

AUTHORIZED OFFICER SHRIRAM FINANCE LTD, ZONAL OFFICE, Authorized Shriram
Enclave, Annapurna Nagar, 5th Lane, Inner Ring Road, Gorantla, Guntur – 522034.

E Auction sale notice in respect of immovable properties belonging to

Mrs. CHIKKAM CHINNAMMA

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 11.09.2025**. 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. 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, Authorized Officer Shriram Finance Ltd, ZONAL OFFICE, Shriram Enclave, Annapurna Nagar, 5th Lane, Inner Ring Road, Gorantla, Guntur – 522034_ and branch office at 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

FOR SHRIRAM FINANCE LIMITED

Shriram Finance Limited



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 Authorised Officer has already taken physical possession of the properties described therein on 30.04.2024 with assistance of advocate commissioner, who was appointed by the Hon'ble senior civil judge court at guntur 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 ie an outstanding amount of **Rs.3067676/-** (Thirty Lakhs Sixty Seven Thousand Six Hundred Seventy Six Rupees 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	20-02-2026
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)	On or before 19-02-2026 up to 05.00 P.M
6.	Inspection Date & Time	On Or Before 18.02.2026 Up To 05.00P.M
7.	Loan agreement No's	GNTR4TF2103240007 .

For SHRIRAM FINANCE LIMITED


Authorised Officer

Shriram Finance Limited

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 loan Account No. GNTR4TF2103240007 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)	Guntur District, Nallapadu Sub-District within the limits of New Guntur Municipal 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 ground 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).
11.	Reserve Price of the Property (to reduce 10% amount on previous reserve price of Rs. 33,30,720)	Rs.2997648/- (twenty nine lakhs ninty seven thousand six hundred forty eight Rupees Only) EMD Amount: Rs.299764/- (two lakhs ninty nine thousand seven hundred sixty four Rupees Only)

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

Thanking you,

DATE: 12.01.2026

Place: Guntur

For Shriram Finance Limited,
For SHRIRAM FINANCE LTD.
M. Ce. Ce. Ce.
 Authorized Officer
 Authorised Officer

Shriram Finance Limited

भारतीय डाक
डाक सेवा-जय सेवा



India Post
Dak Seva-Jay Seva

SP-POD 5220040102 <522004>

GSIN No: ABCD5434C

EN58626361@IN

Counter No:1, OP-Code:USER

To:P CHARANTEJA, NARAKODURU

guntur, PIN:522212

From:SHIRKAM FINANCE LTD, GPRANTLA, 34P CHARAN TEJA

Wt:30grams, 12/01/2026, 11:13

PS:68.00,

,COST @9% 4 ,SGST @9%: 4.00

भारतीय डाक
डाक सेवा-जय सेवा



India Post
Dak Seva-Jay Seva

SP-POD 5220040102 <522004>

GSIN No: ABCD5434C

EN586263756IN

Counter No:1, OP-Code:USER

To:CH SRINIVASARAO, NALLAKUNTA

guntur, PIN:522215

From:SHIRKAM FINANCE LTD, GPRANTLA, 34P CHARAN TEJA

Wt:30grams, 12/01/2026, 11:14

PS:68.00,

,COST @9% 4 ,SGST @9%: 4.00

भारतीय डाक
डाक सेवा-जय सेवा



India Post
Dak Seva-Jay Seva

GINTR4TF2103240007

13/29

Dr. Chikkam Srinivasa rao
S/o Koteswara rao
D.No: - 26-47-423, Nallakunta
main road, Nalla Padu road
Guntur - 522004.



SHRIRAM FINANCE LIMITED
ZONAL OFFICE
SHRIRAM ENCLAVE
ANNAPURNA COLONY LINE,
INNER RING ROAD, VIJETHA SCHOOL
GORANTLA, GUNTUR-522 034, A.P.

13/11/26 NO Such person
RS
50



On Postal Service

[Redacted Name-Stamp of Office of Posting]

Name-Stamp of Office of Posting

To
SHRIRAM FINANCE LIMITED
ZONAL OFFICE
SHRIRAM ENCLAVE
ANNAPURMA NAGAR, 5th LINE,
INNER RING ROAD, VIETHA SCHOOL
GORANTLA, GUNTUR-512 034, A.P.

