

AUTHORIZED OFFICER SHRIRAM FINANCE LTD, ZONAL OFFICE,
KURNOOL

E Auction sale notice in respect of immovable properties belonging to B.SUGUNAMMA

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. N.A.SURESH, S/O NALLAMALA ABRAHAM, HNO: 26-541A, VISWASAPURAM, NANDYAL PIN CODE: 518501.
2. BAYLLA SUGUNAMMA, W/O. N.A.SURESH, HNO: 26-541A, VISWASAPURAM, NANDYAL PIN CODE: 518501.
3. M.RAVI, S/O.M.SAMSON, H.NO:30-163A, GOPAL NAGAR, NANDYAL, PIN CODE: 518501.

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,3rd Floor, U/S Samsung Smart Plaza, Gayatri Estate, Gooty Road,Kurnool-518002 and branch office at D NO:40-384,FLOT NO 28 TO 36 , 2nd FLOOR, UCON PLAZA, PARK ROAD, KURNOOL - 518001 hereby issue the following notice as under.

2. We refer to our Demand Notices dated **21.05.2024** issued by us under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 (hereinafter referred to as "SARFAESI Act"), wherein we had called upon you to pay the dues of Rs.

Shriram Finance Limited



52,47,613/- (Rupees Fifty Two Lakhs Forty Seven Thousand Six Hundred and Thirteen Rupees only) in loan account no. KURN2TF2209260011 along with further interest, expenses and other costs till the payment of entire amount as payable by you all under the facility granted by Shriram Finance Limited Within 60 days from the date of the said notice. You have since then failed and neglected to pay the amount as demanded.

3. Consequently the secured creditor has already issued **Notice dated 21.09.2024** 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 18.12.2025 with advocate commissioner under the provision of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and Shriram Finance Limited now proposes to sell the secured asset as described hereunder by public auction and/or any other methods as prescribed under the provisions of law and rules. after a period of 30 days from the date of publication of this notice in the manner described under the law and rules on the basis of 'As is where is basis & As is what is basis & Whatever there is basis' through Online Public e-Auction, realise the debt notified under demand notice dated **21.05.2024** ie an outstanding amount of **Rs. 52,47,613/- (Rupees Fifty Two Lakhs Forty Seven Thousand Six Hundred and Thirteen Rupees only)** along with interest, expenses, charges, Legal and all incidental costs

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

S.No	PARTICULARS	DETAILS
1.	Date of Auction	27.03.2026
2.	Time of Auction	11.00 AM to 1.00 PM
3.	Place of Auction	Web Portal: https://eauctions.samil.in/home
4.	Mode of Auction	E-Auction
5.	Last Date for Submission of Bid (EMD)	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	KURN2TF2209260011

Shriram Finance Limited



8.	Outstanding amount	Total amount of Rs. 52,47,613/- (Rupees Fifty Two Lakhs Forty Seven Thousand Six Hundred and Thirteen Rupees only) (Interest Charges up to 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. KURN2TF2209260011 till closure of this loan.
9.	Earnest Money Deposit Details(EMD) Details	EMD to be deposited by way of Demand Draft In favour of SHRIRAM FINANCE LIMITED,
10.	Description of mortgage property(Secured Asset)	<p>(Property belongs to B.SUGUNAMMA) :</p> <p>Nandyal District, (erstwhile Kurnool dist.) Nandyala Regn. Dist., Nandyala sub Dist. Nandyala Municipality, Street No.26, S.No:643/2 an extent of 246.622 sq.yds. in this house bearing door No,26/541, Assessment No1017013004, Village :moola sagaram Area, VBW as puram</p> <p>Bounded</p> <p>EAST : Road</p> <p>WEST : House of M. A Karnilamma.</p> <p>NORTH : House of Ruthamma</p> <p>SOUTH : House of N.Samelu</p> <p>In between this site measuring</p> <p>East to West 71.6 feet,</p> <p>North to South 31 feet</p> <p>Total Admeasuring 246.622 sq,yds in this house.</p> <p>East to West 22 feet</p> <p>North to South 23 feet</p> <p>Total an extent of 506 sq,feet along with house bearing door no.26/541 along with doors. Door frames all electrical fittings and fixtures etc.</p> <p>(This property corresponds to Doc.No: 18175/2022 of S.R.O. Nandyal).</p>

