

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

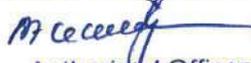
E Auction sale notice in respect of immovable properties belonging to
CHAGANTI. KRISHNA PRASAD

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 08.09.2025** Since all of you have failed to exercise your **right** of redemption as contemplated under section 13 (8) of Act 54/2002 r/w Rule 8 (6) of the **Security interest (Enforcement) Rules,2002**, this notice for e-auction sale is issued. This **is to inform** the borrowers / guarantors/ mortgagers / co-applicants / co-borrowers.

- 1. RATNA RAGHU KRISHNA CHAGANTI, S/O. KRISHNA PRASAD, D.NO:4-22-32, CHAITANYAPURI MAIN ROAD, KORITIPADU, GUNTUR 522006**
- 2. CHAGANTI. KRISHNA PRASAD, S/O. VENKATESWARLU, D.NO:4-22-32, CHAITANYAPURI MAIN ROAD, KORITIPADU, GUNTUR 522006.**
- 3. KARUMURI MALLESH, S/O.VENKATESWARA RAO, D.NO: 17-2-36/1, 2ND LINE, MAGDHUM NAGAR, OLD GUNTUR, GUNTUR 522001**

1. That , we M/s. Shriram Finance Limited (Formerly known as Shriram City Union Finance Limited) It is informed that " Shriram City Union Finance Limited " has been amalgamated with " Shriram Transport Finance Limited " as per order of Hon'ble NCLT, Chennai on 09.11.2022 in C.P. No: 69-76 of 2022, Subsequently, the name of M/s. Shriram Transport Finance Company Limited stands changed to M/s. Shriram Finance Limited with effect from 30.11.2022 as per "Certificate of Incorporation Pursuant to change of Name" as certified by Registrar of Companies under Ministry of Corporate Affairs. registered under Companies Act,2013 , registered with RBI to do Non-Banking Finance Business, having registered office at Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai- 600032, Authorized Officer Shriram Finance Ltd, ZONAL OFFICE, Shriram Enclave, Annapurna Nagar, 5th Lane, Inner Ring Road,

For **SHRIRAM FINANCE LTD.**


Authorized Officer

Shriram Finance Limited

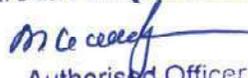
Gorantla, Guntur – 522034_and branch office at Guntur-II (hereinafter referred as Company/ Lender) hereby issue the following notice as under.

2. We refer to our Demand Notices dated 24-01-2023 issued by us under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 (hereinafter referred to as "SARFAESI Act"), wherein we had called upon you to pay the dues of Rs. 14486137/- (**One Crore Forty Four Lakhs Eighty Six Thousand One Hundred Thirty Seven Rupees only**) in loan account no. **GNTR4TF1612280013** 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** 08.05.2023 under section 13 (4) notifying you all that the secured creditor represented by its Authorised Officer Has Already Taken Physical Possession Of The Properties **Directly Because The Said Property Is Vacant Land** On.23.07.2025 With The Assistance Of Our Executive, Because The Said Mortgage Property Is Vacant Land That All The Requisitions under the provision of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and Shriram Finance Limited now proposes to sell the secured asset as described hereunder by public auction and/or any other methods as prescribed under the provisions of law and rules. after a period of 30 days from the date of publication of this notice in the manner described under the law and rules on the basis of 'As is where is basis & As is what is basis & Whatever there is basis' through Online Public e-Auction, realise the debt notified under demand notice dated 24-01-2023 ie an outstanding amount of Rs. 14486137/- (**One Crore Forty Four Lakhs Eighty Six Thousand One Hundred Thirty Seven 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:

