



**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.**

**PAPPIREDDY NISHITHA REDDY**

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 17.12.2025**. Since all of you have failed to exercise your right of redemption as contemplated under section 13 (8) of Act 54/2002 r/w Rule 8 (6) of the Security interest ( Enforcement ) Rules,2002, this notice for e-auction sale is issued. This is to inform the borrowers / guarantors/ mortgagers / co-applicants / co-borrowers.

1. PAPPI REDDY NISHITHA REDDY, D/O PAPPI REDDY MAHESWARA REDDY, D.NO:19/89, PAPPIREDDYGARI PALLI, RAMAPURAM(M), ANNAMAYYA(DIST).
2. PAPPI REDDY MAHESWARA REDDY, S/O.PAPPI REDDY GANGI REDDY, D.NO:19/89, PAPPIREDDYGARI PALLI, RAMAPURAM(M), ANNAMAYYA(DIST).
3. BELLAM CHAKRAPANI REDDY, S/O BELLAM RANGA REDDY, D.NO:1-79, KOTHAPALLI, MAIN BAZAR, CHINNAMANDEM(M), ANNAMAYYA(DIST)

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 **09.06.2025** 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. 16574450/-** (Rupees One Crore Sixty Five Lakhs Seventy Four Thousand Four Hundred and Fifty only) in loan account no. **RAYCHTF2401220022** along with further interest , expenses and other costs till the payment of entire amount as payable by you all under the

**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](http://www.shriramfinance.in) | Corporate Identity Number (CIN) - L65191TN1979PLC007874



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 17.09.2025** under section 13 (4) notifying you all that the secured creditor represented by its Authorised Officer has already taken physical possession of the properties described therein on 11-11-2025 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 **09.06.2025** ie an outstanding amount of **Rs. 16574450/- (Rupees One Crore Sixty Five Lakhs Seventy Four Thousand Four Hundred and Fifty 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 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)	26.03.2026 up to 05.00 p.m
6.	Inspection Date & Time	On or before 25.03.2026 Time 10.00 a.m. to 05.00 p.m
7.	Loan agreement No's	<b>RAYCHTF2401220022</b>
8.	Outstanding amount	Total amount of <b>Rs 16574450/- (Rupees One Crore Sixty Five Lakhs Seventy Four Thousand Four Hundred and Fifty only)</b> (Interest Charges up 09.06.2025) including further interest from the date of above notice, Other charges legal and other costs which shall be applied in loan Account No. <b>RAYCHTF2401220022</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>Annamaiah District, Rayachoti sub district, rayachoti mandal, cherlopalli Gram Panchayat and village accounts, circar dry d.no.273/2 a total extent of Ac.8.65 cents and in it an extent of 1777.77 sq.yards or 1486.216 sq.mts of vacant site, bounded on;</p> <p>East : Site retained by Donor, P.Maheswara Reddy;</p> <p>West : Site retained by Donor, P.Maheswara Reddy;</p> <p>North : Site retained by Donor, P.Maheswara Reddy;</p> <p>South : Rayachoti-Madanapalli Road;</p> <p>Within these admeasuring East to West 160 ft. or 48.77 mts and North to South 100 ft. or 80.48 mts comprising a total extent of 1777.77 sq.yards or 1486.216 sq.mts of vacant site only.</p>
11.	Reserve Price of the Property	<p>Rs. 88,00,000/- ( Eighty Eight Lakhs Rupees Only)</p> <p><i>EMD amount</i> : Rs. 8,80,000/- (Eight Lakhs Eighty 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)

**A** Ramapuram S.O  
516504

  
  
EY0540077131N - INLAND SPEED POST DOCUMENT

516004-516504



RECEIVER: P MAHESWARA REDDY  
S/O P GANGI REDDY  
PAPIREDDYGAIPALLI  
HASANAPURAM RAMAPURAM  
ANNAMAYYA ANDHRA PRADESH  
- 516504  
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 21:51:25  
Charged/Weight(gms): 30 Pny.Wt(gms): 30 Vol.Wt(gms) NA(L. NA.  
B. NA H NA) Amount Paid: Rs.67.00 (ONLINE) BkgRefId:  
1126000209022653318 Payment TransactionID:

In case of any grievance - Dial - 18002609388 - IVR NO - 0993054097713

**A** Ramapuram S.O  
516504

  
  
EY0540076601N - INLAND SPEED POST DOCUMENT

516004-516504



RECEIVER: P NISHITHA REDDY D/O  
MAHESWAR REDDY  
PAPIREDDYGAIPALLI RAMAPURAM  
ANNAMAYYA ANDHRA PRADESH  
- 516504  
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 21:50:29  
Charged/Weight(gms): 30 Pny.Wt(gms): 30 Vol.Wt(gms) NA(L. NA.  
B. NA H NA) Amount Paid: Rs.67.00 (ONLINE) BkgRefId:  
1126000209022653318 Payment TransactionID:

In case of any grievance - Dial - 18002609388 - IVR NO - 0993054097660

**A** Chinnamandem S.O  
516214

  
  