Shriram Finance Limited

Adms. 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



11.	Reserve Price of the Property	Reserve Price: Rs. 29,60,000 /- (Twenty Nine Lakhs Sixty Thousand Rupees Only) EMD amount: Rs. 2,96,000/- (Two Lakhs Ninety Six Thousand rupees only)
-----	-------------------------------	--

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

Thanking you,

DATE: 21.02.2026

Place: KURNOOL

For Shriram Finance
For Shriram Finance Limited

Authorized Officer



BLANK FRESH POST DOCUMENT
HONGKONG



EY058754628IN

Delivery Office & Province: Nandyal H.O.(511501)

Booking Office: Kurugol RMS BOOKING Office (518003)

Counter No. 1, 21-03-2026 19:41:28

GS: TNo.37AAAGP0163L121 BkgRefID: 11260042102205890 :

Cl: 1 gsdWeight(gm): 178 Phy. Vol(gms): 18 Vol. Vol(gms): NA (L.Nr): 3/NA H:NA)

Method of Payment: C/SH (POD ePOD-R): 10.00)

Sender	Receiver
SHIRAM FINANCE LTD Mobile No.1234567150 ZONAL OFFICE	NA SURESH Mobile No.1234567890 VIZWASAPURAM
KURNOOL ANDHRA PRADESH-519002	NANDYAL ANDHRA PRADESH-515501

Track on www.indiaair.gov.in OR Call 18002666600 - UR NO: 0369050114500
In case of any discrepancy, please visit https://mha.gov.in/air or
Go Green!! Get for eReceipts ePOD
This is system generated document. No manual signature required
21-03-2026 19:41:42



BLANK FRESH POST DOCUMENT
HONGKONG



EY058754716IN

Delivery Office & Province: Nandyal H.O.(511501)

Booking Office: Kurugol RMS BOOKING Office (518003)

Counter No. 1, 21-03-2026 19:41:28

GS: TNo.37AAAGP0163L121 BkgRefID: 11260042102205890 :

Cl: 1 gsdWeight(gm): 182 Phy. Vol(gms): 12 Vol. Vol(gms): NA (L.Nr): 3/NA H:NA)

Method of Payment: C/SH (POD ePOD-R): 10.00)

Sender	Receiver
SHIRAM FINANCE LTD Mobile No.1234567150 ZONAL OFFICE	B SUGUNAMMA Mobile No.1234567890 VIZWASAPURAM
KURNOOL ANDHRA PRADESH-519002	NANDYAL ANDHRA PRADESH-515501

Track on www.indiaair.gov.in OR Call 18002666600 - UR NO: 0369050114500
In case of any discrepancy, please visit https://mha.gov.in/air or
Go Green!! Get for eReceipts ePOD
This is system generated document. No manual signature required
21-03-2026 19:41:42



BLANK FRESH POST DOCUMENT
HONGKONG



EY058754565IN

Delivery Office & Province: Nandyal H.O.(511501)

Booking Office: Kurugol RMS BOOKING Office (518003)

Counter No. 1, 21-03-2026 19:41:28

GS: TNo.37AAAGP0163L121 BkgRefID: 11260042102205890 :

Cl: 1 gsdWeight(gm): 180 Phy. Vol(gms): 18 Vol. Vol(gms): NA (L.Nr): 3/NA H:NA)

Method of Payment: C/SH (POD ePOD-R): 10.00)