PIN [] [] [] [] [] []

GNTR4TF2103240007

13/27



D

SHIRIRAM FINANCE LIMITED
ZONAL OFFICE
ANNAPURNA MAIN ROAD LINE,
INNER RING ROAD, VIJETHA SCHOOL
GURANTLA, GUNTUR-522 034, A.P.

02. Chikkam Chinnamma
w/o Srinivasa rao.

D.No:- 26-47-423,
Nallakunta Main road,
Nallapaduroad Guntur -
522004.

13/1/25 @ No Jack person
& R/S → A



On Postal Service

To: **SHRIRAM FINANCE LIMITED**
ZONAL OFFICE
SHRIRAM ENCLAVE
ANNAPURNA NAGAR, 5th LINE,
INNER RING ROAD, METHEE SCHOOL,
GUNTUR, GUNTUR-522 004, A.P.

Name-Stamp of Office of Posting

PIN

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GINTR4TF2103240007



No 5...
Hence R/T Lenses
15/1/20

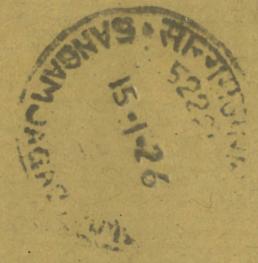
~~Redirect to Quari
Vadlamudi~~

~~3. Padigi Charan teja
S/o Nagaraju
D.No:- 3-24, Near
Narakoduru Quari,
G.O. Oil factory, Narakoduru,
Tenali(P), Guntur DT.~~

SHRIRAM FINANCE LIMITED
ZONAL OFFICE
SHRIRAM ENCLAVE
ANNAPURMA NAGAR, 8th LINE,
INNER RING ROAD, VIJETHA COLONY
GORANTLA, GUNTUR DISTRICT, A.P.

13/1 - Redirect to Quara

Nadlamudi *PM*



రాధాకృష్ణ మూర్తి, ప్లాట్ నెం. 201, సాటి ఆమెయ్య 7/3, సంప్రదించినగర్, గుంటూరు జిల్లా - 522006.
 2) వెంకటేశ్వరరావు బహు, తండ్రి : రఘురాములు డి.నెం. 4-15-126/1, 9వ లైన్, భారత్ పేట, గుంటూరు టౌన్ & జిల్లా.

(అక్షరాలా ఒక కోటి నల్లటి లక్ష యాభై రెండు వేల రెండు వందల ముప్పై రెండు రూపాయలు మాత్రమే) తదుపరి వడ్డీ, ఖర్చులు, ఛార్జీలు, చట్టపరమైన మరియు అన్ని యాధునిక ఖర్చులతో పాటు బుబులం అకౌంట్ నెం. GNTR4TF1601260 003, డిమాండ్ నోటీసు తేదీ : 10-07-2023

వివరాలకు D.D. ద్వారా జమ చేయాలైన ఇండి తీరామ్ ఫైనాన్స్ లిమిటెడ్ పేరిట బ్యాంకు పేరు : యాక్టివ్ బ్యాంక్ లిమిటెడ్ శాఖ - బాండ్లా కుర్లా కాంప్లెక్స్, ముంబయి-400710 బ్యాంక్ అకౌంట్ నెం.: కరెంట్ అకౌంట్ నెం. 230010200005265 IFSC కోడ్ : UTIB0000230.	2026 నమయం : ఊ 11.00 గంటల నుండి మూ 1.00 గంటల వరకు	వీరాంజనేయులు, కాంటాక్ట్ నెం. 9885888929 షి. బాపా కాంటాక్ట్ నెం. 9059819351 కస్టమర్ కేర్ : 022-40081572 ఆస్తి తనిఖీ చేయ తేదీ : 12-02-2026 కి ముందు వరకు సమయం : ఊ 11.00 గంటల నుండి సా 5.00 గంటల వరకు
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అబ్జర్వేషన్ : రూ. 72,09,000/- (డెబ్బై రెండు లక్షల తొమ్మిది వేల రూపాయలు మాత్రమే) ఇ.యం.డి. అమౌంట్ : రూ. 7,20,900/- (ఏడు లక్షల ఇరవై వేల తొమ్మిది వందల రూపాయలు మాత్రమే) ఇ.యం.డి. సమర్పించుటకు చివరతేదీ : 13-02-2026, సమయం : ఊ. 10.00 నుండి సా. 05.00 వరకు