EY0540075991N - INLAND SPEED POST DOCUMENT

516004-516214



RECEIVER: B CHAKRAPANI REDDY  
S/O B RANGA REDDY  
KOTHAPALLI CHINNAMANDEM  
ANNAMAYYA ANDHRA PRADESH  
- 516214  
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 21:50:29  
Charged/Weight(gms): 30 Pny.Wt(gms): 30 Vol.Wt(gms) NA(L. NA.  
B. NA H NA) Amount Paid: Rs.67.00 (ONLINE) BkgRefId:  
1126000209022653318 Payment TransactionID:

In case of any grievance - Dial - 18002609388 - IVR NO - 0993054097599



Department of Posts  
Government of India  
Ministry of Communications

Generated through Indiapost website on: 22/2/2026, 11:19:19 am

## Consignment/MO Tracking Report

Consignment/MO Number: EY054007599IN

Article Number:  
EY054007599IN

Article Type:  
SP\_INLAND\_DOC

Booked At:  
Cuddapah RMS BOOKING Office

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

Destination:  
Chinnamandem S.O

Origin Pincode:  
516004

Delivered On:  
10/02/2026, 13:03:02

Destination Pincode:  
516214

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	03:28:39	Cuddapah ICH
Item Dispatched	10/02/2026	03:52:47	Cuddapah ICH
Item Received	10/02/2026	08:56:30	Chinnamandem S.O
Item Transmitted to Mallur B.O	10/02/2026	09:10:43	Chinnamandem S.O
Item Bagged	10/02/2026	09:23:08	Chinnamandem S.O
Item Dispatched	10/02/2026	09:28:34	Chinnamandem S.O
Item Received	10/02/2026	11:05:25	Mallur B.O

Event	Date	Time	Office
Item Invoiced	10/02/2026	11:11:24	Mallur B.O
Item Delivered to chakrapani	10/02/2026	13:03:02	Mallur B.O



Department of Posts  
Government of India  
Ministry of Communications

Generated through Indiapost website on: 22/2/2026, 11:16:20 am

## Consignment/MO Tracking Report

Consignment/MO Number: EY054007660IN

Article Number:

EY054007660IN

Article Type:

SP\_INLAND\_DOC

Booked At:

Cuddapah RMS BOOKING Office

Booked On:

09/02/2026, 21:53:26

Destination:

Ramapuram S.O

Origin Pincode:

516004

Delivered On:

13/02/2026, 12:35:24

Destination Pincode:

516504

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	03:34:45	Cuddapah ICH
Item Dispatched	10/02/2026	03:59:44	Cuddapah ICH
Item Received	10/02/2026	09:46:14	Ramapuram S.O
Item Transmitted to Hasanapuram B.O	10/02/2026	10:07:08	Ramapuram S.O
Item Bagged	10/02/2026	10:24:15	Ramapuram S.O
Item Received	10/02/2026	12:03:58	Hasanapuram B.O
Item Invoiced	10/02/2026	13:02:53	Hasanapuram B.O

Event	Date	Time	Office
Return To Sender - Addressee Left without instructions	10/02/2026	13:04:05	Hasanapuram B.O
Returned to sender - Addressee Left without instructions	10/02/2026	13:06:44	Hasanapuram B.O
Returned to sender - Addressee Left without instructions	10/02/2026	13:07:06	Hasanapuram B.O
Item Bagged	10/02/2026	13:10:50	Hasanapuram B.O
Item Dispatched	10/02/2026	13:11:08	Hasanapuram B.O
Item Received	10/02/2026	20:01:27	Ramapuram S.O
Item Bagged	11/02/2026	12:59:06	Hasanapuram B.O
Item Dispatched	11/02/2026	12:59:28	Hasanapuram B.O
Item Bagged	12/02/2026	13:11:46	Hasanapuram B.O
Item Dispatched	12/02/2026	13:12:06	Hasanapuram B.O
Item Received	12/02/2026	14:50:20	Ramapuram S.O
Item Received	12/02/2026	14:51:04	Ramapuram S.O
Item Bagged	12/02/2026	15:21:47	Ramapuram S.O
Item Received	12/02/2026	20:12:42	Cuddapah ICH
Item Bagged	12/02/2026	23:07:37	Cuddapah ICH
Item Dispatched	13/02/2026	06:04:46	Cuddapah ICH
Item Received	13/02/2026	08:58:28	Shankarapuram (Cuddapah) S.O
Item Invoiced to Bulk Addressee	13/02/2026	09:25:40	Shankarapuram (Cuddapah) S.O
Item Delivered to sriram chits	13/02/2026	12:35:24	Shankarapuram (Cuddapah) S.O



Department of Posts  
Government of India  
Ministry of Communications

Generated through Indiapost website on: 22/2/2026, 11:15:48 am

## Consignment/MO Tracking Report

Consignment/MO Number: EY054007713IN

Article Number:

EY054007713IN

Article Type:

SP\_INLAND\_DOC

Booked At:

Cuddapah RMS BOOKING Office

Booked On:

09/02/2026, 21:53:26

Destination:

Ramapuram S.O

Origin Pincode:

516004

Delivered On:

13/02/2026, 12:35:24

Destination Pincode:

516504

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	03:34:45	Cuddapah ICH
Item Dispatched	10/02/2026	03:59:44	Cuddapah ICH
Item Received	10/02/2026	09:46:14	Ramapuram S.O
Item Transmitted to Hasanapuram B.O	10/02/2026	10:07:08	Ramapuram S.O
Item Bagged	10/02/2026	10:24:15	Ramapuram S.O
Item Received	10/02/2026	12:03:58	Hasanapuram B.O
Item Invoiced	10/02/2026	13:02:53	Hasanapuram B.O

Event	Date	Time	Office
Return To Sender - Addressee Left without instructions	10/02/2026	13:04:55	Hasanapuram B.O
Returned to sender - Addressee Left without instructions	10/02/2026	13:07:57	Hasanapuram B.O
Item Bagged	10/02/2026	13:10:50	Hasanapuram B.O
Item Dispatched	10/02/2026	13:11:08	Hasanapuram B.O
Item Received	10/02/2026	20:01:27	Ramapuram S.O
Item Bagged	11/02/2026	12:59:06	Hasanapuram B.O
Item Dispatched	11/02/2026	12:59:28	Hasanapuram B.O
Item Bagged	12/02/2026	13:11:46	Hasanapuram B.O
Item Dispatched	12/02/2026	13:12:06	Hasanapuram B.O
Item Received	12/02/2026	14:50:20	Ramapuram S.O
Item Received	12/02/2026	14:51:04	Ramapuram S.O
Item Bagged	12/02/2026	15:21:47	Ramapuram S.O
Item Received	12/02/2026	20:12:42	Cuddapah ICH
Item Bagged	12/02/2026	23:07:37	Cuddapah ICH
Item Dispatched	13/02/2026	06:04:46	Cuddapah ICH
Item Received	13/02/2026	08:58:28	Shankarapuram (Cuddapah) S.O
Item Invoiced to Bulk Addressee	13/02/2026	09:25:40	Shankarapuram (Cuddapah) S.O
Item Delivered to sriram chits	13/02/2026	12:35:24	Shankarapuram (Cuddapah) S.O



**10006: Name and address of the Borrower/Guarantors): 1.Venkataramana Madanapalli, S/O M Siddaiah , Odveti Kadapa Dist 2.Madanapalli Kavya Sree, W/O. Venkataramana Madanapalli , Odveti Vandlapalli Vaddipalli Kadapa Dist 3.Dharmalah Boosara, S/O. B.Chenna Reddanna, Suryanarayanapuram, Kasireddygaripalli, Rayachoty, Annamaiah Dist.**  
**Immovable property: (Property belongs to Mr./Smt. MADANAPALLI KAVYASREE , VID DOC NO. 6251/2023 OF S.R.O. RAYACHOTY(R.O):**  
 District erstwhile Kadapa District, Rayachoty Sub District Rayachoty Town and Municipality, Rayachoty Village Accounts, and in it an extent of 335 sq.yards and in it an extent of 168.16 sq.yards bearing plot no.66, bounded on: East : 25 ft width road; West : Site of plot no 29; North : Site of plot no 67; South : Site of plot no 65 ; Within these site admeasuring east to west on northern side 50.6 ft or 16.42 mts, east to west on southern side 50.3 ft or 15.33 mts and north to south both sides 30 ft or 9.144 mts comprising a total extent of 168.16 sq yards of vacant site only. **Encumbrances If any : NIL**

Agreement No	Reserve Price Of the Property	EMD Amount	By Way Of Sub EMD	Bid Increase Amount	Auction Date	EMD Sub Date	Property Inspection Date
RAYCHTF 2307310006	Rs.31,90,000/-(Thirty One Lakhs Ninety Thousand Rupees Only)	Rs. 3,19,000/-(Three Lakhs Nineteen Thousand Rupees Only)	DD in favour of SHRIRAM FINANCE LTD	Rs.10000/-	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 Namboodiri, Contact No.9833922941 Mr.Gaurav Namboodiri <gaurav.n(s)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/auction> provided in the Shriram Finance Limited web-order of NCLT, Chennai. Subsequently the name of "SHRIRAM CITY UNION FINANCE LIMITED" has been amalgamated with "SHRIRAM TRANSPORT FINANCE LIMITED" as per order of NCLT, Chennai. Subsequently the name of "SHRIRAM TRANSPORT FINANCE LIMITED" was changed as "SHRIRAM FINANCE LIMITED" with effect from 30.11.2022 vide Certificate of Incorporation pursuant to change of name dated 30-11-2022."

Place : Kadapa, Dated : 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/auction>  
 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. PAPPIREDDY NISHITHA REDDY, VID DOC NO. 752/2024 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.17-12-2025**. 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 borrowers / guarantors/ mortgagers / co-applicants / co-borrowers that the below described immovable properties mortgaged/charged to the secured creditor, will be sold on in "As is where is", "As is what is" and "Whatever there is" basis on **27.03.2026 11.00 A.M. to 01.00P.M.** for recovery of dues of **Rs. 1,65,74,450/ as on 09.06.2025** with further interest, costs other charges and expenses thereon from **10.06.2025** due to the Shriram Finance Limited, Secured Creditor as per Demand Notice dated **09.06.2025** issued U/s 13(2) of SARFAESI Act, to the Borrower/Guarantors) mentioned below.