For **SHRIRAM FINANCE LTD.**


Authorised Officer

Shriram Finance Limited

S.No	PARTICULARS	DETAILS
1.	Date of Auction	17-03-2026
2.	Time of Auction	11.00 AM To 01.00 PM
3.	Place of Auction	Web Portal: https://eauctions.samil.in/home
4.	Mode of Auction	E-Auction
5.	Last Date for Submission of Bid (EMD)	On or before 16.03.2026 up to 05.00 P.M
6.	Inspection Date & Time	On Or Before 15.03.2026 Up To 05.00P.M
7.	Loan agreement No's	GNTR4TF1612280013
8.	Outstanding amount	Total amount of Rs. 14486137/- (One Crore Forty Four Lakhs Eighty Six Thousand One Hundred Thirty Seven Rupees only) (Interest Charges up 24.01.2023) including further interest from the date of above notice, Other charges legal and other costs which shall be applied in loan Account No. GNTR4TF1612280013 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,

For SHRIRAM FINANCE LTD.


 Authorised Officer

Shriram Finance Limited

10.	Description of mortgage property (Secured Asset)	<p>Guntur District, Nallapadu Sub-District, Guntur Municipal Corporation Area, Ankireddypalem Village, D.No.252/B out of AC.4.22 Cents, an extent of AC.3.00 Cents out of which an extent of A.C.0.25 Cents or 1210 Sq.Yds or 1011.71 Sq.mts of vacant site bounded by:</p> <p>East : Land of Gudikandu Venkateswarlu etc..</p> <p>South : Land of Peram Govindamma etc.</p> <p>West : 45 Links Wide Passage.</p> <p>North : Others Land.</p> <p>Within the above an extent of 1210 Sq.Yds or 1011.71 Sq.mts of vacant site Only.(This Property Corresponds to Doc.No.1087/2007 of S.R.O Nallapadu).</p>
11.	Reserve Price of the Property	<p>Rs.1,30,68,000/- (One Crore Thirty lakhs sixty eight thousand Rupees Only)</p> <p>EMD Amount: Rs.13,06,800/- (Thirteen lakhs six thousand eight hundred Rupees Only)</p>

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

Thanking you,

DATE: 11.02.2026

Place: Guntur

For Shriram Finance Limited
For SHRIRAM FINANCE LTD.

M. S. Srinivasan
 Authorized Officer
Authorized Officer

Shriram Finance Limited

SP-POD 5220040102 <522004>

GSTN No: ABCD5434C

EIN770024051N

Counter No:1,OP-Code:USER

To:CH KATAN RACHU KRISH.KORITIPADU

. guntur, PIN:522007

From:SHIRRAM FINANCE LTD . GORANTLA,34

Wt:50grams, .11/02/2026 .09:30

PS:35.00,

.CGST @% 2.5 .SGST @%: 2.50

भारतीय डाक
INDIA POST



India Post
Jai Hind Jai Hind

SP-POD 5220040102 <522004>

GSTN No: ABCD5434C

EIN770024051N

Counter No:1,OP-Code:USER

To:CH KRISHAN PRASAD.CHAITANYAPURI

. guntur, PIN:522007

From:SHIRRAM FINANCE LTD . GORANTLA,34

Wt:50grams, .11/02/2026 .09:30

PS:35.00,

.CGST @% 2.5 .SGST @%: 2.50

भारतीय डाक
INDIA POST



India Post
Jai Hind Jai Hind

SP-POD 5220040102 <522004>

GSTN No: ABCD5434C

EIN770024051N

Counter No:1,OP-Code:USER

To:K ANLESH,OLDGUNTUR

. guntur, PIN:522001

From:SHIRRAM FINANCE LTD . GORANTLA,34

Wt:50grams, .11/02/2026 .09:51

PS:35.00,

.CGST @% 2.5 .SGST @%: 2.50

भारतीय डाक
INDIA POST



India Post
Jai Hind Jai Hind

GINTRKTF1612280013.

DEPARTMENT OF POSTS - INDIA
ACKNOWLEDGEMENT

Received Registered Letter/parcel/ _____

No.	Date	of
-----	------	----

Insured for Rupees 1. Lakhs Raghu Krishna Chaganti,
Addressed to Shri Krishna Prasad, D.No: 4-22-39, Charita
nyapuzi main road, Kothapada, Guntur
DT - 522006.