Sender	Receiver
SHIRAM FINANCE LTD Mobile No.1234567150 ZONAL OFFICE	M RAVI Mobile No.1234567890 GOPAL NAGAR
KURNOOL ANDHRA PRADESH-519002	NANDYAL ANDHRA PRADESH-515501

Track on www.indiaair.gov.in OR Call 18002666600 - UR NO: 0369050114500
In case of any discrepancy, please visit https://mha.gov.in/air or
Go Green!! Get for eReceipts ePOD
This is system generated document. No manual signature required
21-03-2026 19:41:42

आ. पी - R.P. 54

भारतीय डाक विभाग
DEPARTMENT OF POSTS-INDIA
पारसी / ACKNOWLEDGEMENT (R.A.S.N.)

पंजीकृत पत्र / पारसल प्राप्त हुआ
Received Registered Letter / Parcel / KURN2TF2209266011

क्रमांक / No. तारीख / Dated का / of

योग का मूल्य रूपयों में
Insured for Rupees N.A. Suresh

प्राप्तकर्ता H.No. 26-541A, Vissala Sripuram,
Addressed to Nandyal - 518 501.



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

को / on B. Sugumaranna
हस्ताक्षर और नाम / Signature and Name

* यदि लागू न हो तो काट दें।
* Strike out if not relevant



Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 17/3/2026, 6:23:10 pm

Consignment/MO Tracking Report

Consignment/MO Number: EY058754716IN

Article Number:

EY058754716IN

Article Type:

SP_INLAND_DOC

Booked At:

Kurnool RMS BOOKING Office

Booked On:

21/02/2026, 19:41:28

Destination:

Nandyal H.O

Origin Pincode:

518003

Delivered On:

23/02/2026, 12:18:22

Destination Pincode:

518501

Event	Date	Time	Office	Remarks
Item Book	21/02/2026	19:41:28	Kurnool RMS BOOKING Office	-
Bag Close	21/02/2026	20:36:36	Kurnool RMS BOOKING Office	-
Item Received	21/02/2026	20:49:00	Kurnool NSH	-
Bag Close	21/02/2026	21:24:58	Kurnool NSH	-
Bag Dispatch	22/02/2026	04:54:16	Kurnool NSH	-
Item Invoiced	23/02/2026	10:23:32	Nandyal R.S. S.O	-
Item Invoiced	23/02/2026	12:11:00	Chabolu B.O	-
Item Delivered(Addressee)	23/02/2026	12:18:22	Chabolu B.O	Delivered

E-Auction Sale Notice

To

M. Ravi, s/o. M. Samson,

~~A. No: 30-163A, Gopal Nagar,~~

~~Nandyal-518501.~~

(2)



EY058794565IN

Debit Office & Branch Name: (03/11/2021)

Debit Office No: 04 RBS BODDIN 3 Office (11800 X)

Debit No: 1 2 20202026194128

Debit Date: 27/06/2021

Debit Time: 12:20:00

Debit Amount: 100.00

Debit Currency: INR

Debit Status: SUCCESS

Debit Reference: 100

Debit Description: CASH PCD 5000000000

Debit Remarks: 10000

Debit User: 10000

Debit Password: 10000

Debit Terminal: 10000

Debit Station: 10000

Sender	Receiver
SHRIRAM FINANCE LTD Mobile No: 1234567 89 ZONAL OFFICE	MEEVA Mobile No: 724567890 GOPAL NAGAR

NA/DVA
ANSHRA PRADESH-518501
KURNOOL
MCHRA PRADESH-518502

Visit our website: www.shriramfinance.com
 * For any queries, please contact our customer care team at 1800-123-4567
 * For more information, please visit our website at www.shriramfinance.com



SHRIRAM FINANCE LTD.
 ZONAL OFFICE
 H.NO: 50/760-114A, 3RD FLOOR,
 GOOTY ROAD, GAVATRI ESTATE,
 KURNOOL-518 002.