**Agreement No: RAYCHTF2401220022: Name and address of the Borrower/Guarantors): 1. Pappi Reddy Nishitha Reddy, D/O Pappi Reddy Maheswara Reddy, D.No:19/89, Pappireddygaripalli, Ramapuram(M), Annamaya(Dist). 2) Pappi Reddy Maheswara Reddy, S/O.Pappi Reddy Gangi Reddy, D.No:19/89, Pappireddygaripalli, Ramapuram(M), Annamaya(Dist). 3) Bellam Chakrapani Reddy, S/O Bellam Ranga Reddy, D.No:1-79, Kothapalli, Main Bazar, Chinnamandem(M), Annamaya(Dist)**

**Description of immovable property: (Property belongs to Mr./Smt. PAPPIREDDY NISHITHA REDDY, VID DOC NO.752/2024 OF S.R.O. RAYACHOTY(R.O).**  
 Annamaiah District, Rayachoty sub district, rayachoty mandal, cherlopalli Gram Panchayat and village accounts, circular dry d.no.273/2 a total extent of Ac.8.65 cents and in it an extent of 1777.77 sq.yards or 1486.216 sq.mts of vacant site, bounded on;  
 East : Site retained by Donor, P.Maheswara Reddy; West: Site retained by Donor, P.Maheswara Reddy; North : Site retained by Donor, P.Maheswara Reddy; South : Rayachoty-Madanapalli Road; In these admeasuring East to West 160 ft. or 48.77 mts and North to South 100 ft. or 80.48 mts comprising a total extent of 1777.77 sq.yards or 1486.216 sq.mts of vacant site only. **Encumbrances If any : NIL**

Agreement No	Reserve Price Of the Property	EMD Amount	By Way Of Sub EMD	Bid Increase Amount	Auction Date	EMD Sub Date	Property Inspection Date
RAYCHTF 2401220022	Rs. 88,00,000/-(Eighty Eight Lakhs Rupees Only)	Rs. 8,80,000/-(Eight Lakhs Eighty Thousand Rupees Only)	DD in favour of SHRIRAM FINANCE LTD	Rs.25000/-	27.03.2026	26.03.2026	25.03.2026

The interested bidders required assistance in creating login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact **M/s. Shriram Automall India Limited contact person: Mr.Gaurav Namboodiri, Contact No.9833922941 Mr.Gaurav Namboodiri <gaurav.n(s)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/auction> provided in the Shriram Finance Limited web-order of NCLT, Chennai. Subsequently the name of "SHRIRAM CITY UNION FINANCE LIMITED" has been amalgamated with "SHRIRAM TRANSPORT FINANCE LIMITED" as per order of NCLT, Chennai. Subsequently the name of "SHRIRAM TRANSPORT FINANCE LIMITED" was changed as "SHRIRAM FINANCE LIMITED" with effect from 30.11.2022 vide Certificate of Incorporation pursuant to change of name dated 30-11-2022."

Place : Kadapa, Dated : 09.02.2026

Sd/- AUTHORISED OFFICER, Shriram Finance Limited

Whereas Securities conferred below in mentioned below in the under Section and the M/s. Ch borrower  
 Name  
 Loan A  
 1. Mr/M  
 2. Mr/M  
 3. Mr/M  
 4. Mr/M  
 All Are  
 Yerrag  
 Cuddar  
 At : D  
 No : 5  
 Street  
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 Andhra  
 Place :  
 Date :

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 order of NC  
 from 30.11  
 Place : Ka

Sri Gouru. Neelakanta Reddy, B. Tech., MISTE.,  
Civil Engineering Consultant,  
Approved PANEL Valuer for :  
A.P.G. Bank, State Bank of India,  
Indian Bank, Canara Bank, Bank of Baroda  
Union Bank Of India, Bank of India,  
Central Bank Of India, Indian Overseas Bank  
Axis Bank, Hdfc Bank, Icici Bank, Repco, LIC HFL.  
Indian Institution of Valuers F – 13622.

Cell : 9440164412  
Off : 8919208137  
Off : 9440048100  
Door No:- 21/659,  
Beside Bank of Baroda,  
7 Roads, Kadapa,  
Y S R (Dist) , A.P.

## VALUATION REPORT

SHRIRAM FINANCE LTD

District : ANNAMAIAH

Branch : RAYACHOTY

VIJAY & YSMN  
2602034

Dt : 06-02-2026

Belongs to:-

*Smt Nishita Reddy Pappireddy,*

W/o Sri D. Rohith Reddy.

19-10-6, Bypass Road, Tirupati (Dt).

DEED NO : 9343/2023

EXTENT : 36.73 Cents

SURVEY NO : 273/2

Valuation Report of **Residential Vacant Site** In Site  
Survey No: 273/2 In Rayachoty Madanapalli Road, Cherlopalli,  
**Rayachoty Municipality Annamaiah (Dt).**

**Valuation: Rs 1,10,19,000/-**  
**( RUPEES : ONE CRORE TEN LAKHS NINETEEN THOUSAND ONLY)**

RAYACHOTY OF ANNAMAIAH (DT).



**VALUATION REPORT**

(IN RESPECT OF LAND / SITE AND BUILDINGS)

(TO BE FILLED IN BY THE APPROVED VALUER)

**1. GENERAL :**

01. Purpose for which valuation is made : Collateral security 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 : 9343/2023, Dt : 04-11-2023
04. Name of the owner and his ADDRESS :
- with phone No : ( Details: of share of each owner in case of joint ownership ) .