Date stamp of Office of Delivery

Signature and Name


[RAGHU]

On Postal
Service



Name-Stamp of Office of Posting

To
SHIRIRAM FINANCE LIMITED
ZONAL OFFICE

SHIRIRAM ENCLAVE

Annapurna Nagar, 5th Line

Inner Ring Road, Opp. Vijietha School

GORANTLA GUNTUR 522 034 & R

PIN

--	--	--	--	--	--	--	--

GNT R4TF1612280013.

DEPARTMENT OF POSTS - INDIA
ACKNOWLEDGEMENT

Received Registered Letter/parcel/_____

No.	Date	of
-----	------	----

Insured for Rupees 2. chaganti. kishna prasad, s/o

Addressed to venkateswara, D.No: 4-22-32, chaitanya

puram main road, kootapadu, Guntur

DTC-522006.

Date stamp of Office of Delivery

Signature and Name



On Postal
Service

To
SHIRIRAM FINANCE LIMITED
ZONAL OFFICE

SHIRIRAM ENCLAVE

Annappurna Nagar, 5th Line

Near Ring Road, Opp Vijetha School

CHENNAI 600 024

Name-Stamp of Office of Posting

PIN

					5
--	--	--	--	--	---

GNTRTF1612280013.

DEPARTMENT OF POSTS - INDIA
ACKNOWLEDGEMENT

Received Registered Letter/parcel/ _____

No. _____ Date _____ of _____

Insured for Rupees 2. Kasumusi malleth, s/o, Venkatesh

Addressed to husarao, D.No. 17-2-36/1, 2nd Dmp,

Madhum Nagar, old Guntur,
Guntur - 522001.



Date stamp of Office of Delivery

Signature and Name

Ko S. Balakrishna

On Postal
Service

SHIRIRAM FINANCE LIMITED
ZONAL OFFICE

SHIRIRAM ENCLAVE

Annapurna Nagar, 5th Line

Inner Ring Road, Opp. Vijetha School

60P: CHITUR 572 034 A P

Name-Stamp of Office of Posting

PIN

--	--	--	--	--	--



SHRIRAM FINANCE LIMITED

Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai-600032.
Zonal Office Address: Shriram Finance Ltd, Zonal Office, Shriram Enclave, Annapurna Nagar, 5th Lane, Inner Ring Road, Gorantla, Guntur-522034. and branch office at Guntur-II.

E-AUCTION SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO MR. MR. CHAGANTI KRISHNA PRASAD

E-Auction Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 9(1)&8(6) of the Security Interest Enforcement Rules, 2002. Notice is hereby given to the public in general and in particular to the borrowers/guarantors/ mortgagors/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 17-03-2026 11.00 A.M. to 01.00 P.M for recovery of dues of Rs. 1,44,86,137/- as on 24-01-2023 with further interest, costs other charges and expenses thereon from 24-01-2023 due to the Shriram Finance Limited, Secured Creditor as per Demand Notice dated 24-01-2023 issued U/s 13(2) of SARFAESI Act, to the Borrower/Guarantor(s) mentioned below.

