

AUTHORIZED OFFICER
SHRIRAM FINANCE LTD,
DIVISIONAL OFFICE,
ONGOLE

E Auction sale notice in respect of immovable properties belonging to
Mr. SAGAM VENKATA RAMADEVI, W/O. VENKATA REDDY.

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 09.01.2026. Since all of you have failed to exercise your right of redemption as contemplated under section 13 (8) of Act 54/2002 r/w Rule 8 (6) of the Security interest (Enforcement) Rules,2002, this notice for e-auction sale is issued. This is to inform the borrowers / guarantors/ mortgagers / co-applicants / co-borrowers as under :

1. SAGAM VENKATA REDDY, S/O.CHALAMA REDDY, H NO: 10-27-67/A, MODAM PALLE VIL, GIDDALURU (PO & MD), PRAKASAM DIST.
2. SAGAM VENKATA RAMADEVI, W/O.VENKATA REDDY, H.NO: 10-27-67/A, MODAM PALLE VIL, GIDDALURU (PO & MD), PRAKASAM DIST.
3. CHINTALA CHERUVU RAMAMURTHY, S/O.VENKATESWARLU, H.NO: 10-27-30/1A, SV COLONY, NEAR S V ITI, GIDDALURU (PO & MD), PRAKASAM DIST.

1. That, we M/s. Shriram Finance Limited (Formerly known as Shriram City Union Finance Limited) 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 LIMITED, D.NO: 37-1-41, 1ST FLOOR, Varaprasad complex, Trunk Road, Ongole, Prakasam Dist, Tel. 523001 and branch office at H.NO:8-19-43/2,KOTHAPETA STREET,OPP ANDHRA UNIVERSITY,GIDDALURU,PRAKASAM DIST-523357 (hereinafter referred as Company/ Lender) hereby issue the following notice as under.

Shriram Finance Limited

2. We refer to our Demand Notices dated **08.08.2023** 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.33,04,615/- (Thirty Three Lakhs Four Thousand Six Hundred Fifteen Rupees Only)** with further interest expenses and other costs thereon from the date of notice in agreement No: **GDLRUTF2002270001** and **Rs.35,11,741/- (Thirty Five Lakhs Eleven Thousand Seven Hundred Forty One Rupees Only)** together with interest expenses and other costs thereon from the date of notice in Agreement No: **GDLRUTF2103180005**. Totalling an amount of **Rs.68,16,356 /- (Sixty Eight Lakhs Sixteen Thousand Three Hundred Fifty Six Rupees Only)** 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 **09.11.2023** under section 13 (4) notifying you all that the secured creditor represented by its Authorised Officer has already taken physical possession of the properties described therein on **19-11-2025** 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 **16.05.2025** i.e an outstanding amount of **Rs.33,04,615/- (Rupees Thirty Three Lakhs Four Thousand Six Hundred Fifteen Only)** with further interest expenses and other costs thereon from the date of notice in agreement No: **GDLRUTF2002270001** and **Rs.35,11,741/- (Rupees Thirty Five Lakhs Eleven Thousand Seven Hundred Forty One Only)** together with interest expenses and other costs thereon from the date of notice in Agreement No: **GDLRUTF2103180005**. Totalling an amount of **Rs.68,16,356 /- (Sixty Eight Lakhs Sixteen Thousand Three Hundred Fifty Six 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:

Shriram Finance Limited



S.No	PARTICULARS	DETAILS
1.	Date of Auction	31.03.2026
2.	Time of Auction	11.00 AM to 1.00 PM
	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 30.03.2026 up to 05.00 P.M
6.	Inspection Date & Time	on or before 28.03.2026 up to 05.00P.M
7.	Loan agreement No's	GDLRUTF2002270001 GDLRUTF2103180005
7.1	Agreement No- GDLRUTF2002270001	Notice amount of Rs.33,04,615/- (Thirty Three Lakhs Four Thousand Six Hundred Fifteen Rupees Only) with further interest, charges and costs thereon from the date of notice till realization.
7.2	Agreement No- GDLRUTF2103180005	Notice amount of Rs.35,11,741/- (Thirty Five Lakhs Eleven Thousand Seven Hundred Forty One Rupees Only) with further interest, charges and costs thereon from the date of notice till realization..
8.	Outstanding amount	Two loans Notice amount of Rs.68,16,356 /- (Sixty Eight Lakhs Sixteen Thousand Three Hundred Fifty Six Rupees Only) (Interest Charged up to 08.08.2023) with further interest from the date of above notice, Other charges legal and other costs which shall be applied in loan Account No. GDLRUTF2002270001 & GDLRUTF2103180005 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, BANK NAME- AXIS BANK LIMITED, BRANCH- Bandra Kurla Complex, Mumbai - 400710, Account No.230010200005265, IFSC Code: UTIB0000230.