**Belongs To :**

**Smt Nishita Reddy Pappireddy,  
W/o Sri D. Rohith Reddy.  
19-10-6, Bypass Road, Tirupati (Dt).**

**05. Brief descn. Of the property:**

THIS SITE IS VERY SUITABLE FOR RESIDENTIAL PURPOSE SITUATED AT IN SITE SURVEY NO:  
273/2, RAYACHOTY TOWN OF RAYACHOTY MUNICIPALITY ANNAMAIAH (DT).

As per Doc TOTAL EXTENT 36.73 CENTS

**06. Location of the Property :**

- a) Plot No / survey No : 273/2
- b) Door No : ---,
- c) T.S.T No / Village : RAYACHOTY TOWN,
- d) Ward / Taluka : CHERLOPALLI
- e) Mandal / District : RAYACHOTY OF ANNAMAIAH (Dt) .

**07. Postal address of the property : AS ABOVE**

**8. City / Town : TOWN**

Residential area : YES

Commercial area : --

Industrial area : --

**09. Classification of the area :**

High / Middle / Poor : MIDDLE

Urban / Semi Urban / Rural : URBAN

10. Coming under corporation limit /  
Village / Panchayat/ Municipality : MUNICIPALITY

11. Whether covered under any State / central Govt.  
Enactment ( e.g Urban Land ceiling Act) or notified : No



Agency area/ scheduled area /cantonment area  
12. In Case it is an agricultural land any conversion : Not Applicable  
to house site plot is contemplated

**13. Boundaries of the property :-**

**As per Deed As per Actual**

EAST : Site Retained By Donor P. Maheswara Reddy  
WEST : Site Retained By Donor P. Maheswara Reddy  
NORTH : Site Retained By Donor P. Maheswara Reddy  
SOUTH : Rayachoty Madanapalli Road

**14. (a) Dimensions of plot :- As per Deed**

**As per Actual**

East : 100.00 Ft 100.00 Ft  
West : 100.00 Ft 100.00 Ft  
North : 160.00 Ft 160.00 Ft  
South : 160.00 Ft 160.00 Ft

**Total Extent : 1777.77 Sqyds (or) 36.73 Cents 1777.77 Sqyds (or) 36.73 Cents**

**14.(b) Extent of site : 36.73 CENTS**

15. Extent of the considered for valuation : 36.73 CENTS  
( least of 14 a & 14n)

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 : No  
4. Feasibility to the Civic amenities like school,  
Hospital , Bus stop , market etc., : Available  
5. Level of land with topographical conditions : No  
6. Shape of land : Rectangular  
7. Type of use to which it can be put : Residential  
8. Any usage restriction : No  
9. Is plot in Town planning approved layout ? : No  
10. Corner plot or intermittent plot : Intermittent plot  
11. Road facilities : Available  
12. Type of road available at present : Metal Road  
13. Width of road is it below 20ft or more than 20ft : 30'0" Road  
14. Is it a land - locked land : No  
15. Water potentiality : Available  
16. Underground sewage system : Open Area  
17. Power supply is available in the site : Available



18. Advantage of the site : Good Locality  
 19. Disadvantages of the site : Nil  
 20. General remarks , if any : Demand to Purchase at this Locality. Hence Marketable Property.

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

01. Size of plot : Rectangular  
 East & West } : 36.73 Cents  
 North & South } :  
 02. Total Extent of plot : 36.73 Cents  
 03. Prevailing Market Rate : Rs 3,00,000/ Cent  
 04. Guideline rate obtained from the Registries office : ---  
 ( and evidence there of to be enclosed ) -  
 05. Assessed / adopted rate of valuation : Rs 3,00,000/- Cent  
 06. Estimate value of land : 36.73 cents X 3,00,000/Cent  
 = Rs 1,10,19,000/-

**DETAILS OF VALUATION**

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

**PART - C ( Extra Items )**

( AMOUNT IN RS)

1. Portico :  
 2. Ornamental Front Door :  
 3. Sitout / Varandah with steel grill :  
 4. Overhead Water tank :  
 5. Extra Steel / Collapsible gates :  
 TOTAL : 0

**PART - D ( AMENITIES )**

1. Ward Robes / Showcases :  
 2. Glazed Tiles :  
 3. Extra sinks and bath tubs :  
 4. Marble / Ceramic flooring :  
 5. Interior Wood Finishing :  
 6. Architectural elevation work :  
 7. Paneling works :  
 8. Aluminum hand rails :



9.	Aluminum Works	:	_____
10.	False ceiling	:	
11.	Stair Case with Railing	:	
<b>TOTAL</b>		:	<b>0</b>

**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	:	} _____
2.	Drainage arrangements	:	
3.	Compound wall	:	
4.	C B deposits , fittings etc	:	
5.	Pavement	:	
<b>TOTAL Rs</b>		:	<b>0</b>

**TOTAL ABSTRACT OF THE ENTIRE PROPERTY**

PART A	LAND	:	Rs 1,10,19,000 /-
PART B	BUILDING	:	0
PART C	EXTRA ITEMS	:	0
PART D	AMENITIES	:	0
PART E	MISCELLANEOUS	:	0
PART F	SERVICE	:	0
<b>TOTAL</b>		:	<b><u>Rs 1,10,19,000/-</u></b>
<b>SAY</b>		:	<b>Rs 1,10,19,000/-</b>



Local market value adopted cost of structure per of adopted cost of additions & services at lump sum adopted.

