

AUTHORIZED OFFICER SHRIRAM FINANCE LTD, ZONAL OFFICE,  
KURNOOL

E Auction sale notice in respect of immovable properties belonging to MADHU BOYA

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 20.01.2026**. 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. PADMAVATHI BOYA W/O MADHU BOYA, H NO:9-146-3,KOTHAPETA,DHONE, KURNOOL (DT), PIN CODE : 518222
2. MADHU BOYA S/O.B.SREERAMULU, H NO: 9-146-3,KOTHAPETA,DHONE, KURNOOL (DT), PIN CODE : 518222
3. C.MADHU SUDHANA RAO S/O.C.CHANDRA SEKHAR, H.NO: 6-821-27, TEACHERS COLONY, DHONE, KURNOOL (DT), PIN CODE : 518222.

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, D.No:50-760-114A,3<sup>rd</sup> Floor, U/S Samsung Smart Plaza, Gayatri Estate, Gooty Road,Kurnool-518002 and branch office at 50-760-114A, 2<sup>nd</sup> Floor, U/S Samsung Smart Plaza, Gayatri Estate, Gooty Road,Kurnool-518002 hereby issue the following notice as under.

2. We refer to our Demand Notices dated **18.12.2023** 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. 56,03,591/- (Rupees Fifty Six Lakhs Three Thousand Five Hundred and Ninety one only)** in loan account no. **KURN4TF2106260006** 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.

**Shriram Finance Limited**

3. Consequently the secured creditor has already issued **Notice dated 10.07.2024** 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 08.01.2026 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 **18.12.2023** ie an outstanding amount of **Rs. 56,03,591/- (Rupees Fifty Six Lakhs Three Thousand Five Hundred and Ninety one 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	27.03.2026
2.	Time of Auction	11.00 AM to 1.00 PM
3.	Place of Auction	Web Portal: <a href="https://eauctions.samil.in/home">https://eauctions.samil.in/home</a>
4.	Mode of Auction	E-Auction
5.	Last Date for Submission of Bid (EMD)	26.03.2026 up to 05.00 P.M
6.	Inspection Date & Time	On or before 25.03.2026 Time 10.00 a.m. to 05.00 P.M
7.	Loan agreement No's	<b>KURN4TF2106260006</b>
8.	Outstanding amount	Total amount of <b>Rs. 56,03,591/- (Rupees Fifty Six Lakhs Three Thousand Five Hundred and Ninety one only)</b> (Interest Charges up 21.05.2024 ) including further interest from the date of above notice, Other charges legal and other costs which shall be applied in loan Account No. <b>KURN4TF2106260006</b> till closure of this loan.
9.	Earnest Money Deposit Details(EMD) Details	EMD to be deposited by way of Demand Draft In favour of <b>SHRIRAM FINANCE LIMITED,</b>

### Shriram Finance Limited



10.	Description of mortgage property(Secured Asset)	<p>(Property belongs to B.MADHU) :</p> <p>Kurnool District, Dhone Sub District, Dhone Mandal, Dhone Town and Municipality, Dhone Village Accounts, Circar Dry, Sy.No.240/1, Kothapeta Raghavendraswamygudi Street, house bearing D.No:9-146/3 with Assessment No.1125007373 and House bearing No.9-146/4 with Assessment No.1125007379 bounded on:-</p> <p>EAST : House of Sreeramulu;</p> <p>WEST : House of Sreeramulu;</p> <p>NORTH : Rastha (Road);</p> <p>SOUTH : Houses of Somanna Goud and Rangadu;</p> <p>Within these site admeasuring East to West on Northern side 9½ yards, East to West on Southern side 9 yards and North to South on Both sides 14 yards comprising a total extent of 129.5 sq.yards of site and in it constructing RCC building admeasuring East to West on Northern side 28 ½ ft., East to West on Southern side 27 ft. and North to South on both side 42 ft. comprising a total extent of 1165.5 sq.ft along with all fixtures and appurtenant site therein.</p> <p>(This property corresponds to Doc.No: 4451/2021 of S.R.O. Dhone).</p>
11.	Reserve Price of the Property	<p>Reserve Price: Rs. 24,61,600 /- (Twenty Four Lakhs Sixty One Thousand Six Hundred Rupees Only)</p> <p>EMD amount: Rs. 2,46,160/- (Two Lakhs Forty Six Thousand One Hundred and Sixty rupees only)</p>

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

Thanking you,

For Shriram Finance Limited

  
Authorized Officer

DATE: 21.02.2026

Place: KURNOOL

Shriram Finance Limited



INDIAN EXPRESS POST DOCUMENT  
POSTAGE



EY058754367IN

Duty Office & Pincode Dhane S.O(518222)

Booking Office: Kur of RMS BOODIN S Office (518003)  
Counter No. 1, 21-03-2028 19:41:29  
GS T No.37AAAGP063L121 BkgRefID: 112600042102205890  
Gt Weight(kgms): 78 Phy. Wt(kgms): 5 Vol. Wt(kgms) NF(LN): 3 NA  
H (N)  
Marked/Payment: C/SH (POD:ePOD-Rs.10.00)

Sender	Receiver
SHRIRAM FINANCIAL LTD Mobile No.1234567890 ZONAL OFFICE	B MADHAVATHI Mobile No.1234567890 KOTHAPETA
KURNOOL ANDHRA PRADESH-518002	NANDYAL ANDHRA PRADESH-518222