5-11-88 92/6/88

RECEIVED

91 (2)



भारतीय डाक विभाग (A.S.N.)
 DEPARTMENT OF POSTS-INDIA (A.S.N.)
 पावती / ACKNOWLEDGEMENT
 का / of

किस प्रकार हुआ / Letter / Parcel / KUBANJIF 22.0.92.60011
 तारीख / Dated.

रुपयों में M. Ravi
 H.No. 30-163A, Gopald Nagar.
 H.No. Nandyal-518501.

Insured for Rupees
 प्राप्तकर्ता
 Addressed to
 को, on
 हस्ताक्षर और नाम / Signature and Name

सेवाध
 stal

* स्टिक टैग न हटाएँ
 * Strike out if not

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	: 12/01/2025
3.	List of documents produced for perusal	
	i) Document Regd. Sale Deed No	Partion Deed No : 2468/2010, Dt : 03-04-2010
	ii) Layout Approved Plan	: NA
	Link Document Regd. Sale Deed	
	iii) 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. N.Suguna, W/o. N Suresh House No : 26/541, Ward NO: 26, Saibaba Nagar, Nandyal Town, Kurnool District, A.P.
5.	Name of the Borrower	Sri. N.Suguna, W/o. N Suresh House No : 26/541, Ward NO: 26, Saibaba Nagar, Nandyal Town, Kurnool District, A.P.
6.	Brief description of the property (Including leasehold / freehold etc)	The Property is RCC Roof Building and AC Sheet Building Constructed Groind Floor and in the year the property was mortgaged to Sri Ram Finance
7.	Location of property	Sri. N.Suguna, W/o. N Suresh House No : 26/541, Ward NO: 26, Saibaba Nagar, Nandyal Town, Kurnool District, A.P.

a)	Plot No. / Survey No.	: Survey No : 643,
b)	Door No.	: 26/541
c)	T. S. No. / Village	: Nandyal Town
d)	Ward / Taluka	: 26 / Nandyal
e)	Mandal / District	: Nandyal / Kurnool

Postal address of the property

8.	City / Town		House No : 26/541, Ward NO: 26, Saibaba Nagar, Nandyal Town, Kurnool District, A.P.	
	Residential Area		Residential	
	Commercial Area		NA	
	Industrial Area		NA	
9.	Classification of the area			
	i)	High / Middle / Poor	Middle	
	ii)	Urban / Semi Urban / Rural	Rural	
10	Coming under Corporation limit / e Panchayat / Municipality		Nandyal Town	
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 :		Extent :246.62 Sq.yds	
	North : House of Ruthamma		House of Ruthamma	
	South : House of N Samuel		House of N Samuel	
	East : Road		Road	
	West : House of M.A.Karnilamma		House of M.A.Karnilamma	
	Extent of Site		246.62Sq.Yards	
14.1	Dimensions of the site		A	B
			As per the Deed	Actual
	North		-	-

	South	-	-
	East	-	-
	West	-	-
14.2	Latitude, Longitude and Coordinates of the site	: 15.475769°, 78.472127°	
15	Extent of the site	: 246.62 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	

II. CHARACTERISTICS OF THE SITE		
1.	Classification of locality	Residential lay out plots around the plot
2.	Development of surrounding areas	To be Developed Area
3.	Possibility of frequent flooding / sub-merging	NA
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	With 3 K.M to 4.00 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 Land
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	South Side
12.	Type of road available at present	B.T. Road
13.	Width of road – is it below 20 ft. or more than 20 ft.	More than 20' feet on South side road
14.	Is it a land – locked land?	No
15.	Water potentiality	Bore well
16.	Underground sewerage system	No
17.	Is power supply available at the site?	es
18.	Advantage of the site	
	1.	Facing Near Main Road
19.	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)	NA

Part – A (Valuation of land)

Total extent of the plot 246.62 Sq.Yds

	Prevailing market rate (Along with details / reference of At least two Latest deals / transactions with respect to adjacent properties in the areas)	Rs.14,000/- to 18,000/- per 1 Sq.yds
20.	rate obtained from the Register office	Rs..... Acera
	3. Assessed / adopted rate of valuation Part -A	Rs. 14,000/-
	4. Estimated value of land- Part - A	Rs.34,52,680/-