Shriram Finance Limited



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10.	Description of mortgage property(Secured Asset)	(Property Covered Under Document No. 1184/2020 & 1972/2021 In Favour Of SMT SAGAM VENKATA RAMADEVI, W/O.VENKATA REDDY.) Prakasam District, Markapuram Registration District, Giddalur Sub District, Giddalur Mandal, Giddalur Nagar Panchayat, Modampalle village accounts, Ward No: 10, block No.27, Giddalur – Nandyal road, Sy.No.39/1 an extent of Ac.0.21cents or 9147.6 sq.ft. 1016.4 sq.yards or 853.776 sq.mts. of site and constructed shop rooms bearing D.No.10-27-129/B with Assessment No.10729, bounded on:- East : Site of Shagam Venkata Reddy; West : Land of Morasa Veeramma and Morasa Chinna Balaramulu; North : Nandyal – Ongole R&B Road; South : Land of Morasa Veeramma and Morasa Chinna Balaramulu; Within these site admeasuring East to West 119 ft. and North to South 76.9 ft comprising a total extent of 9147.6 sq.ft.. or 1016.4 sq.yards or 853.776 sq.mts and in it constructed GI sheet roofed rooms in an extent of 1710 sq.ft. and RCC roofed rooms in an extent of 730 sq.ft. along with all fixtures and appurtenant site therein.
11	Reserve Price of the Property	Rs.86,73,600/- (Eighty Six Lakhs Seventy Three Thousand Six Hundred Rupees Only)
12	EMD	Rs.8,67,360./- (Eight Lakhs Sixty Seven Thousand Three Hundred Sixty Rupees Only)

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

Thanking you,

DATE: 23.02.2026

Place: GIDDALURU

For SHRIRAM FINANCE LIMITED


AUTHORISED OFFICER
Authorized Officer

Shriram Finance Limited

Shriram Finance Limited

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

भारतीय डाक
INDIA POST

Ongole RMS 12U (523001) Counter No. 7
SP-D EN293528521LN LVR:6978293528521
03-02-2026 22:40:07, 20gms (Phy - India Post)
To: S VENKATA REDDY, MODAMPALLI
Giddalur S.O, ANDHRA PRAD - 523357
From: SHRTRAM FINANCE LIMITED OPP VASAVI SCH
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-180026668

भारतीय डाक
INDIA POST

Ongole RMS 12U (523001) Counter No. 7
SP-D EN293528535LN LVR:6978293528535
03-02-2026 22:40:38, 20gms (Phy - India Post)
To: S VENKATA RAMA DEVI, MODAMPALLI
Giddalur S.O, ANDHRA PRAD - 523357
From: SHRTRAM FINANCE LIMITED OPP VASAVI SCH
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-180026668

भारतीय डाक
INDIA POST

Ongole RMS 12U (523001) Counter No. 7
SP-D EN293528549LN LVR:6978293528549
03-01-2026 22:41:28, 20gms (Phy - India Post)
To: CHINTALA CHERUVU RAMAMURTHY, GIDDALURU
Giddalur S.O, ANDHRA PRAD - 523357
From: SHRTRAM FINANCE LIMITED OPP VASAVI SCH
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-180026668

GDLRUTF 2002270001
GDLRUTF 2103180005

ACKNOWLEDGEMENT

Received Registered Letter / Parcel
Sale-notice

No.