అసక్తిగల బిడ్డర్లకు లాగిన్ ఐడి & పాస్ వర్డ్ ను రూపొందించడంలో, డేటాను అవలోడ్ చేయడంలో, బిడ్డను సమర్పించడంలో, ఇ-బిడ్డింగ్ ప్రక్రియపై శిక్షణ మొ. వాటి కొరకు సంప్రదించండి. మెన్యూ తీరామ్ ఆటోమోల్ ఇండియా లిమిటెడ్, సంప్రదింపులకు వడ్డీ తీ గౌరవ్ నంబూద్రి, కాంటాక్ట్ నెం. 9833922941, Mr.GAURAV NAMBOODIRI <gaurav.n@samil.in> మరియు ఆస్తి సంబంధించిన వివరముల కొరకు అఫీస్ పని వేళలలో తీరామ్ ఫైనాన్స్ లిమిటెడ్, అధికృత అధికారి : శ్రీ యం. కాశీ వీరాంజనేయులు, మొబైల్ నెం. 9885888929 నందు సంప్రదించగలరు.
 బకాయి శేషం ఏదేని ఉన్నచో ఏ కారణం చూపకనే తిరస్కరించు హక్కు అధికృత అధికారి కలదు. ఆన్లైన్ వేలం మా వేలం ఏజెన్సీ "తీరామ్ ఆటో మోల్ ఇండియా లిమిటెడ్" యొక్క వెబ్ సైట్ (https://eactions.Samil.in/home) పై నిర్వహించబడును. బిందరు దాఖలు / బిడ్డ పారం పొందు / బిందరు తెరచు మరియు వేలం జరుగు ప్రదేశం కొరకు వెబ్ సైట్ https://www.shriramfinance.in/auction ను చూడండి. అమ్మకం యొక్క నియమ నిబంధనల వివరాలపై "తీరామ్ ఫైనాన్స్ లిమిటెడ్ వెబ్ సైట్ లో" ఇవ్వబడిన లింక్ గమనిక : తీరామ్ సిటీ యూనియన్ ఫైనాన్స్ లిమిటెడ్, చెన్నైలోని ఎన్ఎస్ఎల్ఐ యొక్క అర్డర్ ప్రకారం "తీరామ్ ఫైనాన్స్ లిమిటెడ్" గా అమలులోకి వచ్చేలా మార్చబడినది. డి. 30-11-2022 నాటి తదనంతరం "తీరామ్ ఫైనాన్స్ లిమిటెడ్" లిమిటెడ్ పేరు డి. 30-11-2022 నుండి "తీరామ్ ఫైనాన్స్ లిమిటెడ్" గా అమలులోకి వచ్చేలా మార్చబడినది. డి. 30-11-2022 నాటి అన్ కార్పొరేషన్ సర్టిఫికేట్ ను చూడగలరు) ప్రదేశం : గుంటూరు, తేదీ : 12-01-2026



శ్రీరామ్ ఫైనాన్స్ లిమిటెడ్

ప్రధాన కార్యాలయం : చివర-3, ఓకీ హార్ట్ టవర్స్, ఈస్ట్ వింగ్ నె-2 బ్లాక్, బాండ్లా కుర్లా కాంప్లెక్స్ (బాండ్లా ఈస్ట్) ముంబాయి - 400051.
 ఫోన్ : 022-42410400, 022-40603100, వెబ్ సైట్ : https://www.shriramfinance.in/auction
 రిజిస్టర్డ్ అఫీస్ : శ్రీ టవర్స్, ప్లాట్ నెం. 14ఎ, సాత ఫిజీ, ఇంద్రప్రస్థ లోన్ షిఫ్ట్, గుండ్ల, చెన్నై - 600032.