Track on www.indiapost.gov.in OR Call 1800666000 / VR NO. 0399058114327  
In case of any complaint, please visit this form online and get into contact with  
the Green!! Call for Receipts: ePOD  
This is system generated document. A manual signature required  
21-03-2028 19:41:42



INDIAN EXPRESS POST DOCUMENT  
POSTAGE



EY058754415IN

Duty Office & Pincode Dhane S.O(518222)

Booking Office: Kur of RMS BOODIN S Office (518003)  
Counter No. 1, 21-03-2028 19:41:29  
GS T No.37AAAGP063L121 BkgRefID: 112600042102205890  
Gt Weight(kgms): 75 Phy. Wt(kgms): 5 Vol. Wt(kgms) NF(LN): 3 NA  
H (N)  
Marked/Payment: C/SH (POD:ePOD-Rs.10.00)

Sender	Receiver
SHRIRAM FINANCIAL LTD Mobile No.1234567890 ZONAL OFFICE	B MADHU Mobile No.1234567890 KOTHAPETA
KURNOOL ANDHRA PRADESH-518002	NANDYAL ANDHRA PRADESH-518222

Track on www.indiapost.gov.in OR Call 1800666000 / VR NO. 0399058114327  
In case of any complaint, please visit this form online and get into contact with  
the Green!! Call for Receipts: ePOD  
This is system generated document. A manual signature required  
21-03-2028 19:41:42



INDIAN EXPRESS POST DOCUMENT  
POSTAGE



EY058754512IN

Duty Office & Pincode Dhane S.O(518222)

Booking Office: Kur of RMS BOODIN S Office (518003)  
Counter No. 1, 21-03-2028 19:41:29  
GS T No.37AAAGP063L121 BkgRefID: 112600042102205890  
Gt Weight(kgms): 80 Phy. Wt(kgms): 5 Vol. Wt(kgms) NF(LN): 3 NA  
H (N)  
Marked/Payment: C/SH (POD:ePOD-Rs.10.00)

Sender	Receiver
SHRIRAM FINANCIAL LTD Mobile No.1234567890 ZONAL OFFICE	C MADHU SUDHANA RAO Mobile No.1234567890 TEACHERS COLONY
KURNOOL ANDHRA PRADESH-518002	NANDYAL ANDHRA PRADESH-518222

Track on www.indiapost.gov.in OR Call 1800666000 / VR NO. 0399058114327  
In case of any complaint, please visit this form online and get into contact with  
the Green!! Call for Receipts: ePOD  
This is system generated document. A manual signature required  
21-03-2028 19:41:42





KURUWTF2106260006

10

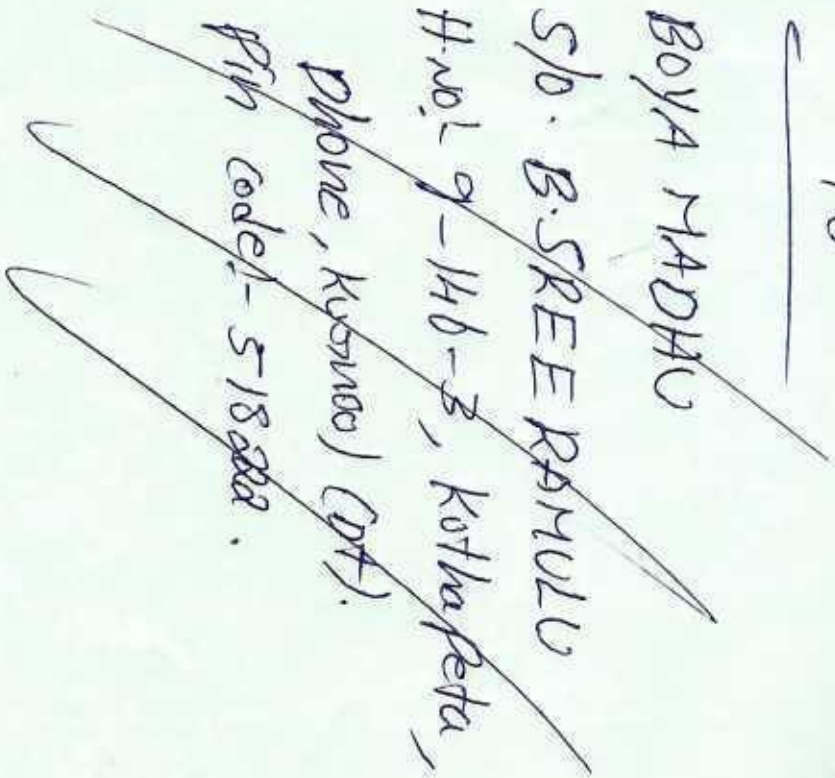
~~BOYA MADHU~~

~~S/O. B. SREE RAOULU~~

~~H.no: 9-146-3, Kothapeta,~~

~~Phone, Kurnool (Dist).~~

~~Pin code- 518222.~~



E70587544131N

SHRIRAM FINANCE LTD



DR/ Office & Private Drive S. O. S. 18222.

Branch Office: Kur - 04 BUIS. BCOXIN'S Office (18001)

Dr. 17th Feb. 1, 20, 2022 19:41:28

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

Dr. No. 0744601003 - 21 DUNEID: 17250022 02455893

SHRIRAM FINANCE LTD.  
ZONAL OFFICE  
H.NO: 50/76C-114A, 3RD FLOOR,  
GOOTY ROAD GAYATRI ESTATE,  
KURNOOL-518 002.

