



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

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

SHAIK

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 21.10.2024**. 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. HABIBULLA SHAIK ,S/O KHAJAPEER S ,D NO 11/60,MAHABOOB NAGAR,KOTHAPALLI,RAYACHOTY

2. SHAHINAJ SHAIK, S/O HABEEBULLA, D.NO 11/60,MUSLIMPURA STREET,KOTHAPALLI,RAYACHOTY

3. BABJI SHAIK,S/O ALLA BAKASH S,D NO 42/154 BOSE NAGAR RAYACHOTY

1. That , we M/s. Shriram Finance Limited ( Formerly known as Shriram City Union Finance Limited) It is informed that " Shriram City Union Finance Limited " has been amalgamated with " Shriram Transport Finance Limited " as per order of Hon'ble NCLT, Chennai on 09.11.2022 in C.P. No: 69-76 of 2022, Subsequently, the name of M/s. Shriram Transport Finance Company Limited stands changed to M/s. Shriram Finance Limited with effect from 30.11.2022 as per "Certificate of Incorporation Pursuant to change of Name" as certified by Registrar of Companies under Ministry of Corporate Affairs. registered under Companies Act,2013 , registered with RBI to do Non-Banking Finance Business, having registered office at Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai- 600032, Authorized Officer Shriram Finance Ltd, ZONAL OFFICE, OBUL REDDY COMPLEX, APSARA CIRCLE, JAYANAGAR COLONEY, KADAPA-516002 and branch office at **RAYACHOTY** (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. 5314698/-** (Rupees Fifty Three Lakhs Fourteen Thousand Six hundred and Ninety Eight only) in loan account no. **RAYCHTF2101290013** 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 12.04.2023** under section 13 (4) notifying you all that the secured creditor represented by its Authorised Officer has already taken

**Shriram Finance Limited**

(Formerly known as Shriram Transport Finance Company Limited)

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

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

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



physical possession of the properties described therein on 23-01-2024 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 **24.01.2023** ie an outstanding amount of **Rs. 5314698/-** (Rupees Fifty Three Lakhs Fourteen Thousand Six hundred and Ninety Eight 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	25.03.2026
2.	Time of Auction	11.00 AM to 01.00 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)	24.03.2026 up to 05.00 p.m
6.	Inspection Date & Time	On or before 23.03.2026 Time 10.00 a.m. to 05.00 p.m
7.	Loan agreement No's	<b>RAYCHTF2101290013</b>
8.	Outstanding amount	Total amount of <b>Rs 5314698/-</b> (Rupees Fifty Three Lakhs Fourteen Thousand Six hundred and Ninety Eight only) (Interest Charges up <b>24.01.2023</b> ) including further interest from the date of above notice, Other charges legal and other costs which shall be applied in loan Account No. <b>RAYCHTF2101290013</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

(Formerly known as Shriram Transport Finance Company Limited)



10.	Description of mortgage property(Secured Asset)	<p>Y.S.R Kadapa District , Kadapa Registration District, Rayachoty sub District, Rayachoti Mandal, Rayachoti Town and Municipality , Kothapali Street, Block No.11. Residential Area, Masapet Village accounts, Circar Dry, D.NO.1 a Total extent of Ac.58.26 cents and in it an extent of 66.66 sq. yards of site and in it constructed RCC Building, bounded on:</p> <p>East : 14 ft , Width Road;</p> <p>West : Site of Shaik Abibhakanam, Siraz Ahmad, Raices Fathima and Naseef Fathima:</p> <p>North : 15 ft. Width Road;</p> <p>South : Site of Samiunnisa W/o Chand Basha:</p> <p>Within these, site admeasuring East to West 60 ft. or 18.268 mts and North to South 10 ft. or 3.048 mts. Comprising a total extent of 600 sq.ft. or 66.66 sq.yards of site and in it constructed RCC building bearing old D.No.11/60 and present D.No.11/62-1-C-4 with Assessment No.5374 along with all Fixtures and appurtenant therein</p>
11.	Reserve Price of the Property	<p>Rs. 26,00,000/- (Twenty Six Lakhs Rupees Only)</p> <p><i>EMD amount</i> : Rs. 2,60,000/- (Two Lakhs Sixty Thousand Rupees Only)</p>

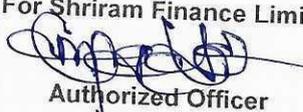
E-auction is as per the terms and conditions enclosed herewith.

Thanking you,

DATE: 09.02.2026

Place: KADAPA

For Shriram Finance Limited

  
Authorized Officer

**Shriram Finance Limited**

(Formerly known as Shriram Transport Finance Company Limited)

Admn. Office : 6th Floor, (level 2), Building No. Q2, Aurum Q Parc, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai - 400 710. Tel: +91 22 40957575  
Registered Office : Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Tamil Nadu. India. | Tel: +91-44-485 24 666  
Website : www.shriramfinance.in | Corporate Identity Number (CIN) - L65191TN1979PLC007874

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Rayachoti S.O  
516269



EY054007276N - INLAND SPEED POST DOCUMENT

516004-516269



RECEIVER:HABIBULLA SHAIK S/O  
KHAJAPEER  
KOTHAPALLI MAHABOOB NAGAR  
RAYACHOTY ANNAMAYYA  
ANDHRA PRADESH  
- 516269

SENDER:SHRIRAM FINANCE LTD  
1ST FLOOR OBULREDDY COMPLEX  
NGO COLONY KADAPA  
Y.S.R.KADAPA ANDHRA PRADESH  
INDIA - 516002

Cuddapah RMS BOOKING Office (516004) 09-02-2026 21:46:30  
ChargedWeight(gms). 30 Phy.Wt(gms). 30 Vol.Wt(gms) NA(L. NA  
S NA H NA)AmountPaid. Rs.67.00 (ONLINE) BkgRefNo  
1126000209022653315 Payment TransactionID:

In case of any grievance - DIAL - 1002668888 - IVR NO - 095305407276

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Rayachoti S.O  
516269



EY054007245N - INLAND SPEED POST DOCUMENT

516004-516269



RECEIVER:SHAHINAJ SHAIK S/O  
HABEBULLA  
MUSLIMPURA STREET KOTHAPALLI  
RAYACHOTY ANNAMAYYA  
ANDHRA PRADESH  
- 516269

SENDER:SHRIRAM FINANCE LTD  
1ST FLOOR OBULREDDY COMPLEX  
NGO COLONY KADAPA  
Y.S.R.KADAPA ANDHRA PRADESH  
INDIA - 516002

Cuddapah RMS BOOKING Office (516004) 09-02-2026 21:46:00  
ChargedWeight(gms). 30 Phy.Wt(gms). 30 Vol.Wt(gms) NA(L. NA  
S NA H NA)AmountPaid. Rs.67.00 (ONLINE) BkgRefNo  
1126000209022653315 Payment TransactionID:

In case of any grievance - DIAL - 1002668888 - IVR NO - 095305407245

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Rayachoti S.O  
516269



EY054007205N - INLAND SPEED POST DOCUMENT

516004-516269



RECEIVER:BAJJI SHAIK S/O ALLA  
BAKSH  
BOSE NAGAR RAYACHOTY  
ANNAMAYYA ANDHRA PRADESH  
- 516269

SENDER:SHRIRAM FINANCE LTD  
1ST FLOOR OBULREDDY COMPLEX  
NGO COLONY KADAPA  
Y.S.R.KADAPA ANDHRA PRADESH  
INDIA - 516002

Cuddapah RMS BOOKING Office (516004) 09-02-2026 21:45:27  
ChargedWeight(gms). 30 Phy.Wt(gms). 30 Vol.Wt(gms) NA(L. NA  
S NA H NA)AmountPaid. Rs.67.00 (ONLINE) BkgRefNo  
1126000209022653318 Payment TransactionID:

In case of any grievance - DIAL - 1002668888 - IVR NO - 095305407205



Department of Posts  
Government of India  
Ministry of Communications

Generated through Indiapost website on: 22/2/2026, 11:06:02 am

## Consignment/MO Tracking Report

Consignment/MO Number: EY054007276IN

Article Number:

EY054007276IN

Article Type:

SP\_INLAND\_DOC

Booked At:

Cuddapah RMS BOOKING Office

Booked On:

09/02/2026, 21:53:26

Destination:

Rayachoti S.O

Origin Pincode:

516004

Delivered On:

10/02/2026, 11:48:39

Destination Pincode:

516269

Event	Date	Time	Office
Item Booked	09/02/2026	21:53:26	Cuddapah RMS BOOKING Office
Item Bagged	09/02/2026	22:57:41	Cuddapah RMS BOOKING Office
Item Dispatched	09/02/2026	22:59:27	Cuddapah RMS BOOKING Office
Item Received	09/02/2026	23:10:27	Cuddapah ICH
Item Bagged	10/02/2026	03:48:32	Cuddapah ICH
Item Dispatched	10/02/2026	04:01:06	Cuddapah ICH
Item Received	10/02/2026	07:48:39	Rayachoti S.O
Item Invoiced	10/02/2026	08:27:45	Rayachoti S.O
Item Delivered to nafeesa	10/02/2026	11:48:39	Rayachoti S.O



Department of Posts  
Government of India  
Ministry of Communications

Generated through Indiapost website on: 22/2/2026, 11:08:33 am

## Consignment/MO Tracking Report

Consignment/MO Number: EY054007245IN

Article Number:  
EY054007245IN

Article Type:  
SP\_INLAND\_DOC

Booked At:  
Cuddapah RMS BOOKING Office

Booked On:  
09/02/2026, 21:53:26

Destination:  
Rayachoti S.O

Origin Pincode:  
516004

Delivered On:  
10/02/2026, 11:49:04

Destination Pincode:  
516269

Event	Date	Time	Office
Item Booked	09/02/2026	21:53:26	Cuddapah RMS BOOKING Office
Item Bagged	09/02/2026	22:57:41	Cuddapah RMS BOOKING Office
Item Dispatched	09/02/2026	22:59:27	Cuddapah RMS BOOKING Office
Item Received	09/02/2026	23:10:27	Cuddapah ICH
Item Bagged	10/02/2026	03:48:32	Cuddapah ICH
Item Dispatched	10/02/2026	04:01:06	Cuddapah ICH
Item Received	10/02/2026	07:48:39	Rayachoti S.O
Item Invoiced	10/02/2026	08:27:45	Rayachoti S.O
Item Delivered to nafeesa	10/02/2026	11:49:04	Rayachoti S.O



**Department of Posts**  
**Government of India**  
Ministry of Communications

Generated through Indiapost website on: 22/2/2026, 11:10:32 am

## Consignment/MO Tracking Report

Consignment/MO Number: EY054007205IN

Article Number:  
EY054007205IN

Article Type:  
SP\_INLAND\_DOC

Booked At:  
Cuddapah RMS BOOKING Office

Booked On:  
09/02/2026, 21:53:26

Destination:  
Rayachoti S.O

Origin Pincode:  
516004

Delivered On:  
10/02/2026, 14:16:11

Destination Pincode:  
516269

Event	Date	Time	Office
Item Booked	09/02/2026	21:53:26	Cuddapah RMS BOOKING Office
Item Bagged	09/02/2026	22:57:41	Cuddapah RMS BOOKING Office
Item Dispatched	09/02/2026	22:59:27	Cuddapah RMS BOOKING Office
Item Received	09/02/2026	23:10:27	Cuddapah ICH
Item Bagged	10/02/2026	03:48:32	Cuddapah ICH
Item Dispatched	10/02/2026	04:01:06	Cuddapah ICH
Item Received	10/02/2026	07:48:39	Rayachoti S.O
Item Invoiced	10/02/2026	08:30:35	Rayachoti S.O
Item Delivered to babji	10/02/2026	14:16:11	Rayachoti S.O



**SHRIRAM FINANCE LIMITED**

Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai - 600032; Website: <http://www.shriramfinance.in/auktion>  
 Office Address: D.NO.42/107-1, OBUL REDDY COMPLEX, APSARA CIRCLE, JAYANAGAR COLONEY, KADAPA - 516002.  
 And Branch Office At RAYACHOTY

**E AUCTION SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO  
 Mr./Smt.HABIBULLA SHAIK, VID DOC NO. 1401/2021 OF S.R.O. RAYACHOTY(R.O).**

E Auction Sale Notice for sale of the Immovable Assets under the Securitisation and Reconstructions of Financial Assets and Enforcement of Security Interest Act,2002 read with Security Interest (Enforcement) Rules under Rule 9 (1) issued now after expiry of 30 days of the **Intending sale Notice dated 21-10-2024** 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 **25.03.2026 11.00 A.M. to 01.00P.M.** for recovery of dues of **Rs. 53,14,698/-** 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.