జోనిల్ అఫీస్ : శ్రీరామ్ ఎన్ఎల్ఐ, అన్నపూర్ణ నగర్, 5వ లైన్, ఇస్కర్ లింగ్ రోడ్డు, గోరంట్ల, గుంటూరు - 522034 మరియు బ్రాంచి గుంటూరు - 2

మీన్ బిడ్డం చిన్నమ్ గాలకి చెందిన స్థిరాస్థుల అమ్మకం కొరకు ఈ-వేలం అమ్మకం ప్రకటన
 సెక్యూరిటీ ఇంటర్వెన్షన్ ఎన్ఎల్ఐ మెంట్ రూల్స్, 2002 యొక్క రూల్ 9 (1) నందలి నిబంధనలతో చదువకోవలసిన సెక్యూరిటీజేషన్ & రికన్స్ట్రక్షన్ ఆఫ్ ఫైనాన్సియల్ ఎస్సెట్స్ అండ్ ఎన్ఎల్ఐ మెంట్ ఆఫ్ సెక్యూరిటీ ఇంటర్వెన్షన్ యాక్ట్, 2002 క్రింద స్థిరాస్థుల అమ్మకం కొరకు ఇ-వేలం అమ్మకం ప్రకటన.
 సాధారణ ప్రజానికానికి మరియు ముఖ్యంగా బుబులగ్రహీతలు మరియు హామీదారులకు తెలియజేయునది ఏమనగా డి. 11-01-2025 తేదీ నాటి ఉద్దేశించిన అమ్మకం నోటీసు గడువు ముగిసిన 30 రోజుల తర్వాత జారీ చేయబడిన నియమం 9(1) క్రింద సెక్యూరిటీ ఇంటర్వెన్షన్ (ఎన్ఎల్ఐ మెంట్) నిబంధనలతో పాటు సెక్యూరిటీజేషన్ & రికన్స్ట్రక్షన్ ఆఫ్ ఫైనాన్సియల్ ఎస్సెట్స్ అండ్ ఎన్ఎల్ఐ మెంట్ ఆఫ్ సెక్యూరిటీ ఇంటర్వెన్షన్ యాక్ట్, 2002 క్రింద స్థిరాస్థుల అమ్మకం / సహకారస్థాపనలలో విఫలమైనారు. కాబట్టి ఈ ఈ-వేలం అమ్మకం నోటీసు ప్రకారం 54/2002/ఆర్/డబ్ల్యూ రూల్ 8 (6) లోని సెక్షన్ 13 (8) క్రింద మొదలదూ మీ విముక్తి హక్కును వీనియోగించుకోవడంలో విఫలమైనారు. కాబట్టి ఈ ఈ-వేలం అమ్మకం నోటీసు ప్రకారం 54/2002/ఆర్/డబ్ల్యూ రూల్ 8 (6) లోని సెక్షన్ 13 (8) క్రింద మొదలదూ మీ విముక్తి హక్కును వీనియోగించుకోవడంలో విఫలమైనారు. కాబట్టి ఈ ఈ-వేలం అమ్మకం నోటీసు ప్రకారం 54/2002/ఆర్/డబ్ల్యూ రూల్ 8 (6) లోని సెక్షన్ 13 (2) ప్రకారం జారీ చేయబడిన సెక్యూరిటీ క్రెడిటార్లకు తీరామ్ ఫైనాన్స్ లిమిటెడ్ కు డి. 24-01-2023 తేదీ నాటి డిమాండ్ నోటీసు ప్రకారం, సర్వీస్ నుండి మధ్యవర్తిత్వం 01.00 గంటల మధ్య "ఎక్కడ ఏది" "ఎక్కడ ఏది ఉన్నది" / అర్డర్ చేసిన క్రింద వివరించిన స్థిరాస్థుల మొత్తాన్ని డి. 20-02-2026న ఉదయం 11.00 గంటల సాధారణ ప్రజలకు ముఖ్యంగా తనఖాదారునికి మరియు హామీదారునికి నోటీసు ఇవ్వబడుతుంది. క్రింద పేర్కొన్న బుబులగ్రహీత / హామీదారునికి సర్వీస్ చట్టంలోని సవరించిన సెక్షన్ 13 (2) ప్రకారం జారీ చేయబడిన సెక్యూరిటీ క్రెడిటార్లకు వడ్డీ, ఖర్చులు, ఇతర ఛార్జీలు మరియు ఖర్చులతో సహా వడ్డీలో చెల్లించగలరు.