Dated

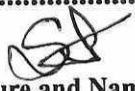
of

①

Addressed to

Sagam Venkata Reddy s/o
Chalama Reddy, Giddalur.

Date & Stamp of office delivery


Signature and Name of
received

GDLRUTF 2002270001
GDLRUTF 2103180005

ACKNOWLEDGEMENT

Received Registered Letter / Parcel
Sale-notice

No.

Dated


of

②

Addressed to

Sagam Ramadevi w/o
Venkata Reddy,
Giddalur.

Date & Stamp of office delivery


Signature and Name of
received

GDLRUTF 2002270001
GDLRUTF 2103180005

ACKNOWLEDGEMENT

Received Registered Letter / Parcel
Sale-notice

No.

Dated

of

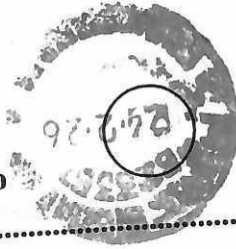
③

Addressed to

Chintala Chenuva Rama Murthy
s/o. Venkateswarlu
Near S.V. ITI, Giddalur.

Date & Stamp of office delivery


Signature and Name of
received



From

Sender's Addressed to

SHRIRAM FINANCE Ltd.

AUTHORIZED OFFICER

H.No: 7/308, Krishna Plaza,
Ground Floor, Opp:Vasavi School,
Peram Bazar, Markapur-523316.



From

Sender's Addressed to

SHRIRAM FINANCE Ltd.

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H.No: 7/308, Krishna Plaza,
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Peram Bazar, Markapur-523316.

'చరిత్రలో నిలిచిపోయేలా సీఎంకు స్వాగతం'

పోలీసులు

మార్కాపురం, న్యూసీటుడే: వెనుకబడిన మార్కాపురం జిల్లా చేస్తామని సీఎం చంద్రబాబునాయుడు మాట ఇచ్చారు. ఆ మాట నిలబెట్టుకున్న మనత ఆయనదే. అందుకే మార్కాపురం రానున్న సీఎంకు చరిత్రలో నిలిచిపోయేలా స్వాగతం పలకాలని మాజీ మంత్రి, రాష్ట్ర తెదేపా నాయకుడు దేవినేని ఉమామహేశ్వరరావు అన్నారు. సోమవారం రాత్రి మార్కాపురంలోని ఎమ్మెల్యే క్యాంపు కార్యాలయంలో మార్కాపురం పట్టణం, మండలం, తర్లుపాడు మండలాలకు చెందిన ముఖ్య నాయకులు, కార్యకర్తలతో సమావేశం నిర్వహించారు. ముఖ్య అతిథిగా పాల్గొన్న ఆయన మాట్లాడుతూ సీఎం చంద్రబాబునాయుడు ఈ నెల 25న మార్కాపురం పర్యటనకు వస్తున్న సేవధ్యంలో పార్టీ శ్రేణులతో పాటు ప్రజలు అపూర్వంగా స్వాగతం పలకాలని పిలుపునిచ్చారు. స్వాగతం అనేది చరిత్రలో నిలిచిపోయేలా ఉండాలన్నారు.



మాజీ మంత్రి ఉమామహేశ్వరరావు, వేదికపై ఎమ్మెల్యే కందుల నారాయణరెడ్డి, తదితరులు

బహిరంగ సభకు మార్కాపురం నియోజకవర్గంతో పాటు జిల్లాలోని ప్రజలు అందరూ అధిక సంఖ్యలో తరలి రావాలన్నారు. ఈ సమావేశంలో వ్యవసాయ మార్కెట్ యార్డు ఛైర్మన్ మాలపాటి వెంకటరెడ్డి, పీవీసీఎస్ మార్కాపురం, మిట్ట మీదపల్లె ఛైర్మన్లు జవ్వాజీ రామాంజులరెడ్డి, గౌలూరి నానరెడ్డి, జనసేన నియోజకవర్గ ఇన్ ఛార్జి ఇమ్మడి కాశీనాథ్, తెదేపా నాయకులు కందుల రామిరెడ్డి పాల్గొన్నారు.