Agreement No : RAYCHTF2101290013

Name and address of the Borrower/Guarantor(s): **1.HABIBULLA SHAIK S/o Khajapeer S, D.No.11/60, Mahaboob Nagar, Kothapalli, Rayachoty, D.No.42/154, Bose Nagar, Rayachoty**

**2) SHAHINAJ SHAIK, S/o Habeebulla, D.No.11/60, Muslimpura Street, Kothapalli, Rayachoty, 3) BABJI SHAIK, S/o Alla Bakash S, D.No.42/154, Bose Nagar, Rayachoty**

Description of immovable property: (Property belongs to Mr./Smt. HABIBULLA SHAIK, VID DOC No. 1401/2021 OF S.R.O. RAYACHOTY (R.O). Y.S.R Kadapa District , Kadapa Registration District, Rayachoty sub District, Rayachoti Mandal, Rayachoti Town and Municipality, Kothapali Street, Block No.11. Residential Area, Masapet Village accounts, Circar Dry, D.No.1 a Total extent of Ac.58.26 cents and in it an extent of 66.66 sq. yards of site and in it constructed RCC Building, bounded on: **East:** 14 ft , Width Road ; **West:** Site of Shaik Abibhakanam, Siraz Ahmad, Raices Fathima and Naseef Fathima: **North:** 15 ft. Width Road ; **South:** Site of Samiunnisa W/o Chand Basha: Within these, site admeasuring East to West 60 ft. or 18.268 mts and North to South 10 ft. or 3.048 mts. Comprising a total extent of 600 sq.ft. or 66.66 sq.yards of site and in it constructed RCC building bearing old D.No.11/60 and present D.No.11/62-1-C-4 with Assessment No.5374 along with all Fixtures and appurtenant therein.

Encumbrances if any: NIL

Agreement No.	Reserve Price of the Property	EMD Amout	By way of Sub EMD	Bid Increase AMT	Auction Date	EMD Sub Date	Property Inspection Date
RAYCHTF 2101290013	Rs. 26,00,000/- (Twenty Six Lakhs Rupees Only)	Rs. 2,60,000/- (Two Lakhs Sixty Thousand Rupees Only)	DD in favour of Shriram Finance Ltd	Rs.10,000/-	25.03.2026	24.03.2026	23.03.2026

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

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

Date : 09.02.2026

Sd/- Authorised Officer Shriram Finance Limited

**SHRIRAM FINANCE LIMITED**

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

**E AUCTION SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO:  
 MR./SMT. MADANAPALLI KAVYA SREE,VID DOC NO. 6251/2023 OF S.R.O. RAYACHOTY(R.O).**

E Auction Sale Notice for sale of the Immovable Assets under the Securitization and Reconstructions of Financial Assets and Enforcement of Security interest Act, 2002 read with Security Interest (Enforcement) Rules under Rule 9 (1) issued now after expiry of 30 days of the **Intending sale Notice dated 08-09-2025**. 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...

Notice is hereby given to the public in general and in particular to the 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 **25.03.2026 11.00 A.M. to 01.00P.M.** for recovery of dues of **Rs.58,23,917/-** as on **20.07.2024** with further interest, costs other

SHRIRAM HAN

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 Date:09-02-26

**Sri Gouru. Neelakanta Reddy** , B.Tech., MISTE.,  
Civil Engineering Consultant ,  
Approved PANEL Valuer for :  
A.P.G.Bank , Syndicate Bank , Repco ,  
Andhra Bank , State Bank of India  
Repco , IDBI Bank , Allahabad Bank ,  
Lakshmi Vilas bank , Indian Bank ,  
Bank of India , Canara Bank Corporation Bank  
Union Bank of India , Shriram Home Loans, Axis bank,  
Indian Overseas Bank & ICICI Bank.  
Indian Institution of Valuers F - 13622.

Cell : 9440164412  
Off : 9912629119  
Off : 8341341353  
Door No:- 21/669-2  
C G R Travels upstairs,  
7 Roads, Kadapa,  
Y S R (Dist) , A.P.

VIJAY  
FILE NO: 2602038

## VALUATION REPORT

SHRIRAM FINANCE LTD

District : Y S R

Branch : RAYACHOTY.

Date: 06-02-2026

Belongs to :

**Sri S. Habibulla** S/o Sri S. KHAJAPEER.

D.NO :-11/63, KOTHAPALLE, NEAR WISDOM SCHOOL, RAYACHOTY, YSR DT.

Deed NO : 1411/2018

Extent : 1.38 CENTS

Door No : 11/63

Survey No : 01

PLAN APPROVED NO: B.A NO: 14/G1/ 2016 Dt: 21/11/2016

Valuation Report of **Commercial Cum Residential Building (GF)**, Bearing Door No :- 11/63, Survey No : 01, In Kothapalle, Near Wisdom School & Shahi Shadi Function Hall, Rayachoty At Rayachoty Municipality of Y.S.R (Dt).

**Valuation : Rs 30,35,000/-**

( RUPEES THIRTY LAKHS THIRTY FIVE THOUSAND ONLY )

RAYACHOTY MUNICIPALITY ; Y.S.R (Dt).