బుబులగ్రహీతలు/సహకారస్థులు / హామీదారులు / తనఖాదారుల పేరు	తేదీ & మొత్తం 13 (2) డిమాండ్ నోటీసు	చిన్నమ్ చిన్నమ్ గాలకి గాలకి చెందిన స్థిరాస్థుల వివరాలు	ఎర్రస్ట్రూపు మనీ డిపాజిట్ వివరాలు (ఇంటి) వివరాలు	వేలం జరిగే తేదీ & సమయం	సంప్రదించవలసిన ఇమెయిల్ మరియు ఫోన్ నెంబర్
1) చిక్కం శ్రీనివాసరావు, తండ్రి : కొత్తేశ్వరరావు, డి.నెం. 26-47-423, నల్లకుంట మొయిన్ రోడ్డు, నల్లపాడు రోడ్డు, గుంటూరు - 522004. 2) చిక్కం చిన్నమ్, భర్త : శ్రీనివాసరావు, డి.నెం. 26-47-423, నల్లకుంట మొయిన్ రోడ్డు, నల్లపాడు రోడ్డు, గుంటూరు - 522004. 3) వడ్డీగి చరణ్ శేఖర్, తండ్రి : నాగరాజు, డి.నెం. 3-24, నారాకోడూరు క్వార్టర్స్, జి.డి. ఆయల్ ఫ్యాక్టరీ, నారాకోడూరు, తెనాలి (పి), గుంటూరు జిల్లా.	వెల్లించాల్సిన మొత్తం రూ. 30,67,676/- (అక్షరాలా ముప్పై లక్షల అరవై ఏడు వేల అరు రూపాయలు మాత్రమే) తదుపరి వడ్డీ, ఖర్చులు, ఛార్జీలు, చట్టపరమైన మరియు అన్ని యాధునిక ఖర్చులతో పాటు బుబులం అకౌంట్ నెం. GNTR4TF2103 240007 డిమాండ్ నోటీసు తేదీ : 24-01-2023	గుంటూరు జిల్లా, నల్లపాడు సబ్ డివిజన్, కొత్త గుంటూరు మున్సిపల్ కార్పొరేషన్ పరిధిలోని నల్లపాడు గ్రామంలో, డి.నెం: 152/1, మొత్తం 155 చదరపు గజాలలో పల్లెము పైను ఉన్న 77.7 చదరపు గజాల రేదా 64.96 చదరపు మీటర్ల ఇంటి స్థలం మరియు దానిపై ఉన్న ఆర్.సి.సి పైకప్పుతో కూడిన గ్రౌండ్ మరియు మొదటి అంతస్తు, మరియు పి.సి.సి పీల్ పైకప్పుతో కూడిన రెండవ అంతస్తు భవనం, మరియు డి.నెం: 26-47-254 మరియు అసెస్మెంట్ నెం. 1021120129, డి.సి.సి సదిహద్దులు: తూర్పు: చిక్కం రామయ్య గారి ఆస్తి - 25.6 అ., దక్షిణం: రోడ్డు - 27.6 అ., పడమర: బుబులగ్రహీత రామయ్య మొదలైన వారి ఆస్తి - 25.6 అ., ఉత్తరం: బత్తుల అంకమ్మ రావు గారి ఆస్తి - 27.6 అ., పైన పేర్కొన్న వాటిలో డోర్ నెం: 26-47-254 మరియు అసెస్మెంట్ నెం. 1021120129 నందు 77.7 చదరపు గజాల రేదా 64.96 చదరపు మీటర్ల ఇంటి స్థలం మరియు దానిపై ఉన్న ఆర్.సి.సి పైకప్పుతో కూడిన గ్రౌండ్ మరియు మొదటి అంతస్తు, మరియు పి.సి.సి పీల్ పైకప్పుతో కూడిన రెండవ అంతస్తు భవనం మాత్రమే. (ఈ ఆస్తి సహజంగా సర్టిఫైడ్ క్యాలిబ్రేషన్ యొక్క డాక్యుమెంట్ నెం: 4421/2020కి సంబంధించినది). బ్యాంకు తెలిసి ఇతర ఛార్జీలు ఏవైనా ఉంటే: ఏమీ లేవు.	క్రింద ఇచ్చిన వివరించిన ఖాతా వివరాలకు D.D. ద్వారా జమ చేయాలైన ఇండి తీరామ్ ఫైనాన్స్ లిమిటెడ్ పేరు : బ్యాంకు పేరు : యాక్టివ్ బ్యాంక్ లిమిటెడ్ శాఖ - బాండ్లా కుర్లా కాంప్లెక్స్, ముంబయి-400710 బ్యాంక్ అకౌంట్ నెం.: కరెంట్ అకౌంట్ నెం. 230010200005265 IFSC కోడ్ : UTIB0000230.	20 ఫిబ్రవరి 2026 నమయం : ఊ 11.00 గంటల నుండి మూ 1.00 గంటల వరకు	అధికృత అధికారి : యం. కాశీ వీరాంజనేయులు, కాంటాక్ట్ నెం. 9885888929 షి. బాపా కాంటాక్ట్ నెం. 9059819351 కస్టమర్ కేర్ : 022-40081572 ఆస్తి తనిఖీ చేయ తేదీ : 18-02-2026 కి ముందు వరకు సమయం : ఊ 11.00 గంటల నుండి సా 5.00 గంటల వరకు