02.2.22





DEPARTMENT OF POSTS-INDIA  
प्राप्ती / ACKNOWLEDGEMENT

(E.A.S.)

प्राप्तीकृत पत्र / प्राप्त प्राप्त हुआ  
Received Registered Letter / Parcel

KURULTI 21062600

क्रमांक / No. \_\_\_\_\_ तारीख / Dated: \_\_\_\_\_ का / of \_\_\_\_\_

योग का मूल्य रूपयों में  
Insured for Rupees

C. Madhu Sishama Rao

प्राप्तकर्ता

-H.No. 6-821-27, Teachers col

Addressed to

Mare, Kurnool-518222



को / on

दिनांक डाकघर का तारीख - मोहर  
Date Stamp of office of delivery

हस्ताक्षर और नाम / Signature and Name



In sufficient address  
hence return to sender

(E)  
23/2/26.

# ABHI BUILDERS & ENGINEERS

OPP. VIJAYA BANK, DHARAVARI THOTA, ONGOLE – 523001.

CELL : 9440276322

S. V. SURESH KUMAR

B.E. (CIVIL)

Chartered Engineer & Approved Valuer

TO  
SRIRAM FINANCE LTD.,  
BRANCH: ONGOLE  
TRUNK ROAD  
ONGOLE

## VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

(To be filled in by the Approved Valuer)

I.	GENERAL	
1.	Purpose for which the valuation is made	To Fix the Price Under Surfaesi Act.
2.	a) Date of inspection	:10/01/2026
	b) Date on which the valuation is made	:12/01/2026
3.	List of documents produced for perusal	
	i) Document Regd. Sale Deed No	:Document No : 2417/2021 dt.19/03/2021
	ii) Layout Approved Plan	:NA
	iii) Link Document Regd. Sale Deed No	:NA
4.	Name of the owner(s) / and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	Sri. B.MADHU, S/o. Late.B.Sriramulu Door No 9-146-4,9-146-3, Ward no: 09, S.no; 240/1, Ragavendra Swamy temple Street, Kothapeta, Dhone Municipality, Kurnool District, A.P.
5.	Name of the Borrower	Sri. B.MADHU, S/o. Late.B.Sriramulu Door No 9-146-4,9-146-3, Ward no: 09, S.no; 240/1 Ragavendra Swamy temple Street, Kothapeta, Dhone Municipality, Kurnool District, A.P.
6.	Brief description of the property (Including leasehold / freehold etc)	The Property is RCC Roof Residential Ground floor building, Constructed in the year ..... the property was mortgaged to Sri Ram Finance

7.	Location of property		S.no; 240/1 Ragavendra Swamy temple Street, Kothapeta, Dhone Municipality, Kurnool District, A.P.
	a)	Plot No. / Survey No.	: Survey No : 240/1
	b)	Door No.	: 9-146-4,9-146-3
	c)	T. S. No. / Village	: Dhone Municipality
	d)	Ward / Taluka	: Dhone
	e)	Mandal / District	: Dhone / Kurnool

Postal address of the property

8.	City / Town		: Dhone, Kurnool
	Residential Area		: NA
	Commercial Area		: Residential building
	Industrial Area		: NA
9.	Classification of the area		:
	i)	High / Middle / Poor	: Middle
	ii)	Urban / Semi Urban / Rural	: Rural
10	Coming under Corporation limit / Panchayat / Municipality	Village	: Dhone Municipality
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area /cantonment area		: NA
12	In case it is an agricultural land, any conversion to house site plots is contemplated		: No
13.	Boundaries of the property		: <b>Extent : 129.50 Sq.yds</b>
	<b>North</b> : Road		: Road
	<b>South</b> : Hose of Somanna goud and Rangadu		: Hose of Somanna goud and Rangadu
	<b>East</b> : House of sriramulu		: House of sriramulu

	West : House of Sriramulu	:	House of Sriramulu
	Extent of Site	:	129.5 Sq. Yards
14.1	Dimensions of the site	:	A
		:	B
		:	As per the Deed
		:	Actual
	North	:	28'6"
	South	:	27'0"
	East	:	42'0"
	West	:	42'0"
14.2	Latitude, Longitude and Coordinates of the site	:	
15	Extent of the site	:	129.50 Sq.Yards
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	NA
17	Whether occupied by the owner / tenant? If Occupied by tenant, since how long? Rent Received per month.	:	Owners Occupied

<b>II.</b>	<b>CHARACTERISTICS OF THE SITE</b>	
1.	Classification of locality	Residential lay out plots around the plot
2.	Development of surrounding areas	Developed Area
3.	Possibility of frequent flooding / sub-merging	NA
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	With 0.5 K.M
5.	Level of land with topographical conditions	Plain Land
6.	Shape of land	Rectangle Shape
7.	Type of use to which it can be put	Residential
8.	Any usage restriction	No
9.	Is plot in town planning approved layout?	No
10.	Corner plot or intermittent plot?	Intermittent plot
11.	Road facilities	North Side
12.	Type of road available at present	Cement. Road
13.	Width of road – is it below 20 ft. or more than	20'-0"

	20 ft.	
14	Is it a land – locked land?	No
15	Water potentiality	No
16	Underground sewerage system	No
17	Is power supply available at the site?	yes
18	Advantage of the site	
	1. Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	Semi Commercial area facing road  N.A.