Name of Borrowers / Co-Borrowers / Guarantors / Mortgagors	Date & Amount of 13(2) Demand Notice	Description of Property belongs to Mr CHAGANTI KRISHNA PRASAD	Earnest Money Deposit Details (EMD) Details	Date and Time of Auction	Contact Person and Inspection Date
1. Ratna Raghu Krishna Chaganti, S/o. Krishna Prasad, D.No: 4-22-32, Chaitanyapuri Main Road, Koritipadu, Guntur-522006. 2. Chaganti, Krishna Prasad, S/o. Venkateswarlu, D.no:4-22-32, Chaitanyapuri Main Road, Koritipadu, Guntur 522006. 3. Karumuri Mallesh, S/o. Venkateswara Rao, D.No: 17-2-36/1, 2nd Line, Magdhum Nagar, Old Guntur, Guntur-522001.	To Pay An Amount of Rs.1,44,86,137/- (Rupees one crore forty four lakhs eighty six thousand one hundred thirty seven only) along with Interest, Expenses, Charges, Legal and All incidental Costs In Agreement No. GNRTR4TF1612280013	Guntur District, Nallapadu Sub-District, Guntur Municipal Corporation Area, Ankireddypalem Village, D.No.252/B out of AC.4.22 Cents, an extent of AC.3.00 Cents out of which an extent of A.C.0.25 Cents or 1210 Sq.Yds or 1011.71 Sq.mts of vacant site bounded by: East: Land of Gudikandu Venkateswarlu etc.. South: Land of Peram Govindamma etc. West: 45 Links Wide Passage. North: Others Land. Within the above an extent of 1210 Sq.Yds or 1011.71 Sq.mts of vacant site Only. (This Property Corresponds to Doc.No.1087/2007 of S.R.O Nallapadu) Nall. Known Encumbrances, if any: NIL	DD in favour of SHRIRAM FINANCE LTD	17.03.2026 Time: 11.00 a.m to 01.00 p.m	Authorized Officer, Mr. M.Kasi Veeranjaneyulu, Contact No.: 9885888929. Customer care: 022-40081572 Property Inspection Date: on or before 15.03.2026 Time 11.00 a.m. to 5.00 p.m.

Reserve Price of Rs.1,30,68,000/- EMD Amount: Rs.13,06,800/-
Bid Increment Rs.25,000/- and in such multiples, Last Date for Submission of EMD: 16.03.2026, Time 10.00 a.m.to 05.00 p.m.

NOTICE UNDER Rule 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

The interested bidders required assistance in creating login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/s. Shriram Automall India Limited contact person: Mr. Gaurav Namboodiri, Contact No.9833922941, Mr. Gaurav Namboodiri <gaurav.n@samil.in> and for any property related query may contact Shriram Finance Limited Authorized Officer, Mr. M. Kasiveeranjaneyulu, Contact No: 9885888929, during office hours and working days. 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/ obtaining the bid form / Tender open & Auction, please visit the website https://eauctions.Samil.in/home and for detailed terms and conditions of the sale please refer to the link https://www.shriramfinance.in/auction provided in the Shriram Finance Limited website. Note: "It is informed that "SHRIRAM CITY UNION FINANCE LIMITED" has been amalgamated with "SHRIRAM TRANSPORT FINANCE LIMITED" as per order of NCLT, Chennai. Subsequently the name of "SHRIRAM TRANSPORT FINANCE LIMITED" was changed as "SHRIRAM FINANCE LIMITED" with effect from 30.11.2022 vide Certificate of Incorporation pursuant to change of name dated 30-11-2022." Sd/- (Authorized Officer)

STATE BANK OF INDIA

DEMAND NOTICE

(Notice under Section 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security

A Notice is hereby given that the following Borrower/s Mr GABRIEL SATWIK MANIKONDA, S/o Mr M Sudhakar (Late) have defaulted in the repayment of principal and by them from the Bank and the loans have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitization and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned unserved and as such they are hereby informed by way of this notice.