Part – B (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	-	
	d)	Number of floors and height of each floor		
		Including basement, if any		Ground Floor
	e)	Plinth Area		506.00S.ft
		R.C.C and A.C Sheet Building		
	f)	Permitted as per approved plan: Actual construction		No
		Condition of the building		
	g)	i) Exterior – Excellent, Good, Normal, normal		NO Normal
ii) Inferior - Excellent, Good, Normal, Poor		-		
h)	g) Date of issue and validity of layout of approved map / plan		No	
	h) Approved map / plan issuing authority		No	
	i) Whether genuineness or authenticity of approved map / plan is verified		YES / NO	
	j) Any other comments by our empanelled valuers on authentic of approved plan		NA	

Specifications of construction (floor-wise) in respect of

S.No.	Description	Ground floor	Other floors
1.	Foundation	Isolated column footings	
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)		
5.	RCC works	Columns, Beams and top Roof RCC slab and A.C Sheet Roof.	
6.	Plastering	Cement motar	
7.	Flooring, Skirting, Dadoing	CC Flooring.	
8.	Special finish as marble, granite, wooden panelling, grills, etc		
9.	Roofing including weather proof course	-	
10.	Drainage	Open drainage	

No.	Description	Ground floor	Other floors
2.	Compound wall	: Yes	
	Height	: 1.2meters	
	Length	-	
	Type of construction	Rcc framed/ Ac Sheet roof	
3.	Electrical installation		
	Type of wiring	: -	
	Class of fittings (superior / ordinary / poor)	: -	
	Number of light points	: -	
	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 Building	506.00	10 Ft	-	700/1S.ft	3,54,200/-	1,06,260/-	2,47,940/-

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	:	
	Total	:	

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	:	
	Total	:	

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

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

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

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

Total abstract of the entire property

Part- A	Land	:	Rs. 34,52,680/-
Part- B	Building	:	Rs. 2,47,940/-
Part- C	Extra Items	:	Rs.
Part- D	Amenities Plant & Machinery Depreciation Cost	:	Rs.
Part- E	Miscellaneous	:	Rs.
Part- F	Services	:	Rs.
	Total	:	Rs. 37,00,620/-
	Say	:	Rs. 3700000/-

Fair Market Value of the property	37,00,000/-
Realizable of the property	33,30,000/-
Distress Value of the property	29,60,000/-

Remarks:-The property RCC Roof residential building with Ground Floor , and Ac Sheet Building Compound wall around the three sides, and rooms also not in used. Approved plan is not submitted.

(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.37,00,000/- (Rupees Thirty seven lakhs Only). The Realisable 90% of fair market value of the above property is Rs.33,30,000/- (Rupees Thirty three Lakhs thirty Thousand Only). The Forced sale value of the above property as of is Rs. 29,60,000/- (Rupees Twenty nine Lakhs sixty Thousand 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)



GPS Map Camera

Nandyala, Andhra Pradesh, India

26-544-c1, Industrial Area, Noonepalli, Nandyala, Andhra Pradesh 518501, India
 Lat 15.475766° Long 78.472188°
 Saturday, 10/01/2026 11:07 AM GMT +05:30

Google



GPS Map Camera

Nandyala, Andhra Pradesh, India

26-544-c1, Industrial Area, Noonepalli, Nandyala, Andhra Pradesh 518501, India
 Lat 15.47577° Long 78.472175°
 Saturday, 10/01/2026 11:07 AM GMT +05:30

Google



GPS Map Camera

Nandyala, Andhra Pradesh, India

26-541, Industrial Area, Noonepalli, Nandyala, Andhra Pradesh 518501, India
 Lat 15.47579° Long 78.472175°
 Saturday, 10/01/2026 11:09 AM GMT +05:30