అబ్జర్వేషన్ : రూ. 29,97,648/- (ఇరవై తొమ్మిది లక్షల తొమ్మిది వేల ఆరు వందల నల్లై ఎనిమిది రూపాయలు మాత్రమే) ఇ.యం.డి. అమౌంట్ : రూ. 2,99,764/- (రెండు లక్షల తొమ్మిది వేల ఏడు వందల అరవై ఎనిమిది రూపాయలు మాత్రమే) ఇ.యం.డి. సమర్పించుటకు చివరతేదీ : 19-02-2026, సమయం : ఊ. 10.00 నుండి సా. 05.00 వరకు

అసక్తిగల బిడ్డర్లకు లాగిన్ ఐడి & పాస్ వర్డ్ ను రూపొందించడంలో, డేటాను అవలోడ్ చేయడంలో, బిడ్డను సమర్పించడంలో, ఇ-బిడ్డింగ్ ప్రక్రియపై శిక్షణ మొ. వాటి కొరకు సంప్రదించండి. మెన్యూ తీరామ్ ఆటోమోల్ ఇండియా లిమిటెడ్, సంప్రదింపులకు వడ్డీ తీ గౌరవ్ నంబూద్రి, కాంటాక్ట్ నెం. 9833922941, Mr.GAURAV NAMBOODIRI <gaurav.n@samil.in> మరియు ఆస్తి సంబంధించిన వివరముల కొరకు అఫీస్ పని వేళలలో తీరామ్ ఫైనాన్స్ లిమిటెడ్, అధికృత అధికారి : శ్రీ యం. కాశీ వీరాంజనేయులు, మొబైల్ నెం. 9885888929 నందు సంప్రదించగలరు.
 బకాయి శేషం ఏదేని ఉన్నచో ఏ కారణం చూపకనే తిరస్కరించు హక్కు అధికృత అధికారి కలదు. ఆన్లైన్ వేలం మా వేలం ఏజెన్సీ "తీరామ్ ఆటో మోల్ ఇండియా లిమిటెడ్" యొక్క వెబ్ సైట్ (https://eactions.Samil.in/home) పై నిర్వహించబడును. బిందరు దాఖలు / బిడ్డ పారం పొందు / బిందరు తెరచు మరియు వేలం జరుగు ప్రదేశం కొరకు వెబ్ సైట్ https://www.shriramfinance.in/auction ను చూడండి. అమ్మకం యొక్క నియమ నిబంధనల వివరాలపై "తీరామ్ ఫైనాన్స్ లిమిటెడ్ వెబ్ సైట్ లో" ఇవ్వబడిన లింక్ గమనిక : తీరామ్ సిటీ యూనియన్ ఫైనాన్స్ లిమిటెడ్, చెన్నైలోని ఎన్ఎస్ఎల్ఐ యొక్క అర్డర్ ప్రకారం "తీరామ్ ఫైనాన్స్ లిమిటెడ్" గా అమలులోకి వచ్చేలా మార్చబడినది. డి. 30-11-2022 నాటి తదనంతరం "తీరామ్ ఫైనాన్స్ లిమిటెడ్" లిమిటెడ్ పేరు డి. 30-11-2022 నుండి "తీరామ్ ఫైనాన్స్ లిమిటెడ్" గా అమలులోకి వచ్చేలా మార్చబడినది. డి. 30-11-2022 నాటి అన్ కార్పొరేషన్ సర్టిఫికేట్ ను చూడగలరు) ప్రదేశం : గుంటూరు, తేదీ : 12-01-2026