**1. GENERAL :**

01. Purpose for which valuation is made : Collateral Security of Loan
02. A) Date of inspection : 06-02-2026
- B) Date of which the valuation made : 06-02-2026
03. List of Document produced for perusal :
- i) Xerox copy of the document no Dated : **11411/2018 Dated : 05/03/2018**
- Assessment no :
- Amount : Receipt enclosed
- Dated :
- HSC :
04. Name of the owner and his ADDRESS with : **Sri S. HABIBULLA.**  
Phone No : ( Details: of share of each owner in : **S/o Sri S. KHAJAPEER.**  
Case of joint ownership ) **DOOR NO. : 11/63, KOTHAPALLE,**  
**NEAR WISDOM SCHOOL & SHAHI SHADI**  
**FUNCTION HALL, RAYACHOTY, Y.S.R (DT).**
- Brief descn. Of the property :
- IT HAS GROUND FLOOR BUILDING, WITH FRAMED STRUCTURED & HALL, KITCHEN, BED ROOMS & STAIR CASE HAVING EXTERNAL SERVICES .
06. Location of the Property :
- Plot No / Survey No : Survey No :- **01**
- a) Door No : **11/63,**
- b) T.S.T No / Village : **KOTHAPALLE, NEAR WISDOM SCHOOL,**
- c) Ward / Taluka : **RAYACHOTY,**
- d) Mandal / District : **RAYACHOTY MUNICIPALITY, Y S R (DT).**
07. Postal address of the property : **AS ABOVE**
08. CITY / TOWN :
- Residential area : **TOWN**
- Commercial area : **COMMERCIAL CUM RESIDENTIAL**
- Industrial area : **---**
09. Classification of the area :
- High / Middle / Poor : **MIDDLE**
- Urban / Semi Urban / Rural : **SEMI-URBAN**
10. Coming under corporation limit / : **MUNICIPALITY**  
Village / Panchayat/ Municipality



11. Whether covered under any State / central Govt. : -----  
Enactment ( e.g Urban Land ceiling Act) or notified  
agency area/ scheduled area /cantonment area

12. In Case it is an agricultural land any conversion : -----  
to house site plot is contemplated

13. Boundaries of the property :

EAST : 14'0" WIDTH ROAD  
WEST : S. ABIDHAKHANAM, SIRAZAHAMED, RAYEES FATHIMA  
& NAFEEZ FATHIMA'S SITE  
NORTH : 15'0" WIDTH ROAD  
SOUTH : CHAN BASHA WIFE SAMEEUNNISA'S SITE

14. (a) Dimensions of plot

	As per Deeds	Actual
East	: 10'0" (or) 3.048 M	10'0" (or) 3.048 M
West	: 10'0" (or) 3.048 M	10'0" (or) 3.048 M
North	: 60'0" (or) 18.288 M	60'0" (or) 18.288 M
South	: 60'0" (or) 18.288 M	60'0" (or) 18.288 M

600.00 Sqft (or) 55.74 Sqmts (or) 66.66 Sqyds = 1.38 CENTS

15. Extent of the considered for valuation : 1.38 CENTS 1.38 CENTS  
( least of 14 a & 14n)

**1.38 CENTS**

16. Whether occupied by the owner / tenants : OWN  
occupied by tenant since how long rent received per month

II. CHARACTERISTICS OF SITE

- 1. Classification of locality : MIDDLE
- 2. Development of surrounding areas : RESIDENTIAL
- 3. Possibility of frequent flooding : NIL
- 4. Feasibility to the Civic amenities like school,  
Hospital , Bus stop , market etc., : AT WALKABLE DISTANCE
- 5. Level of land with topographical conditions : LEVEL GROUND
- 6. Shape of land : RECTANGULAR
- 7. Type of use to which it can be put : RESIDENTIAL
- 8. Any usage restriction : NIL
- 9. Is plot in Town planning approved layout : NO
- 10. Corner plot or intermittent plot : INTERMITTENT PLOT
- 11. Road facilities : PROVIDED
- 12. Type of road available at present : C.C ROAD



- 13. Width of road is it below 20ft or more than 20ft : 14'0" WIDE ROAD
- 14. Is it a land - locked land : NO
- 15. Water potentiality : ADEQUATE MUNICIPAL TAP
- 16. Underground sewerage system : NO
- 17. Power supply is available in the site : PROVIDED
- 18. Advantage of the site : MEDIUM DEMAND LOCALITY
- 19. Disadvantages of the site : NIL
- 20. General remarks , if any : GOOD RESIDENTIAL AREA

**PART - A ( VALUATION OF LAND )**

- 01. Size of plot : RECTANGULAR
  - North & South : } 1.38 CENTS
  - East & West : }
- 02. Total Extent of plot : 1.38 CENTS
- 03. Prevailing market rate : Rs 11,00,000/- Cent
- 04. Guideline rate obtained from the Register's office( and evidence there of to be enclosed ) : ---
- 05. Assessed / adopted rate of valuation : Rs 11,00,000 /- x 1.38 CENTS
- 06. Estimate value of land : **Rs 15,18,000/-**

**PART - B ( VALUATION OF BUILDING )**

**01. TECHNICAL DETAILS OF THE BUILDING :**

- a) Type of Building (Residential/Commercial/Industrial) : Commercial Cum Residential
- b) Type of construction ( Load bearing / RCC / Steel Framed ) : Framed Structure
- c) Year of Construction : 2016
- d) Remaining life of structure : 52 Y
- e) Number of floors & Height of each Floor including : (G F) 0.45 basement , if any
- f) Plinth area floor wise

**ACTUAL**

**G F = 56'0" X 10'0" = 560.00 Sqft;**



Condition of the building

- i. Exterior - Excellent, Good, Normal, Poor : GOOD
- ii. Interior - Excellent, Good, Normal, Poor : GOOD

► SPECIFICATION OF CONSTRUCTION ( FLOOR - WISE ) IN RESPECT OF :

Sl DESCRIPTION	GROUND FLOOR	OTHER FLOOR
1. Foundation	PCC & WITH RR STONE MASONRY IN CM OVER SAND CUSHION & SETTLEMENT BED (1:4:8)	
2. Basement	RR STONE MASONRY IN CM OF 0.60 HT FROM RL	
3. Super Structure	BRICK WORK IN CM OF 0.35M WIDE 3.0M HEIGHT	
4. Joinery / Doors & Windows ( Please ) furnish details about size of frames , shutters , glazing , fitting etc.. and specify the species of timber )	--	
5. RCC Works	R.C.C ROOF	
6. Plastering Flooring , Skirting	CEMENT PLASTERING IN CM(1:4) 12MM THICK GF = TILES	
7. Special finish as marble , granite wooden paneling , grills , etc	NO	
8. Roofing including weather proof course :	-NO-	
9. Drainage	Provided	
<b>02. COMPOUND WALL</b>	:	
1. Height	NO	
2. Length	:	
3. Type of Construction	:	
<b>03. ELECTRICAL INSTALLATION</b>	:	
1. Type of Wiring	CTS & CONCEALED	
2. Class of Fittings (Superior / Ordinary / Poor)	ORDINARY	
3. No.of Light & Fan Points	ADEQUATE	
4. Spare Plug Points	PROVIDED	
5. Any Other Item	MAIN SWITCHES	
<b>04. PLUMBING INSTALLATION</b>	:	
1. No of water Closets & their type	TWO	
2. No of Wash Basins	ONE	
3. No of Urinals	---	