Google



GPS Map Camera

Nandyala, Andhra Pradesh, India

26/544-8-1, Railway Station Rd, Industrial Area, Noonepalli, Nandyala, Andhra Pradesh 518501, India
 Lat 15.475769° Long 78.472127°
 Saturday, 10/01/2026 11:09 AM GMT +05:30

Google

VALUATION REPORT

Dated 05-02-2026

NAME OF THE COMPANY

Shriram Finance Limited

NAME OF THE OWNER

Mrs. N Suguna W/o N Suresh

ADDRESS OF THE PROPERTY

Sy No 643,D No 26/541,Ward No 26,Nandyal Town & Dist.

VALUE OF THE PROPERTY

Rs 2760000.00

M.NAGI REDDY B.E(Civil), MSc(Val), MIE,FIV,
Chartered Engineer(M -151400 2),FIV (F - 9919),
Govt. Regd. Valuer - CAT-1/218/1994-95 ,
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

General		
1	Date of Inspection	: 04-02-2026
2	Purpose for which Valuation is made	: Loan
3	List of documents produced for persual	: Registered Document No's :2468/2010 Dated : 03-04-2010
Property details		
4	Name/s of the Owner/Owners	: Mrs. N Suguna W/o N Suresh
5	Contact Person and Land Line/Mobile Phone No	: --
Location of the property		
6	a) Plot No./surey No.	: Sy No . 643
	b) Door No./Flat No	: D No 26/541
	c) T.S. No./Ward No	: Ward No 26
	d) Street Name / Road Name	:
	e) Name of the Village / Town/City & Name of District	: Sy No 643,D No 26/541,Ward No 26,Nandyal Town & Dist.
	f) Distance from Village/Town/City	: Nandyal
Brief Description of the Property		
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
Boundaries of the property		As Per Document
13	a) North	: House of Ruthamma
	b) South	: House of N Samuel
	c) East	: Road
	d) West	: House of Kamilamma
14	Description of the Locality	: Residential Area

Part-1 Value of the Property (Land)		As per Document	As per Actual
1) Extent of Property in Sq.Ft / Sq.Yards / Sq.Mtrs/Ankanams/Acres	:	246.62 Sqyds	246.62 Sqyds
2) Total Area of Land considered for Value	:	246.62 Sqyds	246.62 Sqyds
3) Prevailing Market Rate per Sq.ft / Sq Yard / Sq Mtrs / Ankanams / Acres	:	10200.00 Per Sqyd	
4) Estimated Value of the Land	:	2515524.00	

Part-2 Value of the Property (Building) & Data of key importance	
1) Property Tax Receipt- Number & Date	: NA
2) Property Tax Receipt - Amount	: ---
3) Plinth Area of the Building Considered for Value	
Ground Floor	: 506.0 SR
First Floor	: 0.0 St
4) Total Plinth Area for all the Floors	: 506.0 SR
5) Prevailing Market Rate per Sq Ft	: 492.00
6) Estimated Value of the Building	: 248952.00

Part-3 Details of Amenities of the Property (Building)	
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
Value of Amenities	Rs 0.00

Abstract of Valuation of the entire Property			
	Part - 1	Land Value	Rs 2515524.00
	Part - 2	Building Value	Rs 248952.00
	Part - 3	Amenities Value	Rs 0.00
	Total Value		Rs 2764476.00
15	Fair Market Value of the Property	₹ 27,60,000.00 (Rupees Twenty Seven Lakhs Sixty Thousand Only)	
	Market Value	₹ 27,60,000.00	
	Realizable Value	₹ 24,84,000.00	
	Distress Value	₹ 22,08,000.00	

17 **DECLARATION**

- 1) I Personally inspected the property on 04-02-2026 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 05-02-2026

Seal & Signature of the Approved Valuer

Enclosers :

- | | | |
|--|-----|----|
| 1) Approved Building Plan | NA | |
| 2) BRS Approval | 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