Market Value	:	Rs	1,10,19,000/-
Releasable Value	:	Rs	99,00,000/-
Distressed Value	:	Rs	88,00,000/-

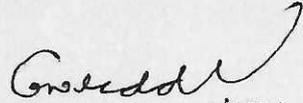
As a result of my appraisal and analysis it is my considered opinion that the present market value to the above property in the prevailing condition with aforesaid specification is

**Rs 1,10,19,000/-**

( RUPEES : ONE CRORE TEN LAKHS NINETEEN THOUSAND ONLY)

PLACE : KADAPA

DATE : 06-02-2026

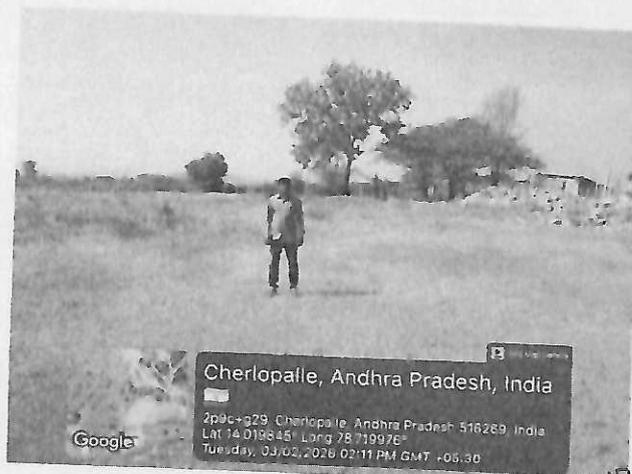
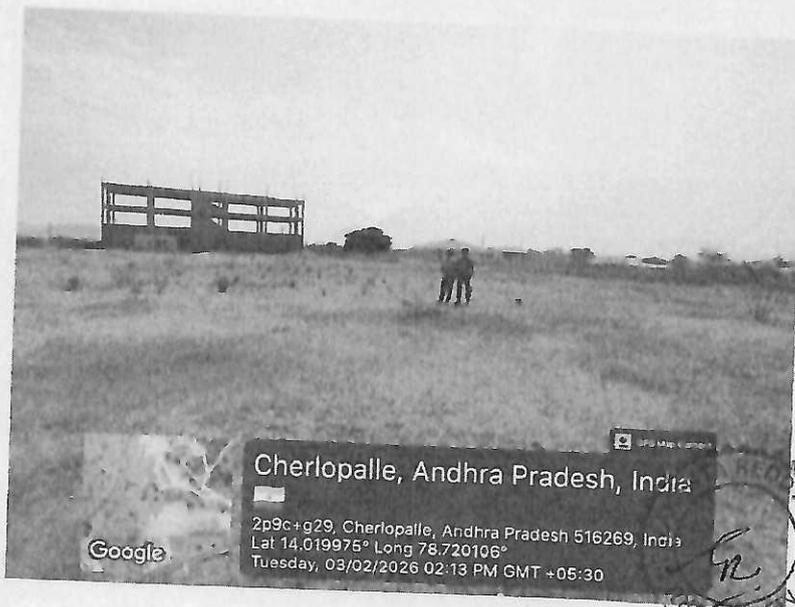
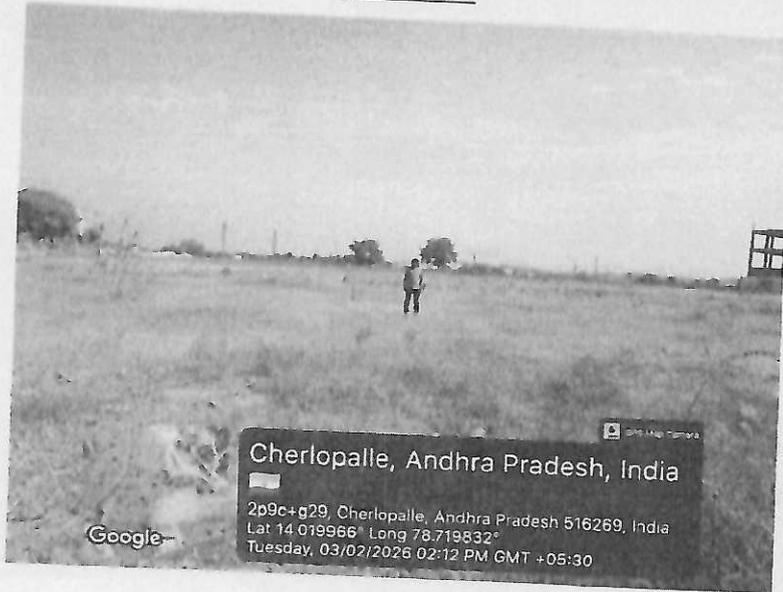
  
GOURU NEELAKANTA REDDY  
B.Tech (Civil)  
APPROVED PANELVALUER FOR BANK  
INCOME TAX VALUER  
KADAPA Y.S.R. (DT).  
Cell No. 9844117

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

**PHOTOS:**



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



14°02'15.5"N 78°44'13.1"E

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



The Home Plans People

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

The Manager  
Shriram Finance Limited,  
Rayachoty.