త్రిపురాంతకం, న్యూసీటుడే: యంలో తమ కుటుంబ సభ్యులతో వేదికపై నిల్వలంటూ ఓ వ్యక్తి తాగి అత్యుపశ్చయంగా సెల్ఫీ వీడియో విడుదల త్రిపురాంతకం మండలంలోని డ్రంలో సోమవారం బోటు తులు తెలిపిన వివరాల ప్రకారం సముద్రం గ్రామానికి చెందిన సుబ్బయ్య స్థలంలో కొంత వేసేందుకు సిద్ధమయ్యారు. అడ్డుకున్న సుబ్బయ్య కుటుంబ సభ్యులు సీబి డౌన్ లోను చేయి తమపై కేసులు నమోదు చేసి పిచ్చి వేదికపై నిల్వలంటూ ఆరోపి



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శ్రీ రామ్ ఫైనాన్స్ లిమిటెడ్

రిజిస్టర్డ్ కార్యాలయం: శ్రీ బహర్స్ షాట్ నెం.14వ, సాత్ ఫీజీ, ఇండస్ట్రియల్ ఎస్టేట్, గిండ్డి, చెన్నై-600032
వెబ్సైట్: website: <http://www.shriramfinance.in/Auction>, టోనల్ ఆఫీస్: డి.నెం.37-1-41, 1వ అంతస్తు, వరప్రసాద్ కాంప్లెక్స్, ట్రింకీ రోడ్డు, ఒంగోలు, ప్రకాశం జిల్లా, పిన్-523001 మరియు బ్రాంచ్ ఆఫీసు: గిద్దలూరు.

సాగం వెంకట రమాదేవి, భర్త: వెంకటరెడ్డి గారికి చెందిన స్థిరాస్తుల వేలం అమ్మకపు నోటీసు

సెక్యూలరీ ఇంటర్నేషనల్ ఎస్టేట్స్ మెంట్ రూల్స్, 2002 యొక్క రూల్ 9(1) & 8(6) నందలి నిబంధనలతో చదువుకోవలసిన సెక్యూలరైజేషన్ & రికన్స్ట్రక్షన్ ఆఫ్ ఫైనాన్షియల్ అసెట్స్ అండ్ ఎస్టేట్స్ మెంట్ ఆఫ్ సెక్యూలరీ, ఇంటర్నేషనల్ యాక్ట్, 2002 క్రింద స్థిరాస్తుల అమ్మకం కొరకు ఇ-వేలం అమ్మకం ప్రకటన.

సాధారణ ప్రజానీకానికి మరియు ముఖ్యంగా హామీదారు మరియు తనఖాదారులకు తెలియజేయునది ఏమనగా సెక్యూలరీ ఇంటర్నేషనల్ ప్రైవేట్ లిమిటెడ్ ఈ క్రింది వివరించిన స్థిరాస్తులు 'ఎక్కువ ఏది ఎలా ఉన్నది అది' "ఎలా ఉన్నది అలానే" మరియు "అక్కడ ఏమి ఉన్నదో ఆ ప్రాతిపదికన" అనే పద్ధతిలో ది. 31.03.2026 తేదీన ఉదయం 11.00 నుండి మధ్యాహ్నం 01.00 గంటల వరకు విక్రయించబడతాయి. శ్రీ రామ్ ఫైనాన్స్ లిమిటెడ్, సెక్యూలరీ ఇంటర్నేషనల్ యొక్క మిగతా బకాయిలు రాబట్టుకును ది. 08.08.2023 నాటికి రూ. 68,16,356/- మరియు ది.09.08.2023 నుండి తదుపరి వడ్డీ, ఖర్చులు మరియు ఇతర రుసుముల వసూలు కోసం ఈ విక్రయం జరుగుతుంది. దీనికి సంబంధించి సర్టిఫికేట్ చట్టంలోని సెక్షన్ 13(2) క్రింద ది. 08.08.2023 తేదీన డిమాండ్ నోటీసు జారీ చేయబడినది. ఈ క్రింద పేర్కొనబడిన ఖాతాదారులు: అగ్రిమెంట్ నెంబరు: GDLRUTF2002270001, GDLRUTF2103180005. ఋణగ్రహీత / హామీదారు(ల) పేర్లు మరియు చిరునామా:

- 1) సాగం వెంకటరెడ్డి, తండ్రి: చలమా రెడ్డి, ఇంటి.నెం.10-27-67/ఎ, మోదం పల్లె గ్రామం, గిద్దలూరు (పోస్ట్ & మండలం), ప్రకాశం జిల్లా.
- 2) సాగం వెంకట రమాదేవి, భర్త: వెంకట రెడ్డి, ఇంటి.నెం.10-27-67/ఎ, మోదం పల్లె గ్రామం, గిద్దలూరు (పోస్ట్ & మండలం), ప్రకాశం జిల్లా.
- 3) చింతల చెఱుపు రామమూర్తి, తండ్రి: వెంకటేశ్వర్లు, ఇంటి.నెం.10-27-30/1ఎ, యనవి కాలని, యనవి ఐటిఐ దగ్గర, గిద్దలూరు పోస్ట్ & మండలం, ప్రకాశం జిల్లా.

స్థిరాస్థి వివరణ: (సాగం వెంకట రమాదేవి, భర్త: వెంకట రెడ్డి గారికి చెందిన ఆస్తి)
(ఈ ఆస్తి శ్రీమతి సాగం వెంకట రమాదేవి, భర్త: వెంకట రెడ్డి గారికి చెందిన దస్తావేజు నెంబరు 1184/2020, 1972/2021 ద్వారా రిజిస్టర్ చేయబడిన ఆస్తి).
ప్రకాశం జిల్లా, మార్కాపురం రిజిస్ట్రేషన్ జిల్లా, గిద్దలూరు సబ్ జిల్లా, గిద్దలూరు మండలం, గిద్దలూరు నగర పంచాయతీ, మోదంపల్లె గ్రామ అకౌంట్స్, వార్డ్ నెం.10, బ్లాక్ నెం.27, గిద్దలూరు - నంద్యాల రోడ్డులో ఉన్న సర్వే నెం.39/1 నందలి 0.21 సెంటు లేదా 9147.6 చ.అడుగులు లేదా 1016.4 చ.గజాలు లేదా 853.776 చ.మీటర్ల విస్తీర్ణంలో గల స్థలం మరియు అందులో డి.నెం.10-27-129/బి, అసెస్మెంట్ నెం.10729తో నిర్మించబడిన షాపు రూములకు సంబంధించిన యావదాస్తి. దీనికి హాద్యం: తూర్పు: సాగం వెంకటరెడ్డి గారి స్థలం, పడమర: మొరన వీరమ్మ మరియు మొరన చిన్న బలరాములు గారి భూమి, ఉత్తరం: నంద్యాల-ఒంగోలు ఆర్ & డి రోడ్డు, దక్షిణం: మొరన వీరమ్మ మరియు మొరన చిన్న బలరాములు గారి భూమి.
పైన పేర్కొన్న హాద్యాల మధ్య తూర్పు నుండి పడమరకు 119 అడుగులు మరియు ఉత్తరం నుండి దక్షిణానికి 76.9 అడుగులు మొత్తం కలిపి 9176.6 చ.అడుగులు లేదా 1016.4 చ.గజాలు లేదా 853.756 చ.మీటర్ల విస్తీర్ణం గల స్థలం మరియు అందులోని 1710 చ.అ.ల విస్తీర్ణంలో నిర్మించబడిన ఐఐ పీట్ రూమ్ రూములు మరియు 730 చ.అ.ల విస్తీర్ణంలో నిర్మించబడిన ఆర్కేసిసి రూమ్ రూములు అన్ని ఉపకరణములు, సౌకర్యములతో కలవు.
పైన పేర్కొన్న హాద్యాల మధ్య తూర్పు నుండి పడమరకు 119 అడుగులు మరియు ఉత్తరం నుండి దక్షిణానికి 76.9 అడుగులు మొత్తం కలిపి 9176.6 చ.అడుగులు లేదా 1016.4 చ.గజాలు లేదా 853.756 చ.మీటర్ల విస్తీర్ణం గల స్థలం మరియు అందులోని 1710 చ.అ.ల విస్తీర్ణంలో నిర్మించబడిన ఐఐ పీట్ రూమ్ రూములు మరియు 730 చ.అ.ల విస్తీర్ణంలో నిర్మించబడిన ఆర్కేసిసి రూమ్ రూములు అన్ని ఉపకరణములు, సౌకర్యములతో కలవు.
అన్ని యొక్క రిజర్వ్ ధర రూ. 86,73,600/- (అక్షరాల ఎనభై ఆరు లక్షల డెబ్బై మూడు వేల ఆరు వందల రూపాయలు మాత్రమే), ధరావత్తు (ఇయండి) మొత్తం: రూ. 8,67,360/- (అక్షరాల ఎనిమిది లక్షల అరవై ఏడు వేల మూడు వందల అరవై రూపాయలు మాత్రమే). తెలిసిన ఇతర ఖాతాములు/ ఋణ: ఏమీ లేవు.