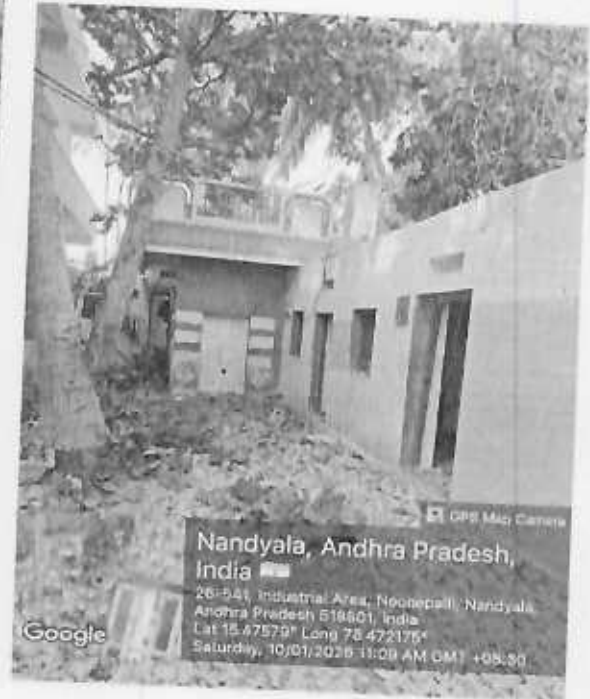
The undersigned inspected the property detailed in the valuation report on _____

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

Place
Date

Branch Manager

PHOTOGRAPH OF PROPERTY



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

	<p>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:50-760-114A,3rd Floor, U/S Samsung Smart Plaza, Gayatri Estate, Gooty Road,Kurnool-518002. <i>and</i> branch office at D NO:40-384,FLOT NO 28 TO 36 , 2nd FLOOR, UCON PLAZA, PARK ROAD, KURNOOL - 518001 Website: http://www.shriramfinance.in/auction</p>
---	---

E-AUCTION SALE

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

Nandyal District, (erstwhile Kurnool dist.) Nandyala Regn. Dist., Nandyala sub Dist. Nandyala Municipality, Street No.26, S.No:643/2 an extent of 246.622 sq.yds. in this house bearing door No,26/541, Assessment No1017013004, Village :moola sagaram Area, VBW as puram Bounded

- EAST : Road
WEST : House of M. A Karnilamma.
NORTH : House of Ruthamma
SOUTH : House of N.Samelu

In between this site measuring

East to West 71.6 feet,

North to South 31 feet

Total Admeasuring 246.622 sq,yds in this house.

East to West 22 feet

North to South 23 feet

Total an extent of 506 sq,feet along with house bearing door no.26/541 along with doors. Door frames all electrical fittings and fixtures etc.

(This property corresponds to Doc.No: 18175/2022 of S.R.O. Nandyal).

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	N.A.SURESH
Loan account	KURN2TF2209260011
Guarantors	1. BAYLLA SUGUNAMMA, W/O. N.A.SURESH, HNO: 26-541A, VISWASAPURAM, NANDYAL PIN CODE: 518501. 2. M.RAVI, S/O.M.SAMSON, H.NO:30-163A, GOPAL NAGAR, NANDYAL, PIN CODE: 518501.

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 21.05.2024 to the borrowers/guarantors/obligants and subsequently the Authorized Officer has taken possession of the under mentioned secured assets on. 21.09.2024 under

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

section 13(4) of the said Act, in respect of loan facilities granted to N.A.SURESH (hereinafter referred to as the borrower).