- 4. No of Bath Tubs
- 5. Water meters , Taps etc
- 6. Any other fixtures

: -----  
: TAP CONNECTION PROVIDED  
: MOTOR & TANKS PROVIDED

**DETAILS OF VALUATION**

**Valuation Floor Wise :**

Particulars of item	Plinth Area			Roof Ht	Age of Building	Estimated replacement rate of construction	Replacement cost	Depreciation	Net value after depreciation Rs.
	Main Portion sqft A	Centie vered portion B	Total A+50% of B Sqft						
Ground Floor	560.00 Sqft	--	560.00 Sqft	10'	08 Y	2000/Sqft	11,20,000/-	89,600 %	10,30,400/-
<b>TOTAL</b>									<b>Rs 10,30,400 /-</b>

**PART - C ( Extra Items )**

**( AMOUNT IN RS )**

- 1. Portico : Rs 1,00,000/-
- 2. Balcony with Railings : -----
- 3. Sitout / Varandah with steel grill : -----
- 4. Overhead Water tank : -----
- 5. Extra Steel / Collapsible gates : -----
- TOTAL : Rs 1,00,000/-**

**PART - D ( AMENITIES )**

- 1. Ward Robes / Showcases : 1,50,000
- 2. Glazed Tiles : -----
- 3. Extra sinks and bath tubs : -----
- 4. Marble / Ceramic flooring : -----
- 5. Interior Wood Finishing : -----
- 6. Architectural elevation work : 50,000
- 7. Paneling works : -----
- 8. Aluminum hand rails : -----
- 9. Aluminum Works : -----
- 10. False ceiling : -----
- 11. Stair Case with Railing : -----
- TOTAL : 2,00,000/-**



**PART - E ( MISCELLANEOUS )**

1. Separate Toiler room	:	-----
2. Separate Lumber Room	:	-----
3. Separate Water Tank / Sump	:	-----
4. Trees , Gardening	:	-----
<b>TOTAL</b>	:	-----

**PART - F ( SERVICES )**

1. Water supply arrangements	:	Rs 60,000/-
2. Sanitary & Electrical Arrangements	:	Rs 80,000/-
3. Drainage arrangements	:	Rs 50,000/-
4. Compound wall	:	-----
5. C B deposits , fittings etc	:	-----
6. Pavement	:	-----
<b>TOTAL Rs</b>	:	<b>Rs 1,90,000/</b>

**TOTAL ABSTRACT OF THE ENTIRE PROPERTY**

PART A	LAND	:	Rs 15,18,000/-
PART B	BUILDING	:	Rs 10,30,400 /-
PART C	EXTRA ITEMS	:	Rs 1,00,000/-
PART D	AMENITIES	:	Rs 2,00,000/-
PART E	MISCELLANEOUS	:	Rs 0.00
PART F	SERVICE	:	Rs 1,90,000/-
<b>TOTAL Rs</b>		:	<b>Rs 30,38,400/-</b>
	<b>SAY</b>	:	<b>Rs 30,35,000/-</b>

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

Market Value	:	Rs 30,35,000/-
Releasable Value	:	Rs 28,00,000/-
Distressed Value	:	Rs 26,00,000/-



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

**Rs 30,35,000/-**  
( RUPEES THIRTY LAKHS THIRTY FIVE THOUSAND ONLY )

PLACE : KADAPA

DATE : 16-02-2026

  
GOURU NEELAKANTA REDDY  
B.Tech (Civil)  
APPROVED PANELVALUER FOR BANK  
INCOME TAX VALUER  
KADAPA Y.S.R. (DT).  
Cell: 9440164117