#### Part – A Schedule-I (Valuation of land)

	Total extent of the plot	129.50 Sq.yds
2.	Prevailing market rate (Along with details / reference of At least two Latest deals / transactions with respect to adjacent properties in the areas) rate obtained from the Register office	Rs18,000/- to 20,000/- per 1 Sq.yds 129.50 Sq.yds
3	Assessed / adopted rate of valuation Part -A	Rs. 18,000/-
4.	Estimated value of land- Part - A	<b>Rs.23,31,000</b>

#### Part – B Schedule-II (Valuation of Building)

Technical details of the building

1.	a) Type of Building (Residential / Commercial / Industrial)	NA
	b) Type of construction (Load bearing / RCC / Steel Framed)	RCC Framed
	c) Year of construction	2011
	d) Permitted as per approved plan: Actual construction	No

Number of floors and height of each floor  
Including basement, if any  
Plinth Area Floor – wise

	Ground Floor
	1165.50S.ft

e) Condition of the building

i)	Exterior – Excellent, Good, Normal, Normal	
ii)	Inferior - Excellent, Good, Normal, Poor	
f)	Date of issue and validity of layout of approved map / plan	No
g)	Approved map / plan issuing authority	No
h)	Whether genuineness or authenticity of approved map / plan is verified	YES / NO
i)	Any other comments by our empanelled	NA

**Specifications of construction (floor-wise) in respect of**

S. No.	Description	Ground floor	Other floors
1.	Foundation	Framed structure.	
2.	Basement	Brick Walls	
3.	Superstructure	Brick walls	
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	M.S. Doors/country doors	
5.	RCC works	Beams and top roof Rec slab.	
6.	Plastering	Cement motar	
7.	Flooring, Skirting, dadoing	CC & Wooden Flooring	
8.	Special finish as marble, granite, wooden panelling, grills, etc		
9.	Roofing including weather proof course		
10.	Drainage		

No.	Description		Ground floor	Other floors
2.	Compound wall	:	Yes	
	Height	:	1meters	
	Length			
	Type of construction		framed	
3.	Electrical installation			
	Type of wiring	:	conciold	
	Class of fittings (superior / ordinary / poor)	:	ordinary	
	Number of light points	:	As per required	
	Fan points	:		
	Spare plug points	:		
	Any other item			
4.	Plumbing installation			
	a)	No. of water closets and their type	:	
	b)	No. of wash basins	:	
	c)	No. of urinals	:	
	d)	No. of bath tubs	:	

#### Details of valuation

Sr. no.	Particulars of item	Plinth area	Roof Height	Age of building	Estimated replacement rate of Construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after depreciation Rs.
1.	Ground floor	1165.50	10'Ft	-	800/1S.ft	9,32,400/-	1,86,400/-	7,46,000/-
	<b>Total</b>					<b>9,32,4000/-</b>		<b>7,46000/-</b>

**Part C- (Extra Items)****(Amount in Rs.)**

1.	Portico	:	
2.	Ornamental front door	:	
3.	Sit out/ Verandah with steel grills	:	
4.	Overhead water tank	:	
5.	Extra steel/ collapsible gates	:	
	<b>Total</b>	:	

**Part D- (Amenities)****(Amount in Rs.)**

1.	Wardrobes	:	
2.	Glazed tiles	:	
3.	Extra sinks and bath tub	:	
4.	Marble / Ceramic tiles flooring	:	
5.	Interior decorations	:	
6.	Architectural elevation works	:	
7.	Panelling works	:	
8.	Aluminium works	:	
9.	Aluminium hand rails	:	
10.	False ceiling	:	
	<b>Total</b>	:	

**Part E- (Miscellaneous)****(Amount in Rs.)**

1.	Separate toilet room	:	included
2.	Separate lumber room	:	
3.	Separate water tank/ sump	:	
4.	Trees, gardening	:	
	<b>Total</b>	:	

**Part F- (Services)****(Amount in Rs.)**

1.	Water supply arrangements	:	
2.	Drainage arrangements	:	
3.	Compound wall	:	
4.	C. B. deposits, fittings etc.	:	
5.	Pavement	:	
	<b>Total</b>	:	

**Total abstract of the entire property**

Part- A	Land	1	Rs. 23,31,000
Part- B	Building	:	Rs. 7,46,250
Part- C	Extra Items	:	Rs.
Part- D	Amenities Plant & Machinery Depreciation Cost	:	Rs.
Part- E	Miscellaneous	:	Rs.
Part- F	Services	:	Rs.
	Total	:	<b>Rs. 30,77,250</b>
	Say	:	<b>30,77,000.00</b>

Fair Market Value of the property	30,77,000/-
Realizable of the property	27,69,300/-
Distress Value of the property	24,61,600/-

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Saleability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

Photograph of owner/representative/ Bank representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