అగ్రిమెంట్ నెం.	ఆస్తి యొక్క రిజర్వ్ ధర	ఇ.ఎం.డి మొత్తం	ఇ.ఎం.డి చెల్లింపు విధానం	బిడ్ పెంపుదల మొత్తం	వేలం తేదీ	ఇ.ఎం.డి చెల్లింపు తేదీ	ఆస్తి తనిఖీ చేయు తేదీ
GDLRUTF2002270001	రూ. 86,73,600/-	రూ. 8,67,360/-	శ్రీ రామ్ ఫైనాన్స్ లిమిటెడ్ పేరిట డిడి రూపంలో చెల్లించగలదు	రూ. 25,000/-	31.03.2026	30.03.2026	28.03.2026
GDLRUTF2103180005	(అక్షరాల ఎనభై ఆరు లక్షల డెబ్బై మూడు వేల అరువందల రూపాయలు మాత్రమే)	(అక్షరాల ఎనిమిది లక్షల అరవై ఏడు వేల మూడువందల అరవై రూపాయలు మాత్రమే)					

అసక్తిగల బిడ్డర్లకు లాగిన్ ఇడి & పాస్ వర్డ్ ను రూపొందించడంలో, డేటాను అప్లోడ్ చేయడంలో, బిడ్ ను నమర్చించడంలో, ఈ-బిడ్డింగ్ ప్రక్రియ పై శిక్షణ మొ. వాటి కొరకు సంప్రదించండి. మెన్యూ శ్రీ రామ్ అటోమాట్ ఇండియా లిమిటెడ్, సంప్రదించాల్సిన వ్యక్తి శ్రీ గౌరవ్ నంబూదిరి, మొబైల్ నెం.9833922941, శ్రీ గౌరవ్ నంబూదిరి <gaurav.n@samil.in> మరియు ఆస్తికి సంబంధించిన వివరముల కొరకు ఆఫీస్ పని వేళలో శ్రీ రామ్ ఫైనాన్స్ లిమిటెడ్, అధికృత అధికారి, యనకె. ఎం.డి.షర్మూడీన్, ఫోన్: 9963460490, నందు సంప్రదించగలరు.
మరి ఇతర ఏదేని ఉన్నచో ఏ కారణం చూపకనే తిరస్కరించు హక్కు అధికృత అధికారికి కలదు. ఆన్లైన్ వేలం మా వేలం ఏజెన్సీ "శ్రీ రామ్ అటోమాట్ ఇండియా లిమిటెడ్" యొక్క వెబ్సైట్ (<https://eauctions.Samil.in/home>) పై నిర్వహించబడును. టెండరు డాఖలు / బిడ్ ఫారం పొందు / టెండరు తెరుచు మరియు వేలం జరుగు ప్రదేశం కొరకు వెబ్సైట్ <https://eauctions.Samil.in/home> లో ను చూడండి. అమ్మకం యొక్క వియమ నిబంధనల వివరాలై "శ్రీ రామ్ ఫైనాన్స్ లిమిటెడ్" వెబ్సైట్ లో ఇవ్వబడినవి. <https://www.shriramfinance.in/auction> ను చూడండి.
గమనిక: "ఇందుమూలముగా తెలియజేయబడేమనగా 'శ్రీ రామ్ సీటీ యూనియన్ ఫైనాన్స్ లిమిటెడ్' ఎన్ఎస్ఐలీ, చెన్నై వారి ఉత్తర్వుల ప్రకారం "శ్రీ రామ్ ఫైనాన్స్ లిమిటెడ్" లో విలీనమైనది. తర్వాత 30-11-2022 తేదీనాటి పేరు మార్పుననుసరించి ఇన్ కార్పొరేషన్ సర్టిఫికేట్ ద్వారా 30-11-2022 నుండి వర్తింపుతో "శ్రీ రామ్ ఫైనాన్స్ లిమిటెడ్" యొక్క పేరు "శ్రీ రామ్ ఫైనాన్స్ లిమిటెడ్" గా మార్చబడినది.
సం/- అధికృత అధికారి, శ్రీ రామ్ ఫైనాన్స్ లిమిటెడ్
ప్రదేశం: గిద్దలూరు, తేదీ: 23-02-2026.