Sr. No.	Name of the Borrower (s)	Details of Properties / Address of Secured Assets to be Enforced	Date Not
1.	Mr GABRIEL SATWIK MANIKONDA, S/o Mr M Sudhakar (Late), D.No 40-1/1-2, Lakshmi Nagar, Near PVP, Moghalrajapuram, Vijayawada 520010	Property No 1.:- Loan A/c No:-43845881704 , All that part and parcel in an extent of 114.0Sq Yards of site and construction with ground and first floor RCC Building (448Sq Ft + 448Sq Ft) with all easement rights windows doors electric fittings and outdoors appliances with service No 1511033105002664 meter main deposits and other rights of this property for ingress and outgress in RS No 81/1B, Assessment No 576, Door No 5-8A, situated at newly joined Eluru Municipality limits Sanivarapupeta Village, Eluru Mandal, Eluru District, Valluru Sub Division belonging to MrManikonda Gabriel Satwik vide Reg Doc No 922/2025 Dt 27.2.2025 SRO Valluru bounded by East: Panchayati Road 32.0 Ft, South: Way of Site 32.0 Ft, West: Property of Gottapu Appa Rao 31.6 Ft, North: Property of Gulpalli Narasimhulu 32.6 Ft. Property No 2.:- Loan A/c No:- 43884446562 , All that part and parcel of site situated in NTR District, Nanna Sub Registrar Office now in Vijayawada District Registrar limits Vijayawada Rural Mandal, Jakkampudi Village area Jakkampudi Village RS No 143/2,143/3,143/4,143/5,144/2,144/3,145,146/1,146/2 schedule APCRDALP No 34/2015 schedule Plot No 67 measuring 259.0 Sq Yards Plot No 68 measuring 183.0 Sq Yards Plot No 69 measuring 183.0 Sq Yards Plot No 70 measuring 183.0 Sq Yards Plot No 71 measuring 183.0 Sq Yards Plot No 72 measuring 183.0 Sq Yards Plot No 77 measuring 183.0 Sq Yards Plot No 78 measuring 183.0 Sq Yards Plot No 79 measuring 183.0 Sq Yards Plot No 80 measuring 183.0 Sq Yards Plot No 81 measuring 183.0 Sq Yards Plot No 82 measuring 255.0 Sq Yards total admeasuring 2344.0Sq Yards bounded by East: 40.0 Ft wide Road, South: Plot No 72,76 schedule property, West: 40.0 Ft wide Road, North: Property of Anumakonda Tirumala Venkata Ravi Kumar & others. In above total schedule of 2344.0Sq Yards of residential site, unspecified, undivided joint share of 44.0 Sq yards of site and 2 nd item: In above schedule 2344.0 Sq Yards of site with an Apartment construction in name and style "K N Residency", nearest D No 6-95, 2 nd Floor Flat No 309 belonging to Mr Gabriel Satwik Manikonda vide Registered Doc No 1365/2025 Dt 6.3.2025 SRO Nanna bounded by East: Open to Sky, South: Lift, West: Common corridor, North: Flat No 308 schedule property. In the above 4 boundaries, 1075.34 Sq Ft plinth along with common area, 150.0Sq Ft parking and all that fittings in the flat including wooden items attached latrine, bathroom and all easement rights applicable to this Flat. Property No 3.:- Loan A/c No:-43920696160 , All that part and parcel in an extent of residential site with construction in Eluru District Vissannapeta Sub Registrar office limits Chatrayi Village Chatrayi Village Re Survey No 264 schedule 984.0 Sq Yards plan approved by Chatrayi Village Panchayat Office in that 314.6Sq Yards of residential site with construction(750.0Sq Ft) in D No 2-168/4, Assessment No 1057 Ground floor RCC daba house along with wood, construction, latrine, bathrooms electricity connection electric fittings security deposit and all easement rights belongs to Mr MANIKONDA GABRIEL SATWIK vide Reg Doc No 1915/2025 Dt 19.3.2025 SRO Vissannapeta bounded by East: 15.0 Ft wide Road, South: Property of Golla Gurunadham & sons, West: Property of Golla Gurunadham brothers, North: Property of Golla Sarveswara Rao.	28-01

The steps are being taken for substituted service of notice. The above Borrower(s) and / or Guarantor(s) (whenever applicable) are hereby called upon to make payments from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The borrowers attention is invited to provisions of Sub-section (8) of Section 13 to redeem the secured assets.
Date: 28-01-2026, Place: Vijayawada Sd/- Authorised Officer, State Bank of India

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

	SHRIRAM FINANCE LIMITED Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai-600 032, Zonal Office : Shriram Finance Ltd, Zonal Office, Shriram Enclave, Annapurna Nagar, 5th Lane, Inner Ring Road, Gorantla, Guntur – 522034 And Branch Office At Guntur-II Website: http://www.shriramfinance.in/auction
---	--

E-AUCTION SALE

Guntur District, Nallapadu Sub-District, Guntur Municipal Corporation Area, Ankireddypalem Village, D.No.252/B out of AC.4.22 Cents, an extent of AC.3.00 Cents out of which an extent of A.C.0.25 Cents or 1210 Sq.Yds or 1011.71 Sq.mts of vacant site bounded by:

East : Land of Gudikandu Venkateswarlu etc..