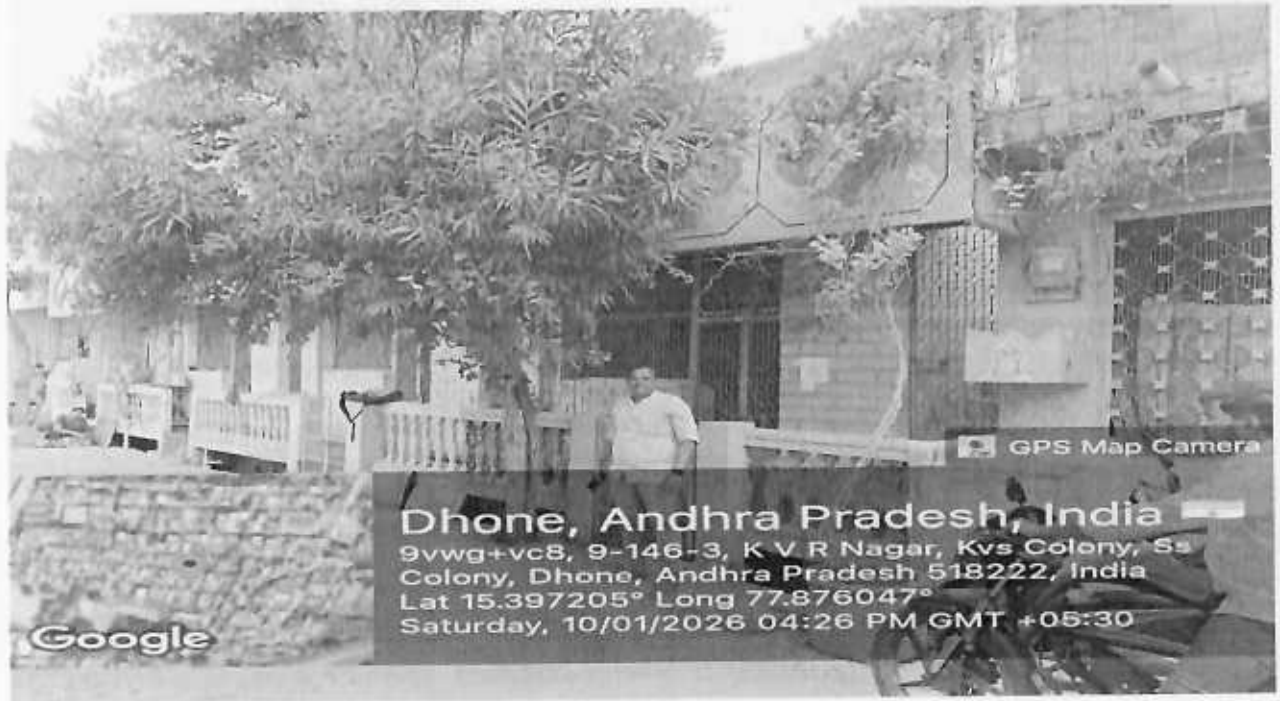
As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs.30,77,000/- (Rupees Thirty Lakhs Seventy Seven Thousand Only). The Realisable 90% of fair market value of the above property is Rs.27,69,300/- (Rupees Twenty Seven Lakhs Sixty Nine Thousand Three Hundred Only). The Forced sale value of the above property as of \_\_\_\_\_ is Rs. 24,61,600/- (Rupees Twenty Four Lakhs Sixty One Thousand Six Hundred Only).

Place: Ongole  
Date: 12.01.2026

**Signature**  
(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated \_\_\_\_\_ on \_\_\_\_\_. We are satisfied that the fair and reasonable market value of the property is Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only)

**Signature**  
(Name of the Branch Manager with Official seal)



**Dhone, Andhra Pradesh, India**

9vwg+vc8, 9-146-3, K V R Nagar, Kvs Colony, Ss Colony, Dhone, Andhra Pradesh 518222, India  
Lat 15.397205° Long 77.876047°  
Saturday, 10/01/2026 04:26 PM GMT +05:30

Google



**Dhone, Andhra Pradesh, India**

9-141, Kvs Colony, S S Colony, Dhone, Andhra Pradesh 518222, India  
Lat 15.397217° Long 77.876068°  
Saturday, 10/01/2026 04:25 PM GMT +05:30

Google



**Dhone, Andhra Pradesh, India**

9-141, Kvs Colony, S S Colony, Dhone, Andhra Pradesh 518222, India  
Lat 15.397218° Long 77.876052°  
Saturday, 10/01/2026 04:26 PM GMT +05:30

Google

# VALUATION REPORT

Dated 18-02-2026

**NAME OF THE COMPANY**

**Shriram Finance Limited**

**NAME OF THE OWNER**

**Mr.B Madhu S/o B Srinivasulu**

**ADDRESS OF THE PROPERTY**

**Sy No . 240/1,D No 9-146-4-9,146-3,Ward No  
9,Raghavendra Swamy Temple,Kothapeta  
Templa,Dhone GP & Mandal,Nandyal Dist.**

**VALUE OF THE PROPERTY**

**Rs 2270000.00**

M,NAGI REDDY B.E(Civil), MSc(Val), MIE,FIV,  
Chartered Engineer( M -151400 2),FIV (F - 9919),  
Govt. Regd. Valuer - CAT-1/21B/1994-95 ,  
IBBI Regd. Valuer :- IBBI/RV/02/2019/11240  
Approved Valuer: Banks, IT, LIC & NBFC  
Cell: 9000004965



Head Office : D.No 25-220A,  
Behind Ramalayam  
Sanjeev Nagar  
Nandyal Town & Dt -518501  
Mail: mnreddy1960@gmail.com