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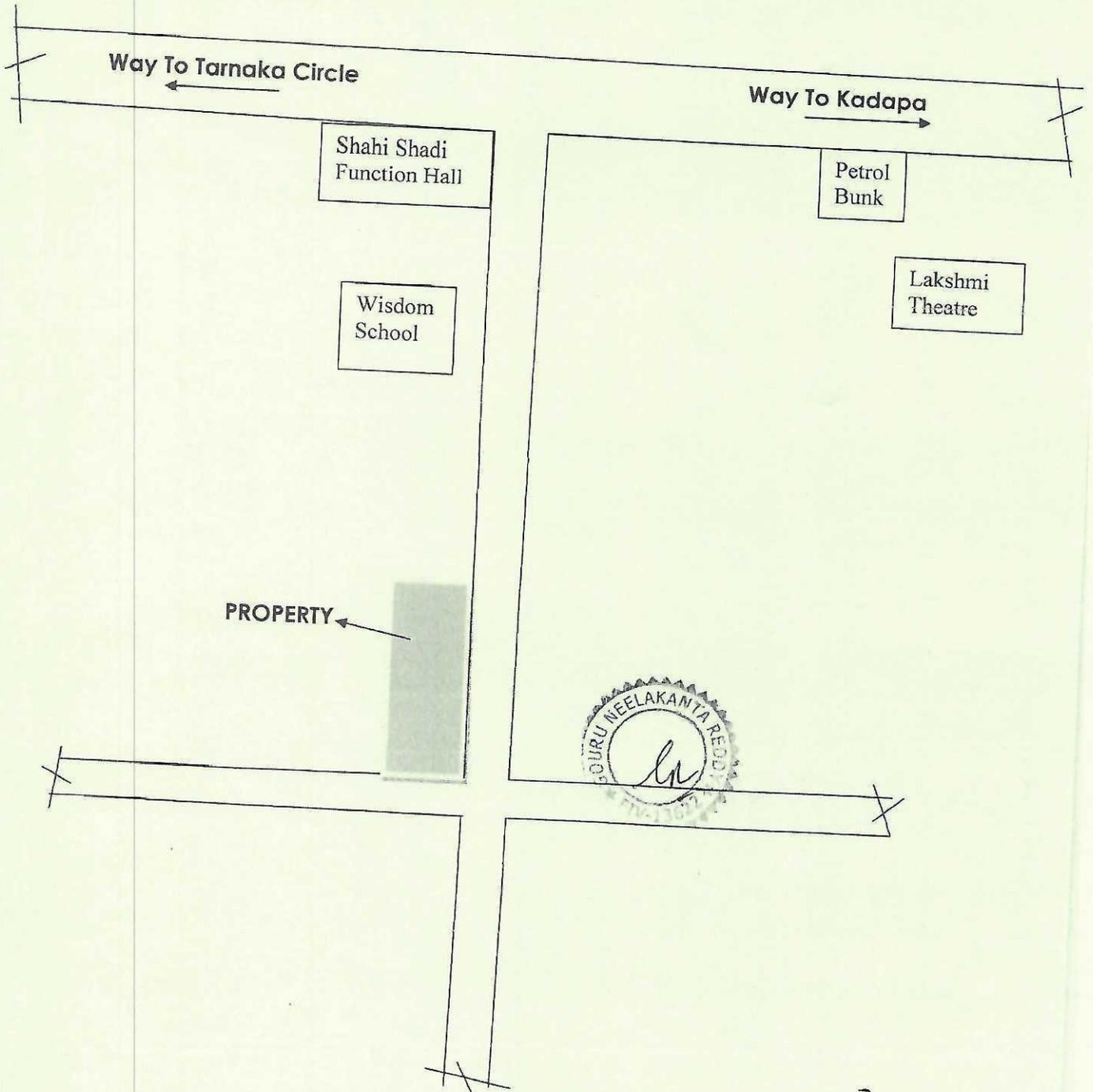
The undersigned have inspected the property detailed in the valuation report dated on  
we are satisfied that the fair and reasonable value of the property is Rs  
( Rupees  
only )

FIELD OFFICER :

Manager of the Division / Branch Manager

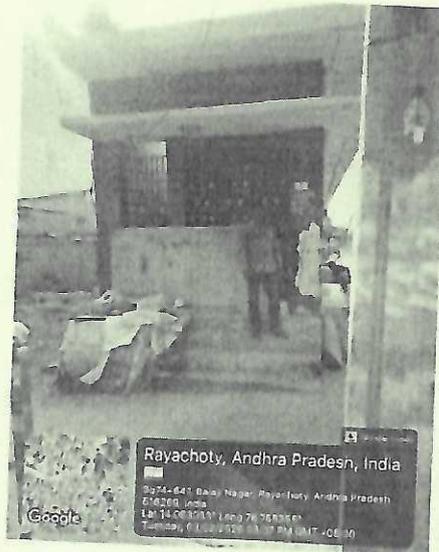
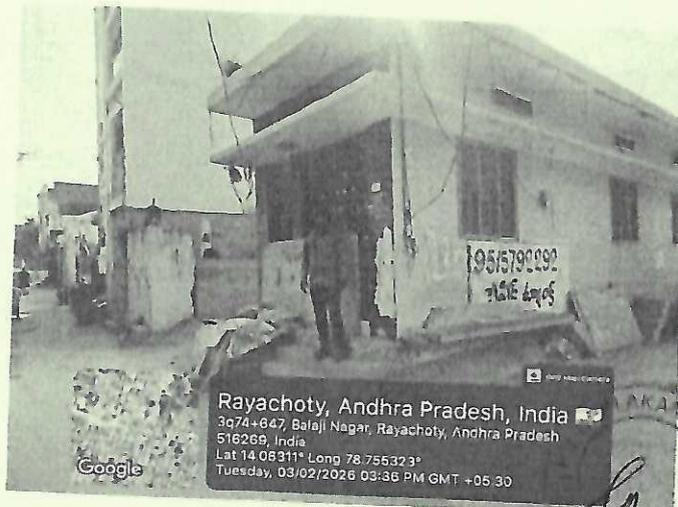
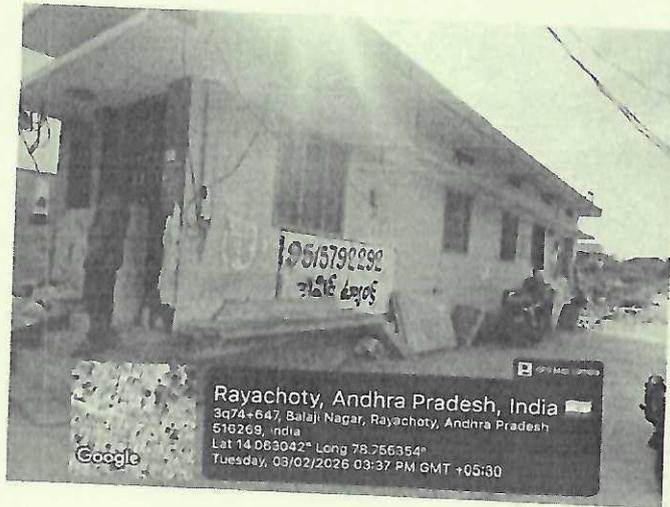
LOCATION MAP

*Sri S. Habibulla.* S/o Sri S. KHAJAPEER.



*Guru Neelakanta Reddy*  
GOURU NEELAKANTA REDDY  
B.Tech (Civil)  
APPROVED PANELVALUER FOR BANK  
INCOME TAX VALUER

**PHOTOS :**



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



# Ram Architects

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

Planners • Builders • Developers • Engineers • Valuers • Vasthu

Y.V. Ramachandra Reddy  
B.Tech., M.Sc. (REV), MIE., FIV.

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

The Manager  
Shriram Finance Limited,  
Kadapa.