Pursuant to the Scheme of Amalgamation approved by the Hon'ble NCLT, Chennai on 09.11.2022 in C.P. No: 69-76 of 2022, M/s. Shriram City Union Finance merged with M/s. Shriram Transport Finance Company Limited. Subsequently, the name of M/s. Shriram Transport Finance Company Limited stands changed to M/s. Shriram Finance Limited with effect from 30.11.2022 as per "Certificate of Incorporation Pursuant to change of Name" as certified by Registrar of Companies under Ministry of Corporate Affairs. It has been decided to sell the secured asset mentioned hereunder through E-Auction for realization of the secured debts due to M/s Shriram Finance Ltd., amounting to **Rs. 52,47,613/- (Rupees Fifty Two Lakhs Forty Seven Thousand Six Hundred and Thirteen Rupees only)** as on. **21.05.2024** 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

Nandyal District, (erstwhile Kurnool dist.) Nandyala Regn. Dist., Nandyala sub Dist. Nandyala Municipality, Street No.26, S.No:643/2 an extent of 246.622 sq.yds. in this house bearing door No,26/541, Assessment No1017013004, Village :moola sagaram Area, VBW as puram
Bounded

EAST : Road
WEST : House of M. A Karnilamma.
NORTH : House of Ruthamma
SOUTH : House of N.Samelu

In between this site measuring

East to West 71.6 feet,

North to South 31 feet

Total Admeasuring 246.622 sq.yds in this house.

East to West 22 feet

North to South 23 feet

Total an extent of 506 sq,feet along with house bearing door no.26/541 along with doors. Door frames all electrical fittings and fixtures etc.

(This property corresponds to Doc.No: **18175/2022** of S.R.O. Nandyal).

Reserve Price	Rs. 29,60,000 /- (Twenty Nine Lakhs Sixty Thousand Rupees Only)Highest Valuation report Amount
Earnest Money Deposit	10% of the Reserve Price i.e. Rs. 2,96,000/- (Two Lakhs Ninety Six Thousand rupees only)

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 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:- N.A.SURESH & Loan Account No. KURN2TF2209260011

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

3. **Caution to bidders:**

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

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

- 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: 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:

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

- 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 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.

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

- 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.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.

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

- d. Bidders are cautioned to be careful while entering their bid amount and to check for alteration, if any, before confirming the same.
- e. No request/complaint of wrong bidding will be entertained for cancelling the sale and in such case, the EMD in full will be forfeited.
- f. Bidders may, subject to conditions of online service provider, may avail pre-auction training. The prospective qualified bidders may contact Auction Service Provider with phone number and email id:- **Shriram Automall India Limited (SAMIL), Fax No.+91.11.42414444, Mr.Gaurav Namboodiri, Contact No. 9833922941, Email ID : gaurav.n@samil.in** prior to the date of e-Auction.

11. Declaration of successful bidder:

- a. Highest bidder will be declared the successful bidder and sale will be confirmed in his favour in consultation of Secured Creditor. Intimation to this effect will be given through e-mail by auction service provider/Shriram Finance Limited.
- b. Highest bid will be provisionally accepted on "subject to approval" basis and the highest bidder shall not have any right/title over the property until the sale is confirmed by the Authorized Officer.
- c. All intimations to bidders/auction purchaser will be primarily through e-mail by the auction service provider/ Shriram Finance Limited.. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from Shriram Finance Limited. Non-receipt of intimation should not be an excuse for default/non-payment.

12. Deposit of purchase price:

- a. The bidder declared successful, shall pay, immediately on the same day after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money.
- b. In case of the auction-sale proceeding and concluding beyond the banking transaction hours, the deposit of 25% of purchase price (less EMD already paid) shall be deposit within 24 hours.
- c. The balance amount of purchase money shall be paid on or before the 15th (Fifteenth) day from the date of the sale or within such period as may be extended, for the reason to be recorded, by the Authorised Officer.
- 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.

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

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 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

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

other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.

- b. Default in payment of 25% of the purchase price or the balance purchase price within the stipulated/extended time shall result in forfeiture and cancellation of sale and The Shriram Finance Limited will be entitled to re-auction the same.

17. Delivery of Title Deeds:

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

18. Delivery of possession:

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

19. Other Conditions:

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

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

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 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.