**VALUATION REPORT**  
(IN RESPECT OF LAND/SITE AND BUILDING)  
(To be filled in by the Approved Valuer)

**For Loans from Shriram Finance Limited**

<b>General</b>		
1	Date of Inspection	: 17-02-2026
2	Purpose for which Valuation is made	: Loan
3	List of documents produced for perusal	: Registered Document No's : 2417/2021 Dated : 19-03-2021
<b>Property details</b>		
4	Name/s of the Owner/Owners	: Mr.B Madhu S/o B Srinivasulu
5	Contact Person and Land Line/Mobile Phone No	: --
<b>Location of the property</b>		
6	a) Plot No./surey No.	: Sy No . 240/1,
	b) Door No./Flat No	: D No 9-146-4-9,146-3
	c) T.S. No./Ward No	: Ward No 09
	d) Street Name / Road Name	: RaghavendraSwamy Temple
	e) Name of the Village / Town/City & Name of District	: Sy No . 240/1,D No 9-146-4-9,146-3,Ward No 9,Raghavendra Swamy Temple,Kothapeta Templa,Dhone GP & Mandal,Nandyal Dist.
	f) Distance from Village/Town/City	: Nandikotkur
<b>Brief Description of the Property</b>		
7	Vacant Site / Building	: Residential Area
8	Land Mark of the Property	:
9	Availability of Approved Layout Plan ( Copy Attached ) in case of Vacant Site	: NA
10	Availability of Proceedings of Layout Regulation Scheme (LRS)-(Copy Attached) in case of applicability	: NA
11	Availability of Land Conversion Certificate in case of agriculture Land (If the document describes the property as Agriculture Land ).. Copy of Proceedings is Attached	: NA
12	Availability of Approved Building Plan( If not whether it is regularised under building Regularisation Scheme ( BRS).If yes,copy of the proceedings attached )	: NA
<b>Boundaries of the property</b>		<b>As Per Document</b>
13	a) North	: Road
	b) South	: House of Somanna Goud and Rangadu
	c) East	: House of Sriramulu
	d) West	: House of Sriramulu
14	<b>Description of the Locality</b>	: Residential Area

<b>Part-1 Value of the Property (Land)</b>		As per Document	As per Actual
1) Extent of Property in Sq.Ft / Sq.Yards /Sq.Mtrs/Ankanams/Acres	:	129.50 Sqyds	129.50 Sqyds
2) Total Area of Land considered for Value	:	129.50 Sqyds	129.50 Sqyds
3) Prevailing Market Rate per Sq.ft / Sq Yard / Sq Mtrs / Ankanams / Acres	:	10000.00 Per Sqyd	
4) Estimated Value of the Land	:	1295000.00	

<b>Part-2 Value of the Property (Building) &amp; Data of key importance</b>	
1) Property Tax Receipt- Number & Date	: NA
2) Property Tax Receipt - Amount	: ---
3) Plinth Area of the Building Considered for Value	
Ground Floor	: 1165.5 Sft
First Floor	: 0.0 Sft
4) Total Plinth Area for all the Floors	: 1165.5 Sft
5) Prevailing Market Rate per Sq Ft	: 800.00
6) Estimated Value of the Building	: 932400.00

<b>Part-3 Details of Amenities of the Property (Building)</b>	
1) Approach Road	NA
2) Type of Structure	NA
3) Quality of Construction	NA
4) Year of Construction	2012
5) Power Connections	NA
6) Water Connections	NA
7) Electrical Fittings	NA
8) Plumbing Fittings	NA
9) Wood Work	NA
10) Sewage Connections	NA
<b>Value of Amenities</b>	<b>Rs 0.00</b>

<b>Abstract of Valuation of the entire Property</b>			
	Part - 1	Land Value	Rs 1295000.00
	Part - 2	Building Value	Rs 932400.00
	Part - 3	Amenities Value	Rs 0.00
		<b>Total Value</b>	<b>Rs 2227400.00</b>
15	Fair Market Value of the Property		<b>₹ 22,70,000.00 (Rupees Twenty Two Lakhs Seventy Thousand Only)</b>
	Market Value		<b>₹ 22,70,000.00</b>
	Realize Value		<b>₹ 20,43,000.00</b>
	Destress Value		<b>₹ 18,16,000.00</b>

17 **DECLARATION**

- 1) I Personally inspected the property on 17-02-2026 in the presence of the Owner of the Property
- 2) I hereby declare that the valuation report given by us is based on independent market feedback and our knowledge and understanding of the real estate market. The construction of property is as per the approved plan and / or duly regularised by Government
- 3) Further, I Have no interest in the property being valued and we have not been influenced by any person whosever
- 4) I Confirm that the vacant site /Land in question is not land- locked
- 5) I Confirm that the subject property is not in the Negative List of the Properties provided to me / us by Shriram Finance Ltd
- 6) I Confirm that necessary Conversion Certificate has been obtained by the Party in case of Agriculture Land
- 7) I Confirm that necessary Approvals have been obtained for construction of building in case of Building Property
- 8) I Confirm that it is not an unauthorised Layout and further confirm that necessary Layout Approval has been obtained from Competent Authority

Place Nandyal  
Date 18-02-2026

Seal & Signature of the Approved Valuer

**Enclosers :**

- |   |     |    |
|---|-----|----|
| 1) Approved Building Plan                               | NA  |    |
| 2) BRS Appoval  | NA  |    |
| 3) Approved Layout Plan                                 | No  |    |
| 4) LRS Approval   | NA  |    |
| 5) Land conversion Certificate                          | NA  |    |
| 6) Photos of the Property                               | Yes |    |
| 7) Any other relevant Document / Extent,Where necessary |     | NA |

**FOR OFFICE USE OF SHRIRAM FINANCE LTD., ONLY**

The undersigned inspected the property detailed in the valuation report on \_\_\_\_\_

we are satisfied about the-reoport and confirm that the Valuation Report presents a fair value of the Property

Place  
Date

Branch Manager

PHOTOGRAPH OF PROPERTY



REVATHY KRISHNAKUMAR @ Chennai

**A** girl's education should not stop because of her periods. On January 30, the Supreme Court delivered a judgment that many educators and activists had been waiting for. In a petition filed by Dr Jaya Thakur, a social worker, the court addressed the utter lack of menstrual hygiene management in schools and its crushing impact on girls' education.