## VALUATION REPORT

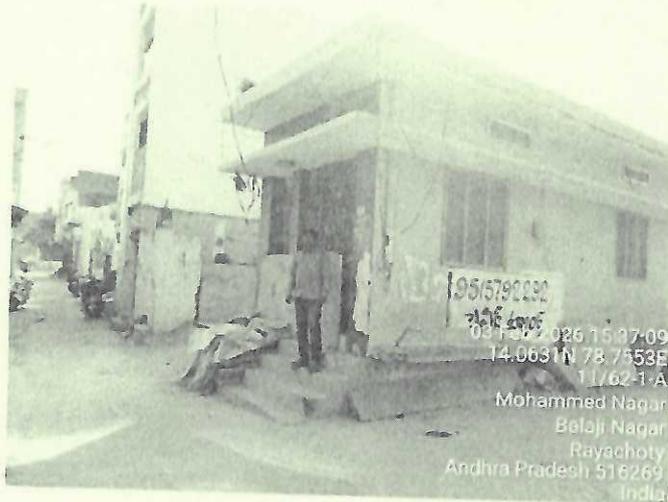
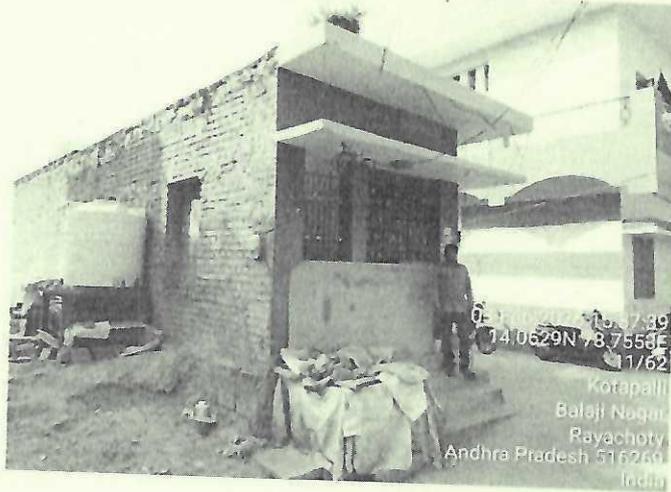
1 Customer Details	
Customer Name	Sri. S. Habibulla, S/o. S. Khajapeer.
Owners Name	Sri. S. Habibulla, S/o. S. Khajapeer.
Cell No.	
Case Type	Land & Building Valuation
Application No:	
2 Property Details	
Address	D.No.11/63 (old D.No.11/62-1-C-4), S.No.01, Kothapalle, Near Wisdom School & Shahi Shadi Function Hall, Rayachoty Municipality, Kadapa District.
Nearby Landmark	
3 Document Details	
	Name of the Approving Authority
	Approval No.
Layout Plan	Yes/No
Building Plan	Yes/No
Construction Permission	Yes/No
Legal Documents	1. Copy of Memorandum Evidencing the Deposit of Title Deeds No.1401/2021, Dt.01-02-2021.
4 Physical Details	
	<b>As per Deed</b>
	<b>As per Actual</b>
East	14.0 ft Wide Road
West	Site of S. Abidhakkanam, Siraz Ahamed, Raiees Fathima & Naseef Fathima
North	15.0 ft Wode Road
South	Site of Samiunnisa
RAYACHOTY	
LATITUDE : 14 .0631 N	
LONGITUDE : 78. 7553 E	
Matching of Boundaries	Yes/No
Plot Demarcated	Yes/No
Approved Land use	Residential
Type of Property	Plot/Flat/ Commercial Cum Residential Building
No. of Rooms	Living/ Dining
	--
	Rooms
	--
	Toilet
	--
	Kitchen
	--
Approx. Age of the property	9 Years (2016)
Residual Age of the Property	51 Years
Type of structure-	RCC framed/ Stone Masonry/LBS-NA


Tenure/ Occupancy Details			Owner Occupancy			
Status of Tenure	Owned / Rented	No. of Years of Occupancy	9 Years	Relationship of Tenant to Owner		--
6 Stage of Construction		Under Construction / <b>Completed</b>		If under construction, extent of completion		N.A.
7 Violations if any observed		Nature and extent of violation				Nil
8 Area Details of the Property		Area Details of the Property				Nil
Site Area as per Deed	Site left for Road	Net Site Area as per Actual	Plinth Area	Carpet Area	Remarks	
E-W: 60'-0" N-S: 10'-0" = 600.0 Sq.ft. = 66.66 Sq.yd. = 1.38 Cents	--	E-W: 60'-0" N-S: 10'-0" = 600.0 Sq.ft. = 66.66 Sq.yd. = 1.38 Cents	GF-560.0 Sq.ft.	448.0 Sq.ft.	---	
9 Valuation						
Current government approved value			As per Market value Assistance		--	
Current Fair market Value (Land)	Rs.10, 00,000-00/Cent	1.38 Cents x 10, 00,000-00		Rs.13, 80,000-00		
Current Fair market Value (RCC Building)	Rs.2000-00/Sq.ft.	560.0 Sq.ft. x 2000-00		Rs.11, 20,000-00		
Depreciation @ 1.0% Per Year, 9.0%			L.S.		Rs. 1, 00,800-00	
Current Fair market Value (Land & Building)			Total		Rs.23, 99,200-00	
			Or Say		Rs.23, 99,000-00	
i) Guideline Value			Land		--	
			Building		--	
ii) Fair Market Value					Rs.23, 99,000-00	
iii) Realizable Value					Rs.21, 59,000-00	
iv) Forced/ Distress Sale Value					Rs.17, 99,000-00	
10	Assumptions/ Remarks	i) Qualifications in TIR/Mitigation suggested if any: No ii) Property is SARFAESI compliant: Yes iii) Weather property belongs to social infrastructure like Hospital, School, old age home etc.: No iv) Weather entire piece of land on which the unit is setup /property is situated has been mortgaged or to be mortgaged: to be Mortgaged. v) Details of last two transactions in the locality/area to be provided, if available: No vi) Any other aspect which has relevance on the value of marketability of the property: No vii) The property is not Land Locked Land viii) The property can be identified by Boundaries, and it has Road Axis.				
11	Declaration	1) The Property was inspected by the undersigned on Dt:03-02-2026. 2) The undersigned does not have any direct/indirect interest in the above property 3) The information furnished herein is true and correct to the best of our knowledge 4) I have submitted the valuation report directly to the Bank.				
12	Name, Address, Signature of Valuer	Er. Y.V.Ramachandra Reddy D.No.3/1140, Y.M.R.Colony, Proddatur-516360.				
Signature of Valuer		Stamp		Date of Valuation	06-02-2026	



