address		D.No.3-7-215A, Plot Nos. 57 & 58(Part), S.No.6/2, Near Gangi Reddy Hospital, Bakarapuram, Pulivendula Municipality, Kadapa District.								
Nearby Landmark										
3 Document Details										
Layout Plan		Yes/No	Name of the Approving Authority				Approval No.			
			--				--			
Building Plan		Yes/No	--				--			
			--				--			
Construction Permission		Yes/No	--				--			
			--				--			
Legal Documents		Yes/No	1. Copy of Regd. Sale Deed Doc No:1553/2023, Dt.27-03-2023. 2. Market Value Assistance							
4 Physical Details										
		<u>As per Deed</u>				<u>As per Deed.</u>				
East	Site of Plot Nos.56 & 55				Site of Plot Nos.56 & 55					
West	30.0 ft Wide Rastha				30.0 ft Wide Rastha					
North	Site of Plot No.58(Part)				Site of Plot No.58(Part)					
South	30.0 ft Wide Rastha				30.0 ft Wide Rastha					
PULIVENDULA			LATITUDE		: 14 .712508 N					
			LONGITUDE		: 78. 234603 E					
Matching of Boundaries		Yes/No	Plot Demarcated		Yes/No	Approved Land use		<u>Residential Land</u>	Type of Property	Plot/Flat/ <u>Commercial Building</u>
			--			--		--	Kitchen	--
No. of Rooms		Living/ Dining	--		Rooms	--		Toilet	--	--
Approx. Age of the property		--			Residual Age of the Property		--		Type of structure- RCC framed/ Stone Masonry/ <u>LBS-NA</u>	

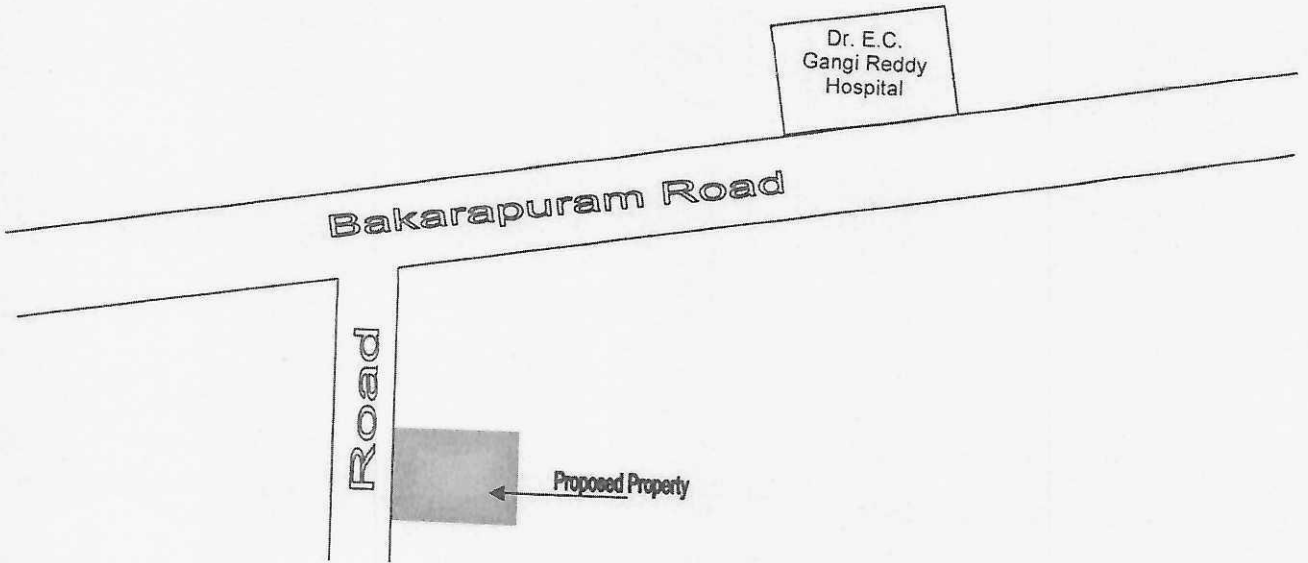
(Signature)