South : Land of Peram Govindamma etc.

West : 45 Links Wide Passage.

North : Others Land.

Within the above an extent of 1210 Sq.Yds or 1011.71 Sq.mts of vacant site Only
(This Property Corresponds to Doc.No.1087/2007 of S.R.O Nallapadu).

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	RATNA RAGHU KRISHNA CHAGANTI & Other
Loan account	GNTR4TF1612280013
Guarantors	CHAGANTI. KRISHNA PRASAD and KARUMURI MALLESH

Whereas under section 13(2) of the Securitization And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002, the Authorized Officer of M/s. Shriram Finance Limited had issued demand notice dated **24.01.2023** to the borrowers/guarantors/obligants and subsequently the Authorized Officer has taken possession of the under mentioned secured assets on 08.05.2023 under section 13(4) of the said Act, in respect of loan facilities granted to **RATNA RAGHU KRISHNA CHAGANTI** (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. **14486137/- (One Crore Forty Four**

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

Lakhs Eighty Six Thousand One Hundred Thirty Seven Rupees only) As On. 24.01.2023 plus future interest/charges/other costs incurred by the Secured Creditor thereon till final payment/realization.

Shriram Auto Mall India Limited (SAMIL)
Will sell by online e-auction on <https://eauctions.samil.in/>

Start time of E-Auction	17th march ' 2026 at 11:00 a.m.
End time of E-Auction	17th march' 2026 at 1:00 p.m.

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

Schedule of the Properties

Guntur District, Nallapadu Sub-District, Guntur Municipal Corporation Area, Ankireddypalem Village, D.No.252/B out of AC.4.22 Cents, an extent of AC.3.00 Cents out of which an extent of A.C.0.25 Cents or 1210 Sq.Yds or 1011.71 Sq.mts of vacant site bounded by:

East : Land of Gudikandu Venkateswarlu etc..

South : Land of Peram Govindamma etc.

West : 45 Links Wide Passage.

North : Others Land.

Within the above an extent of 1210 Sq.Yds or 1011.71 Sq.mts of vacant site Only
(This Property Corresponds to Doc.No.1087/2007 of S.R.O Nallapadu).

Reserve Price	Rs.1,30,68,000/- (One Crore Thirty lakhs sixty eight thousand Rupees Only)
Earnest Money Deposit	10% of the Reserve Price i.e. Rs. Rs.13,06,800/- (Thirteen lakhs six thousand eight hundred Rupees Only)

The title deeds of the properties can be inspected at the office of the Auctioneers or the Secured Creditor on 15.03-2026 Time 11.00 a.m. to 05.00 p.m., by prior appointment. For appointments, contact the Authorised Officer Mr m kasi veeranjanyulu ph no 9885888929, email-kasiveeranjanyulu.m@shriramfinance.in

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

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

(Borrower Name:- RATNA RAGHU KRISHNA CHAGANTI And Others &

Loan Account No. **GNTR4TF1612280013.**

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 (17.03.2026) 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 16.03.2026 up to 05.00 p.m.

(c) Inspection Date & Time: 15.03.2026 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".

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

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

liabilities, arrears of tax, claims etc. by themselves before making the bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of The Shriram Finance Limited. The property is being sold with all the existing and future encumbrances whether known or unknown to the Shriram Finance Limited. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

- c. The Shriram Finance Limited does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees or any other dues of the property if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- d. Bidders are advised / cautioned to verify the concerned Revenue Records/ other Statutory authorities such as Sales Tax/Excise/Income Tax or any other etc. and shall satisfy themselves regarding the nature, description, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids.
- e. Bidders are advised to go through all the terms and conditions of sale and also in the corresponding public sale notice in the details before submitting the bid and participating in the online bidding/auction.
- f. Statutory dues/liabilities etc., due to the Government/Local Body, if any, shall be borne by the purchaser(s).