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

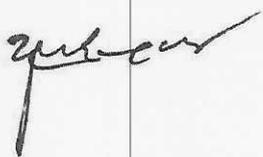
Kadapa : 99898 53335, 94403 51694

e-mail : ramarchitects2000@gmail.com

### VALUATION REPORT

1 Customer Details																	
Customer Name		Smt. P. R. Nishita Reddy @ P. R. Nishita, W/o. D. Rohith Reddy.					Application No:										
Owners Name		Smt. P. R. Nishita Reddy @ P. R. Nishita, W/o. D. Rohith Reddy.															
Cell No.																	
Case Type		Land Valuation															
2 Property Details																	
Address		S.No.273/2, in side of Rayachoty Madanapalli Road, Cherlopalli Panchayat, Rayachoty Mandal, Annamaiah 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		Yes/No		1. Copy of Memorandum Evidencing the Deposit of Title Deed No.752/2024, Dt.25-01-2024.													
4 Physical Details																	
<u>As per Deed</u>					<u>As per Actual</u>												
East		Site Retained by Donor P. Maheswara Reddy			Site Retained by Donor P. Maheswara Reddy												
West		Site Retained by Donor P. Maheswara Reddy			Site Retained by Donor P. Maheswara Reddy												
North		Site Retained by Donor P. Maheswara Reddy			Site Retained by Donor P. Maheswara Reddy												
South		Rayachoty-Madanapalli Road			There is no Road												
RAYACHOTY				LATITUDE		: 14 .0200 N											
				LONGITUDE		: 78. 7198 E											
Matching of Boundaries		Yes/No		Plot Demarcated		Yes/ No		Approved Land use		<u>Residential</u>		Type of Property		Plot/Flat/ Residential Building			
No. of Rooms		Living/ Dining		--		Rooms		--		Toilet		--		Kitchen		--	
Approx. Age of the property		--		Residual Age of the Property		--		Type of structure- RCC framed/ Stone Masonry/LBS-NA									
Tenure/ Occupancy Details																	
Status of Tenure		<u>Owned</u> / Rented		No. of Years of Occupancy		--		Relationship of Tenant to Owner		--							

*Y.V. Ramachandra Reddy*

<b>6 Stage of Construction</b>		Under Construction / Completed		If under construction, extent of completion	N.A.
<b>7 Violations if any observed</b>		Nil			
<b>Nature and extent of violation</b>		Nil			
<b>8 Area Details of the Property</b>					
Site Area as per Deed	Road Widening Area	Net Site Area	Plinth Area	Remarks	
E-W: 160.00 ft N-S: 100.00 ft = 16000.0 Sq.ft. = 1777.77 Sq.yd. = 36.73 Cents	--	E-W: 160.00 ft N-S: 100.00 ft = 16000.0 Sq.ft. = 1777.77 Sq.yd. = 36.73 Cents	--	--	
<b>9 Valuation</b>					
Current government approved value		As per Market value Assistance		--	
Current Fair market Value (Land)	Rs.3, 00,000-00/Cent	36.73 Cents x 3, 00,000-00		Rs.1, 10, 19,000-00	
Current Fair market Value (RCC Building)	--	--		--	
Depreciation @ 1.0% Per Year, 0.0%		L.S.		--	
Current Fair market Value (Land & Building)		Total		Rs.1, 10, 19,000-00	
i) Guideline Value	Land			--	
	Building			--	
ii) Fair Market Value					Rs.1, 10, 19,000-00
iii) Realizable Value					Rs. 93, 66,000-00
iv) Forced/ Distress Sale Value					Rs. 82, 64,000-00
<b>10 Assumptions / Remarks</b>	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.				
<b>11 Declaration</b>	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.				
<b>12 Name, Address, Signature of Valuer</b>	Er. Y.V.Ramachandra Reddy D.No.3/1140, Y.M.R. Colony, Proddatur-516360.				
			Date of Valuation	06-02-2026	
Signature of Valuer	Stamp				

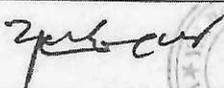
13	List of Documents Enclosed	1. Copy of Memorandum Evidencing the Deposit of Title Deed No.752/2024, Dt.25-01-2024.
14	List of Photos Enclosed	Photographs of the Property unit / showing stage of construction etc to be attached

**Location Plan of Property:**



Place :	Proddatur
Date :	06-02-2026

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

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

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

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

.....only)

Field officer  
Date:

Manager of the Division / Branch Manager  
Date:

Photograph of the Property:



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

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

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

Annamaiah District, Rayachoti sub district, rayachoti mandal, cherlopalli Gram Panchayat and village accounts, circar dry d.no.273/2 a total extent of Ac.8.65 cents and in it an extent of 1777.77 sq.yards or 1486.216 sq.mts of vacant site, bounded on;  
East : Site retained by Donor, P.Maheswara Reddy;  
West : Site retained by Donor, P.Maheswara Reddy;  
North : Site retained by Donor, P.Maheswara Reddy;  
South : Rayachoti-Madanapalli Road;  
Within these admeasuring East to West 160 ft. or 48.77 mts and North to South 100 ft. or 80.48 mts comprising a total extent of 1777.77 sq.yards or 1486.216 sq.mts of vacant site only.