Tenure/ Occupancy Details		Owner Occupancy			
Status of Tenure	Owned / Rented	No. of Years of Occupancy	--	Relationship of Tenant to Owner	--
6	Stage of Construction		Under Construction / Completed		If under construction, extent of completion
7	Violations if any observed		N.A.		Nil
8	Area Details of the Property		Nil		Nil
	Site Area	Site left for 1/2 Road	Net Site Area	Plinth Area	Carpet Area
	E-W: 75'-0" N-S: 60'-0" = 4500.0 Sq.ft. = 500.0 Sq.yd. = 10.33 Cents	--	E-W: 75'-0" N-S: 60'-0" = 4500.0 Sq.ft. = 500.0 Sq.yd. = 10.33 Cents	--	--
9	Valuation				
Current government approved value		As per Market value Assistance			--
Current Fair market Value (Land)	Rs.6, 50,000-00/Cent	10.33 Cents x 6, 50,000-00		Rs.67, 14,500-00	
Current Fair market Value (RCC Building)	Old A.C. Sheet Roof Building, So Building was not Consider for Valuation				
Depreciation @ 1.0% Per Year, 0.0%		L.S.			--
Current Fair market Value (Land & Building)		Total			Rs.67, 14,500-00
		Or Say			Rs.67, 14,000-00
i) Guideline Value	Land				--
	Building				--
ii) Fair Market Value					--
iii) Realizable Value					Rs.67, 14,000-00
iv) Forced/ Distress Sale Value					Rs.57, 07,000-00
					Rs.50, 35,000-00
10	Assumptions/ Remarks	i) Qualifications in TIR/Mitigation suggested if any: No ii) Property is SARFAESI compliant: Yes iii) Weather property belongs to social infrastructure like Hospital, School, old age home etc.: No iv) Weather entire piece of land on which the unit is setup /property is situated has been mortgaged or to be mortgaged: to be Mortgaged. v) Details of last two transactions in the locality/area to be provided, if available: No vi) Any other aspect which has relevance on the value of marketability of the property: No vii) The property is not Land Locked Land viii) The property can be identified by Boundaries, and it has Road Axis.			
11	Declaration	1) The Property was inspected by the undersigned on Dt:16-12-2025. 2) The undersigned does not have any direct/indirect interest in the above property 3) The information furnished herein is true and correct to the best of our knowledge 4) I have submitted the valuation report directly to the Bank.			
12	Name, Address, Signature of Valuer	Er. Y.V.Ramachandra Reddy D.No.3/1140, Y.M.R. Colony, Proddatur-516360.			
Signature of Valuer		Stamp		Date of Valuation	24-12-2025

13	List of Documents Enclosed	1. Copy of Regd. Sale Deed Doc No: 1553/2023, Dt.27-03-2023. 2. Market Value Assistance
14	List of Photos Enclosed	Photographs of the Property unit / showing stage of construction etc to be attached


PLAN SHOWING THE LOCATION PLAN OF THE EXISTING COMMERCIAL BUILDING BEARING D.NO.3-7-215A, PLOT NOS.57 & 58(PART), S.No.6/2, NEAR GANGI REDDY HOSPITAL, BAKARAPURAM, PULIVENDULA MUNICIPALITY, KADAPA DISTRICT. BELONGS TO: SMT. D. BHAVYA, D/o. D. SREENIVASULU.