4. Inspection of Property/Immovable Assets:

- a. Property/Assets can be inspected on the date(s) given in the public sale notice, and on any other date at the discretion of Authorised Officer with prior appointment. For prior appointment **Please contact : m kasi veeranjanyulu, Contact No.: 9885888929**
- b. Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc., of the property/Assets.
- c. Bidders are bound by the principle of caveat emptor (Buyer Beware).

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.

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

6. Submission of bid forms:

- a. **Last date for submission of bid: on or before 16.03.2026 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**

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

within 15 working days of finalization of sale. The EMD shall not carry any interest. Further, in case possession of property is delayed by any reason whatsoever, the auction purchaser will neither be entitled for any interest nor damages.

- b. Bidders not to disclose remittance details of EMD, UTR Code, etc. to any one and to safeguard its secrecy.
- c. Bidders shall preserve the remittance challan and shall produce the same as and when demanded.
- d. Bid form without EMD shall be summarily rejected.
- e. All details regarding remittance of EMD shall be entered in the bid form.
- f. EMD, either in part or in full, is liable for forfeiture in case of default.

8. Bid Multiplier:

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

9. Duration of Auction sale:

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

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

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

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

11. Declaration of successful bidder:

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

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

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

- b. 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.

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.

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

- e. The Sale Certificate will not be issued pending operation of any stay/ injunction/ restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period.
- f. No request for return of deposit either in part or full/cancellation of sale will not be entertained.

15. Return of EMD:

- a. EMD of unsuccessful bidders will be returned through NEFT/RTGS transfer to the SFL account details provided by them in the bid form and intimated via their email id.
- b. Unsuccessful bidders shall ensure return of their EMD and if not, immediately to contact the Authorized Officer of the Shriram Finance Limited.

16. Stay/Cancellation of Sale:

- a. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.
- b. Default in payment of 25% of the purchase price or the balance purchase price within the stipulated/extended time shall result in forfeiture and cancellation of sale and The Shriram Finance Limited will be entitled to re-auction the same.

17. Delivery of Title Deeds:

- a. The title deeds and other documents related to the property and deposited with the Shriram Finance Limited for creation of Equitable Mortgage/Simple Mortgage shall be delivered to the Successful 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:

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

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

- a. The Authorized Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case.
- b. The Shriram Finance Limited has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.
- c. The Authorized Officer reserves the right to accept or reject all or any bid or bids without assigning any reason and to postpone or cancel the sale without assigning any reason.
- d. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- e. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will not be entertained.
- f. The Borrowers attention is invited to the provisions of sub-section 8 of section 13 of the Act in respect of time available, to redeem the secured asset.
- g. Particulars specified in respect of the property in the public notice have been stated to the best of the information of the Authorized Officer/Shriram Finance Limited and Shriram Finance Limited would not entertain any claim or representation in that regard from the bidders.
- h. The Borrower/Guarantors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 (6) of the Security Interest (Enforcement) Rules, about the holding of above mentioned auction sale.
- i. Disputes, if any, shall be within the jurisdiction of GUNTUR **Courts** only.
- j. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

Place: Guntur

Date :_11.02.2026

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

Authorized officer
(Shriram Finance Limited)

Note: It is informed that “ Shriram City Union Finance Limited “ has been amalgamated with “ Shriram Transport Finance Limited “ as per order of Hon’ble NCLT, Chennai on 09.11.2022 in C.P. No: 69-76 of 2022, Subsequently, the name of M/s. Shriram Transport Finance Company Limited stands changed to M/s. Shriram Finance Limited with effect from 30.11.2022 as per "Certificate of Incorporation Pursuant to change of Name" as certified by Registrar of Companies under Ministry of Corporate Affairs.

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