**Photographs of the property:**



*Y.V. Rama Chandra Reddy*

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

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



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

**E-AUCTION SALE**

Y.S.R Kadapa District , Kadapa Registration District, Rayachoty sub District, Rayachoti Mandal, Rayachoti Town and Municipality , Kothapali Street, Block No.11. Residential Area, Masapet Village accounts, Circar Dry, D.NO.1 a Total extent of Ac.58.26 cents and in it an extent of 66.66 sq. yards of site and in it constructed RCC Building, bounded on:

East : 14 ft , Width Road;  
West : Site of Shaik Abibhakanam, Siraz Ahmad, Raices Fathima and Naseef  
North : 15 ft. Width Road;  
South : Site of Samiunnisa W/o Chand Basha:

Within these, site admeasuring East to West 60 ft. or 18.268 mts and North to South 10 ft. or 3.048 mts. Comprising a total extent of 600 sq.ft. or 66.66 sq.yards of site and in it constructed RCC building bearing old D.No.11/60 and present D.No.11/62-1-C-4 with Assessment No.5374 along with all Fixtures and appurtenant therein.

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	HABIBULLA SHAIK
Loan account	RAYCHTF2101290013
Guarantors	1. SHAHINAJ SHAIK 2. BABJI SHAIK

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. 12.04.2023 under section 13(4) of the said Act, in respect of loan facilities granted to **HABIBULLA SHAIK** (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 5314698/-** (Rupees Fifty Three Lakhs Fourteen Thousand Six hundred and Ninety Eight 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	25.03.2026 at 11:00 a.m.	_____ 202
End time of E-Auction	25.03.2026 at 1:00 p.m.	_____ 2025

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

**Schedule of the Properties**

Y.S.R Kadapa District , Kadapa Registration District, Rayachoty sub District, Rayachoti Mandal, Rayachoti Town and Municipality , Kothapali Street, Block No.11. Residential Area, Masapet Village accounts, Circar Dry, D.NO.1 a Total extent of Ac.58.26 cents and in it an extent of 66.66 sq. yards of site and in it constructed RCC Building, bounded on:

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South : Site of Samiunnisa W/o Chand Basha:

Within these, site admeasuring East to West 60 ft. or 18.268 mts and North to South 10 ft. or 3.048 mts. Comprising a total extent of 600 sq.ft. or 66.66 sq.yards of site and in it constructed RCC building bearing old D.No.11/60 and present D.No.11/62-1-C-4 with Assessment No.5374 along with all Fixtures and appurtenant therein

Reserve Price	Rs. 26,00,000/- (Twenty Six Lakhs Rupees Only) Highest Valuation report Amount
Earnest Money Deposit	10% of the Reserve Price i.e. Rs. 2,60,000/- (Two Lakhs Sixty Thousand Rupees Only)

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**

The title deeds of the properties can be inspected at the office of the Auctioneers or the Secured Creditor on 23.03.2026 Time 11.00 a.m. to 05.00 p.m., by prior appointment. For appointments, contact the Authorised Officer Mr M.GANGADHARA, Contact No.: 9959463246 or email morusu.g@shriramfinance.in

\*\*\*\*\*

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

**(Borrower Name:- HABIBULLA SHAIK & Loan Account No. RAYCHTF2101290013**

**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 (25.03.2026) 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 24.03.2026, 2025 up to 05.00 p.m.**

**(c) Inspection Date & Time: 23.03.2026 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**

**3. Caution to bidders:**

a. Property is being sold on basis of "As is where is"," As is what is" and

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**

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

**4. Inspection of Property/Immovable Assets:**

- a. Property/Assets can be inspected on the date(s) given in the public sale notice, and on any other date at the discretion of Authorised Officer with prior appointment. For prior appointment **Please contact:** M.GANGADHARA, Contact No.: 9959463246.

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**

- 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 24.03.2026 up to 05.00 p.m.**
- b. Bid form shall be submitted along with the 10 % of EMD amount on or before the last date and time given in the sale notice.
- 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

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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.
- e. All details regarding remittance of EMD shall be entered in the bid form.
- f. EMD, either in part or in full, is liable for forfeiture in case of default.

**8. Bid Multiplier:**

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

**9. Duration of Auction sale:**

- a. Online auction sale will start automatically on and at the time given in the public sale notice/Tender Document.
- b. Auction/Bidding time will initially be for specified period and if bidding continues, the bidding process will get automatically extended five minutes duration of each and kept open till the auction-sale concludes.
- c. If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by five minutes and if no bid higher than last quoted highest bid is received within the said extended five minutes, the auction sale will automatically get closed at the expiry of

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

**11. Declaration of successful bidder:**

- a. Highest bidder will be declared the successful bidder and sale will be confirmed in his favour in consultation of Secured Creditor. Intimation to this effect will be given through e-mail by auction service provider/Shriram Finance Limited.
- b. Highest bid will be provisionally accepted on "subject to approval" basis and the highest bidder shall not have any right/title over the property until the sale is confirmed by the Authorized Officer.
- c. All intimations to bidders/auction purchaser will be primarily through e-mail by the auction service provider/ Shriram Finance Limited.. Date of sending e-mail will be considered as date of intimation. If no intimation

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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.
- b. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorised Officer of the Shriram Finance Limited.

**14. Sale Certificate / Payment of Stamp Duty:**

- a. On confirmation of the sale by the Shriram Finance Limited and compliance of the terms of payment, The Authorized Officer shall issue a certificate of sale of the said property in favour of the successful bidder/purchaser in the form given in Appendix V to Enforcement of Security Interest Rules. The sale certificate shall be issued only in the same name in which the tender /bid is submitted.
- b. No request for inclusion/substitution of names, other than those

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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 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

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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 KADAPA Courts only.

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- j. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

**Place: KADAPA**

**Date : 09.02.2026**

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.

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Name of Bidder	Signature of Bidder	Date