N ↑
(NOT TO SCALE)



Place	:	Proddatur
Date	:	24-12-2025

Name of the Valuer :	Er. Y.V.Ramachandra Reddy
Regn. No :	22/CCIT - III / Tech / XX / Reg.val / 46 / 03-04


Signature of Valuer with seal
(Empaneled Engineer for Shriram Finance Limited)

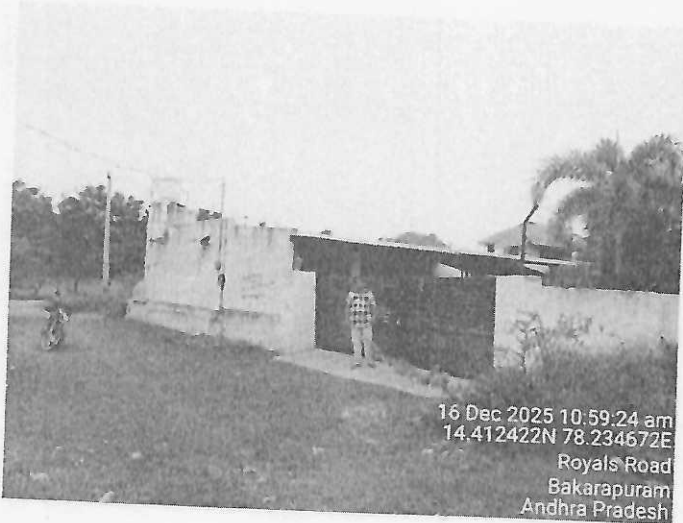
The undersigned have inspected the property detailed in the valuation Report dated..... On

We are satisfied that the fair and reasonable value of the property is Rs..... (Rupees
.....only)

Field officer
Date:

Manager of the Division / Branch Manager
Date:

Photographs of the property:



Y.V. RAMA CHANDRA REDDY
B.Tech., M.Sc., (REV), M.I.E., F.I.V.
Municipal Licensed Surveyor, Income Tax Valuer,
Panel Valuer for A.P.G. Bank, Axis Bank, Central
Bank of India, State Bank of India, Canara Bank,
Punjab National Bank, Union Bank of India,
Karnataka Bank and Chartered Engineer.

Terms and Conditions for sale of assets of through online e-auction under SARFAESI Act

	SHRIRAM FINANCE LIMITED Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai-600 032, Zonal Office : Shriram Finance Ltd, ZONAL OFFICE, D.NO.42/107-1, OBUL REDDY COMPLEX, APSARA CIRCLE, JAYANAGAR COLONEY, KADAPA-516002. and branch office at PULIVENDULA Website: http://www.shriramfinance.in/auction
---	--

E-AUCTION SALE

YSR Kadapa Dis., Kadapa Regd Dist., Pulivendula sub-Dist., Bhakarapuram Village accounts, S.No.5/2, plot No. 57 and 58 part site an extent of 500 sq.yds of vacant site.
Bounded on.

East : Plot No.56 and 55
West : 30 feet wide Road
North : Plot No.58 part
South : 30 feet wide Road

With in the boundaries site measuring., East to West 60 feet or 18.288 meters North to South 75 feet or 22.860 meters., Total admeasuring 500 sq.yds.

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	D.BHAVYA
Loan account	PLVDLTF2308280004
Guarantors	1. Y S GANESH REDDY 2. K.SAI PRADEEP KUMAR REDDY

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 **28.10.2024** to the borrowers/guarantors/obligants and subsequently the Authorized Officer has taken possession of the under mentioned secured assets on. 21.02.2025 under section 13(4) of the said Act, in respect of loan facilities granted to D.BHAVYA (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 **Rs5120702/-** (Rupees Fifty One Lakhs Twenty Thousand Seven Hundred and Two only) as on. 28.10.2024 plus future interest/charges/other costs incurred by the Secured Creditor thereon till final payment/realization.

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

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

Start time of E-Auction	13.02.2026 at 11:00 a.m.	_____ 2
End time of E-Auction	13.02.2026 at 1:00 p.m.	_____ 202

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

Schedule of the Properties

YSR Kadapa Dis., Kadapa Regd Dist., Pulivendula sub-Dist., Bhakarapuram Village accounts, S.No.5/2, plot No. 57 and 58 part site an extent of 500 sq.yds of vacant site.
Bounded on.