సం/- (అధికృత అధికారి)

S. Veerasetti Sankar, S/o. Anjaneyulu, D.No. 14/69 B, Station Road, Gudivada, Krishna-521301.

DESCRIPTION OF IMMOVABLE PROPERTY:

(Property belongs to Sri T.Rama Lakshmi Padmavathi)

NTR District, Patamata sub-District, Kanuru Gram Panchayat & Village accounts R.S Nos.102/1 & 102/2 an extent of Ac.1.40 cents developed into House Plots in which Plot No's. 256 & 257, an extent of 373 Sq. yards or 311.87 Sq. meters of Vacant Site is measured and **bounded by: East:** Irrigation Channel bund, 60 feet, **South:** Plot No.255 site, 54.7 feet, **West:** 33 width road, 60 feet, **North:** Plot No.258 site. 57.6 feet.
Known Encumbrances, if any: NIL

AGREEMENT NO	RESERVE PRICE OF THE PROPERTY	EMD AMOUNT	BY WAY OF SUB EMD	BID INCREASE AMT	AUCTION DATE	EMD SUB DATE	PROPERTY INSPECTION DATE
ELRUBTF1609160001	Rs.70,61,000/- (Seventy Lakhs Sixty One Thousand Rupees Only)	Rs.7,06,100/- (Seven Lakhs Six thousand and One Hundred Rupees only)	DD in favour of SHRIRAM FINANCE LTD	Rs.25,000/-	23.02.2026	21.02.2026	19.02.2026

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 Namboodiri, Contact No.9833922941 Mr.Gaurav Namboodiri <gaurav.n@samil.in>** and for any property related query may contact **Shriram Finance Limited Authorized Officer, R.PEDDABBAYEE, Contact No: 9652519891** 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.
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."

Sd/- Authorized Officer

Place: Eluru, Date: 12.01.2026



SHRIRAM
Finance

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 Guntur - II

E-AUCTION SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO Miss. 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 9(1) of the Security Interest Enforcement Rules, 2002

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.11.01.2025**. Since all of you have failed to exercise your right of redemption as contemplated under section 13 (B) 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

Notice is hereby given to the public in general and in particular to the borrowers / guarantors/ mortgagers / co-applicants / co-borrowers 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 **20-02-2026, 11.00 A.M. to 01.00 P.M.** for recovery of **dues of Rs. 30,67,676/- as on 24-01-2023** with further interest, costs other charges and expenses thereon from 25-01-2023 due to the Shriram Finance Limited, Secured Creditor as per Demand Notice dated **24-01-2023** issued U/s 13(2) of SARFAESI Act, to the Borrower/Guarantor(s) mentioned below.