A bench of justices J B Pardiwala and R Mahadevan didn't just issue directions. They

rights. As Justice Pardiwala noted in the judgment's opening, quoting American educator Melissa Berton: "A period should end a sentence - not a girl's education."

**Problem at hand**

The numbers are stark. Across India, lakhs of girls between classes 6 and 12 miss school or drop out because of inadequate menstrual hygiene facilities. The petition sought basic provisions — free sanitary pads for female students, separate toilets for girls in all government-aided and residential schools, cleanliness measures, and awareness programmes on menstrual health.

**Question one: Does education qualify as a fundamental human right, and if so, what it means for menstrual hygiene?**

The court's answer was unequivocal. Drawing from international human rights frameworks, including the Universal Declaration of Human Rights, the ruling established that education is indeed a fundamental human right. The court also examined what "access to education" truly means. The judgment not-

environment where every girl, menstruation can. When schools lack primary products are unaffordable when the stigma around stay home, their foundation is violated."

**Question two: Does hygiene fall under fundamental rights?**

The second question addressed the lack of menstrual hygiene. Article 14 of the Constitution guarantees equality before law of laws. Here, Justice Chandrachud took a "substantive approach" in education".

The court didn't just say that boys have equal access. Instead, it examined whether the state has the ability to actually provide access. The judgment in this situation creates a duty for the state towards female students, one that goes beyond mere neutrality.

**SHRIRAM FINANCE LIMITED**

Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai-600032. Website: <https://www.shriramfinance.in/auktion>  
 Zonal Office Address: Shriram Finance Ltd, D.No: 50-760-114A, 3rd Floor, U/s Samsung Plaza, Gayatri Estate, Gooly Road, Kurnool Dist - 518002.  
 Branch Office at D.No:50-760-114A, II Floor, U/S Samsung Smart Plaza, Gayatri Estate, Gooty Road,Kurnool-518002.

**E AUCTION SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO B. MADHU**

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.20.01.2026. 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.

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 27.03.2026, 11.00 A.M. to 01.00 P.M for recovery of dues of Rs. 56,03,591/- as on 18.12.2023 with further interest, costs other charges and expenses thereon from 19.12.2023 due to the Shriram Finance Limited, Secured Creditor as per Demand Notice dated 22.08.2022 issued U/s 13(2) of SARFAESI Act, to the Borrower/Guarantor(s) mentioned below.

Agreement No: KURN4TF2106260006

**Name and Address of the Borrower/Guarantor(s)** 1. Padmavathi Boys, W/o. Madhu Boys, H No:9-146-3, Kothapeta, Dhone, Kurnool (Dt), Pin Code: 518222.  
 2. Madhu Boys, S/o. B. Sreeramulu, H No: 9-146-3, Kothapeta, Dhone, Kurnool (Dt), Pin Code: 518222. 3. C. Madhu Sudhana Rao, S/o. C. Chandra Sekhar, H.no: 6-821-27, Teachers Colony, Dhone, Kurnool (Dt), Pin Code: 518222.

**Description of immovable property: (Property belongs to B.Madhu):** Kurnool District, Dhone Sub District, Dhone Mandal, Dhone Town and Municipality, Dhone Village Accounts, Circar Dry, Sy.No.240/1, Kothapeta Raghavendraswamygudi Street, house bearing D.No:9-146/3 with Assessment No.1125007373 and House bearing No.9-146/4 with Assessment No.1125007379 Bounded on: East: House of Sreeramulu, West: House of Sreeramulu, North: Rastha (Road), South: Houses of Somanna Goud and Rangadu. Within these site admeasuring East to West on Northern side 9½ yards, East to West on Southern side 9 yards and North to South on Both sides 14 yards comprising a total extent of 129.5 sq yards of site and in it constructing RCC building admeasuring East to West on Northern side 28 ½ ft., East to West on Southern side 27 ft. and North to South on both side 42 ft. comprising a total extent of 1165.5 sq.ft along with all fixtures and appurtenant site therein. (This property corresponds to Doc.No: 4451/2021 of S.R.O. Dhone). **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
KURN4TF2106260006	Rs. 24,61,600 /- (Twenty Four Lakhs Sixty One Thousand Six Hundred Rupees Only)	Rs. 2,46,160/- (Two Lakhs Forty Six Thousand One Hundred and Sixty rupees only)	DD In favour of SHRIRAM FINANCE LTD	Rs.10,000/-	27.03.2026	26-03-2026	25-03-2026

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, Mr. G. RAGHUNATH REDDY, Contact No: 7995070891, 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 Mail 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/auktion> 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: Kurnool, Date: 21.02.2026

Sd/- (Authorized Officer)