Sale of immovable properties mortgaged to the secured creditor Under Securitization and Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002.

<b>Secured Creditor</b>	M/s Shriram Finance Ltd
<b>Borrower</b>	PAPPI REDDY NISHITHA REDDY
<b>Loan account</b>	<b>RAYCHTF2401220022</b>
<b>Guarantors</b>	1. PAPPI REDDY MAHESWARA REDDY 2. BELLAM CHAKRAPANI REDDY

Whereas under section 13(2) of the Securitization And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002, the Authorized Officer of M/s. Shriram Finance Limited had issued demand notice dated 09.06.2025 to the borrowers/guarantors/obligants and subsequently the Authorized Officer has taken possession of the under mentioned secured assets on. 17.09.2025 under section 13(4) of the said Act, in respect of loan facilities granted to **PAPPI REDDY NISHITHA REDDY** (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

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**

debts due to M/s Shriram Finance Ltd., amounting to **Rs 16574450/-** (Rupees One Crore Sixty Five Lakhs Seventy Four Thousand Four Hundred and Fifty only) as on..09.06.2025 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.	_____ 202
End time of E-Auction	27.03.2026 at 1:00 p.m.	_____ 2025

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

**Schedule of the Properties**

Annamaiah District, Rayachoti sub district, rayachoti mandal, cherlopalli Gram Panchayat and village accounts, circar dry d.no.273/2 a total extent of Ac.8.65 cents and in it an extent of 1777.77 sq.yards or 1486.216 sq.mts of vacant site, bounded on;

East : Site retained by Donor, P.Maheswara Reddy;

West : Site retained by Donor, P.Maheswara Reddy;

North : Site retained by Donor, P.Maheswara Reddy;

South : Rayachoti-Madanapalli Road;

Within these admeasuring East to West 160 ft. or 48.77 mts and North to South 100 ft. or 80.48 mts comprising a total extent of 1777.77 sq.yards or 1486.216 sq.mts of vacant site only.

Reserve Price	Rs. 88,00,000/- ( Eighty Eight Lakhs Rupees Only) Highest Valuation report Amount
Earnest Money Deposit	10% of the Reserve Price i.e. Rs. 8,80,000/- (Eight Lakhs Eighty Thousand Rupees Only)

The title deeds of the properties can be inspected at the office of the Auctioneers or the Secured Creditor on 24.03.2026 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:- PAPPI REDDY NISHITHA REDDY & Loan Account No. RAYCHTF2401220022**

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**

**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 25.03.2026, 2025 up to 05.00 p.m.**

**(c) Inspection Date & Time: 24.03.2026 Time 10.00 a.m. to 05.00 p.m.**

2. Registration of Bidders with auction service provider-**Shriram Auto Mall India Limited (SAMIL)** for bidding in e-auction as per the requirement of the Auctioneer Company is essential. For details in this regard, kindly visit auction service provider website <https://eauctions.samil.in/home> or **Contact No.:** **Fax: +91.11.42414444, Mr.Gaurav Namboodiri , Contact No. 9833922941, Email ID : [gaurav.n@samil.in](mailto:gaurav.n@samil.in)**

**3. Caution to bidders:**

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

b. To the best of knowledge and information of the Authorized Officers, there are no encumbrances on the properties except those mentioned in the Notice. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction, physical area of property, and claims / rights / dues / affecting the property, prior to submitting their bid. Further the bidder/purchaser should make their own inquiries regarding any statutory liabilities, arrears of tax, claims etc. by themselves before 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

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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.
- 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.

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**6. Submission of bid forms:**

- a. **Last date for submission of bid: on or before 25.03.2026 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

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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 multiples of the amount of **Rs. 25,000/-** specified in the public sale notice/Terms and condition of Sale.

**9. Duration of Auction sale:**

- a. Online auction sale will start automatically on and at the time given in the public sale notice/Tender Document.
- b. Auction/Bidding time will initially be for specified period and if bidding continues, the bidding process will get automatically extended five minutes duration of each and kept open till the auction-sale concludes.
- c. If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by five minutes and if no bid higher than last quoted highest bid is received within the said extended five minutes, the auction sale will automatically get closed at the expiry of the extended five minute. There will thus be an extension of bidding-time, each of five minutes duration, till auction is concluded.
- d. Bidders are advised to enter their bid accordingly keeping in mind the five minutes duration.
- e. No complaint on time-factor or paucity of time for bidding will not be entertained.

**10. Online Bidding:**

- a. Auction/ bidding will be only online bidding through the portal provided

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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](mailto:gaurav.n@samil.in)** prior to the date of e-Auction.

**11. Declaration of successful bidder:**

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

**12. Deposit of purchase price:**

- a. The bidder declared successful, shall pay, immediately on the same day after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money.
- b. In case of the auction-sale proceeding and concluding beyond the banking transaction hours, the deposit of 25% of purchase price (less

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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 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/

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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 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

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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.
- 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**

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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