East : Plot No.56 and 55
West : 30 feet wide Road
North : Plot No.58 part
South : 30 feet wide Road

With in the boundaries site measuring., East to West 60 feet or 18.288 meters North to South 75 feet or 22.860 meters., Total admeasuring 500 sq.yds.

Reserve Price	Rs. 54,48,000/- (Fifty Four Lakhs Forty Eight Thousand Rupees Only) Highest Valuation report Amount
Earnest Money Deposit	10% of the Reserve Price i.e. Rs. 5,44,800/- (Five Lakhs Forty Four Thousand and Eight Hundred Rupees Only)

The title deeds of the properties can be inspected at the office of the Auctioneers or the Secured Creditor on 11.02.2026 Time 11.00 a.m. to 05.00 p.m., by prior appointment. For appointments, contact the Authorised Officer Mr M.GANGADHARA, Contact No.: 9959463246 or email morusu.g@shriramfinance.in

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

(Borrower Name:- D.BHAVYA & Loan Account No. PLVDLTF2308280004

Nature and Object of Online Sale:

- The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.
- The sale is governed by the Provisions of the Securitization and Reconstruction of Financial

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

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 (13.02.2026) 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 offers in multiples as specified in the Notice **during online bidding of the property.**
 - (b) Last date for submission of bid: on or before 12.02.2026, 2025 up to 05.00 p.m.
 - (c) Inspection Date & Time: 11.02.2026 Time 10.00 a.m. to 05.00 p.m.
2. Registration of Bidders with auction service provider-**Shriram Auto Mall India Limited (SAMIL)** for bidding in e-auction as per the requirement of the Auctioneer Company is essential. For details in this regard, kindly visit auction service provider website <https://eauctions.samil.in/home> or Contact No.: Fax: +91.11.42414444, Mr.Gaurav Namboodiri , Contact No. 9833922941, Email ID : gaurav.n@samil.in
3. **Caution to bidders:**
 - a. Property is being sold on basis of "As is where is"," As is what is" and "Whatever there 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 responsibility to procure any permission/license, NOC, etc. in respect of the property

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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 pay the tax to the authorities 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).

4. 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 Authorised Officer with prior appointment. For prior appointment **Please contact:** M.GANGADHARA, Contact No.: 9959463246.
- 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).

5. 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.

6. Submission of bid forms:

- a. **Last date for submission of bid: on or before 12.02.2026 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.

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- 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.
- 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.

7. 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 DD in favour of **Shriram Finance Limited**, 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

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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.

8. Bid Multiplier:

- a. The bidders shall increase their bids in multiplies of the amount of **Rs. 25,000/-** specified in the public sale notice/Terms and condition of Sale.

9. Duration of Auction sale:

- 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.

10. 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.

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- 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. Bidders may, subject to conditions of online service provider, may avail pre-auction training. The prospective qualified bidders may contact Auction Service Provider with phone number and email id:- **Shriram Automall India Limited (SAMIL), Fax No.+91.11.42414444, Mr.Gaurav Namboodiri, Contact No. 9833922941, Email ID : gaurav.n@samil.in** prior to the date of e-Auction.

11. Declaration of successful bidder:

- 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. 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.

12. 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.

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- 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 Shriram Finance Limited. The Sale Certificate will be issued only on the receipt of Form 26QB & Challan for having remitted the TDS.

13. 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 Authorised Officer of the Shriram Finance Limited.

14. 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 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.

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15. 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 Shriram Finance Limited.

16. Stay/Cancellation of Sale:

- 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.

17. 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.

18. Delivery of possession:

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

19. 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.

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- 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.
- 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 **KADAPA 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: KADAPA

Date : 30.12.2025

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,

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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.

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