*(Handwritten in blue ink)* e No: KURN4TF2106260006



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

	<p><b>SHRIRAM FINANCE LIMITED</b> Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai-600 032, Zonal Office :Shriram Finance Ltd, ZONAL OFFICE, D.No:50-760-114A,3<sup>rd</sup> Floor, U/S Samsung Smart Plaza, Gayatri Estate, Gooty Road,Kurnool-518002. <i>and</i> branch office at D NO: 50-760-114A, 2<sup>nd</sup> Floor, U/S Samsung Smart Plaza, Gayatri Estate, Gooty Road,Kurnool-518002. Website: <a href="http://www.shriramfinance.in/auction">http://www.shriramfinance.in/auction</a></p>
---	--

**E-AUCTION SALE**

**Description of immovable property: (Property belongs to B.MADHU) :**

Kurnool District, Dhone Sub District, Dhone Mandal, Dhone Town and Municipality, Dhone Village Accounts, Circar Dry, Sy.No.240/1, Kothapeta Raghavendraswamygudi Street, house bearing D.No:9-146/3 with Assessment No.1125007373 and House bearing No.9-146/4 with Assessment No.1125007379 bounded on:-

EAST : House of Sreeramulu;

WEST : House of Sreeramulu;

NORTH : Rastha (Road);

SOUTH : Houses of Somanna Goud and Rangadu;

Within these site admeasuring East to West on Northern side 9½ yards, East to West on Southern side 9 yards and North to South on Both sides 14 yards comprising a total extent of 129.5 sq.yards of site and in it constructing RCC building admeasuring East to West on Northern side 28 ½ ft., East to West on Southern side 27 ft. and North to South on both side 42 ft. comprising a total extent of 1165.5 sq.ft along with all fixtures and appurtenant site therein.

(This property corresponds to Doc.No: **4451/2021** of S.R.O. Dhone).

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

Assets And Enforcement of Security Interest Act, 2002.

<b>Secured Creditor</b>	M/s Shriram Finance Ltd
<b>Borrower</b>	PADMAVATHI BOYA
<b>Loan account</b>	KURN4TF2106260006
<b>Guarantors</b>	1. MADHU BOYA S/O.B.SREERAMULU, H NO: 9-146-3,KOTHAPETA,DHONE, KURNOOL (DT), PIN CODE : 518222 2. C.MADHU SUDHANA RAO S/O.C.CHANDRA SEK HAR, H.NO: 6-821-27, TEACHERS COLONY, DHONE, KURNOOL (DT), PIN CODE : 518222.

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 **18.12.2023** to the borrowers/guarantors/obligants and subsequently the Authorized Officer has taken possession of the under mentioned secured assets on. 10.07.2024 under section 13(4) of the said Act, in respect of loan facilities granted to PADMAVATHI BOYA (hereinafter referred to as the borrower).



**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. 56,03,591/- (Rupees Fifty Six Lakhs Three Thousand Five Hundred and Ninety one only)** as on. **18.12.2023** 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	27.03.2026 at 11:00 a.m.
End time of E-Auction	27.03.2026 at 1:00 p.m.

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

**Schedule of the Properties**

Kurnool District, Dhone Sub District, Dhone Mandal, Dhone Town and Municipality, Dhone Village Accounts, Circar Dry, Sy.No.240/1, Kothapeta Raghavendraswamygudi Street, house bearing D.No:9-146/3 with Assessment No.1125007373 and House bearing No.9-146/4 with Assessment No.1125007379 bounded on:-

EAST : House of Sreeramulu;  
WEST : House of Sreeramulu;  
NORTH : Rastha (Road);  
SOUTH : Houses of Somanna Goud and Rangadu;

Within these site admeasuring East to West on Northern side 9½ yards, East to West on Southern side 9 yards and North to South on Both sides 14 yards comprising a total extent of 129.5 sq.yards of site and in it constructing RCC building admeasuring East to West on Northern side 28 ½ ft., East to West on Southern side 27 ft. and North to South on both side 42 ft. comprising a total extent of 1165.5 sq.ft along with all fixtures and appurtenant site therein.

(This property corresponds to Doc.No: **4451/2021** of S.R.O. Dhone).

Reserve Price	Rs. 24,61,600 /- (Twenty Four Lakhs Sixty One Thousand Six Hundred Rupees Only) Highest Valuation report Amount
Earnest Money Deposit	10% of the Reserve Price i.e. Rs. 2,46,160/- (Two Lakhs Forty Six Thousand One Hundred and Sixty rupees only)

The title deeds of the properties can be inspected at the office of the Auctioneers or the Secured Creditor on 25.03.2026 Time 11.00 a.m. to 05.00 p.m., by prior appointment. For appointments, contact the Authorised Officer Mr G. Raghunath Reddy, Contact No.: 7995070891 or email raghunathreddy.g@shriramfinance.in.



\*\*\*\*\*

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

(Borrower Name:- PADMAVATHI BOYA & Loan Account No. KURN4TF2106260006

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 (27.03.2026) 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 26.03.2026 up to 05.00 p.m.

(c) Inspection Date & Time: 25.03.2026 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](mailto: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



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

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 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: G. Raghunath Reddy, Contact No.: 7995070891.**
- 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 30.03.2026 up to 05.00**



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

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.

**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 same as and when demanded.
- d. Bid form without EMD shall be summarily rejected.



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

- 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.10,000/- 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.
- 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



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

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](mailto: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 15<sup>th</sup> (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 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.



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

- b. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorized 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.

**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



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

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.
- 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 Kurnool Courts only.
- j. Words and expressions used herein above shall have the same



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

meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

Place: Kurnool

Date : 21.02.2026

**For Shriram Finance Ltd**  
  
**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.