Name of Borrowers/ Co-Borrowers/ Guarantors /Mortgagers	Date & Amount of 13(2) Demand Notice	Description of immovable property: (Property belongs to 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 only) along with interest, expenses, charges, Legal and all incidental costs in loan account no. GNTR4TF210324 0007. Demand Notice dt. 24.01.2023.	Guntur District, Nallapadu Sub-District within the limits of New Guntur Municipal 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 ground 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). Known Encumbrances, if any: NIL	EMD to be deposited by way of D.D to the account details mentioned herein below in favour of SHRIRAM FINANCE LIMITED BANK NAME- AXIS BANK LIMITED, BRANCH- Bandra Kurla Complex, Mumbai - 400710, Account No. 230010200005265 IFSC Code : UTIB0000230	20.02.2026 Time: 11.00 a.m. to 01.00 p.m.	Authorized Officer, M. Kasiveeranjanyulu, Contact No.: 9885888929. P. Basha Contact No. 9059819351. Customer care: 022-40081572 Property Inspection Date: On or before 18.02.2026. Time : 11.00 a.m. to 5.00 p.m.

Reserve Price : Rs. 29,97,648/- (Twenty nine lakhs ninety seven thousand six hundred forty eight Rupees Only)

EMD amount : Rs. 2,99,764/- (Two lakhs ninety nine thousand seven hundred sixty four Rupees Only) (10% on Reserve Price)

Bid Increment Rs.10,000/- and in such multiples. Last Date for Submission of EMD: 19-02-2026, Time 10.00 a.m.to 05.00 p.m.

The borrower/mortgagers/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 21.01.2026**, 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: 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.Kasiveeranjanyulu, 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.

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."

Sd/- (Authorized Officer)

Place: Guntur, Date: 12.01.2026

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, Shriram Enclave, Annapurna Nagar, 5th Lane, Inner Ring Road, Gorantla, Guntur – 522034 And Branch Office At Guntur-II Website: http://www.shriramfinance.in/auction
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E-AUCTIONS SALE

	Guntur
<p>District, Nallapadu Sub-District within the limits of New Guntur Municipal 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, 25.6 Ft., 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 ground 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).</p>	

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 SRINIVASARAO & others
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 on 19.05.2023 under section 13(4) of the said Act, in respect of loan facilities granted to CHIKKAM SRINIVASARAO (hereinafter referred to as the borrower).

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

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	20TH FEBRUARY ' 2026 at 11:00 a.m.
End time of E-Auction	20TH FEBRUARY ' 2026 at 1:00 p.m.

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

Schedule of the Properties

Guntur District, Nallapadu Sub-District within the limits of New Guntur Municipal 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, 25.6 Ft.,

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 ground 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.2997648/- (twenty nine lakhs ninty seven thousand six hundred forty eight Rupees Only) (to reduce 10% amount on previous reserve price of Rs. 33,30,720)
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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

Earnest Money Deposit	10% of the Reserve Price i.e. Rs.299764/- (two lakhs ninty nine thousand seven hundred sixty four Rupees Only)
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The title deeds of the properties can be inspected at the office of the Auctioneers or the Secured Creditor on 18.02.2026 Time 11.00 a.m. to 05.00 p.m., by prior appointment. For appointments, contact the Authorised Officer Mr m kasi veeranjanyulu ph no 9885888929, email-kasiveeranjanyulu.m@shriramfinance.in

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

Borrower Name:- CHIKKAM SRINIVASARAO & 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 (20.02.2026) 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.**

2.

(b) Last date for submission of bid: on or before 19.02.2026 up to 05.00 p.m.

(c) Inspection Date & Time: 18.02.2026 Time 10.00 a.m. to 05.00 p.m.

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

3. 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**

4. 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 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

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

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).

5. 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 kasi veeranjanyulu, 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).

6. 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.

7. Submission of bid forms:

- a. **Last date for submission of bid: on or before 19.02.2026 up**

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
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.
- 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.

8. Earnest Money Deposit (EMD):

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

- 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 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.

9. Bid Multiplier:

- a. The bidders shall increase their bids in multiples of the amount of **Rs._10,000/-** specified in the public sale notice/Terms and condition of Sale.

10. 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

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

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.

11. 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.
- 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.

12. Declaration of successful bidder:

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

- 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.

13. 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 Shriram Finance Limited. The

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

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

14. 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.

15. 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

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

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.

16. 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.

17. 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.

18. 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.

19. Delivery of possession:

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

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

20. 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.
- 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.

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Name of Bidder	Signature of Bidder	Date

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

- 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 :_12.01.2026

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 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