GOLD AUCTION

The below mentioned borrowers availed loan from our bank by pledging gold ornaments. Despite several notices sent requesting to repayment of the loan dues, borrowers has not paid. As per Guidelines of our bank i.e. Union Bank of India it is decided to conduct public auction at respective bank premises on **05-03-2026 Thursday at 03.00 pm to 04.00 pm.** For sale of the Gold Ornaments. If liabilities of the bank are outstanding even after adjustment of the amount received through auction, necessary Legal action will be initiated against the borrower to recover the remaining dues. If the said customer is deceased then this auction notice will be applicable to the legal heirs of the customers. If notice not received or rejected this publication will be treated as final notice to the borrowers.

Loan A/c No's	Borrowers Names	Gross Weight
02541654006405	Sri. Vankayalapati Subbarao S/o Chinna Venkateswarlu, Patha Annasamudram Village, Tripuranthakam Md, Prakasam Dist .	25.9 Grams
02541654006432	Sri. Injam Lakshmi Narayana, S/o Injam Chinna Gangalah, Gutlapalli Village, Tripuranthakam.Md, Prakasam Dist.	14.5 Grams

Terms & Conditions: 1) The interested persons in participating the auction shall deposit an amount of **Rs. 10,000/- (Rupees Ten Thousand Only)** as E.M.D. 2) The successful bidder of the auction will have to pay the remaining bid amount exclusive of E.M.D immediately and the E.M.D deposited by the unsuccessful bidders shall be refunded to them. 3) The decision of bank regarding acceptance of bid shall be final, binding and will not be open to question. 4) Bank has the right to change the rules & regulations of the Auction. Also bank has right to cancel the auction at any stage.

Date: 23.02.2026, Place: Medapi Sd/- Branch Manager, Union Bank of India

GREATER VISAKHAPATNAM SMART CITY CORPORATION LIMITED (GVSCCL)

Ref. No: GVSCCL/Projects/409(UCF-NGEL)/2025-26; Dt: 23/02/2026

TENDER NOTICE

GVSCCL desires to invite the Request for Proposal (RFP) for "Engagement of Engineering Consultant firm for preparation of Detailed Project Report (DPR) and feasibility study" for the project "Leveraging Existing STPs, Formation of City-Level Grid, Establishment of UF&RO Plant for Recycled Water Supply to NTPC Green Hydrogen Plant & Industries, and UGD Network Development for Uncovered Areas in Visakhapatnam City". The detailed tender documents can be downloaded from website of <https://apeprocurement.gov.in/> from **23/02/2026** onwards. **The last date for online submission of bids is 12/03/2026 up to 05:00 PM.**

For more details contact:

E-mail: visakhapatnamsmartcity@gvsccl.in
 Mobile No: 9848308824, 9603336622

Sd/-
MD & CEO, GVSCCL



SHRIRAM
 Finance

SHRIRAM FINANCE LIMITED

Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai - 600032.
 Website: <http://www.shriramfinance.in/Auction>, Zonal Office : Shriram Finance Limited, D.No.37-1-41,
 1St Floor, Varaprasad Complex, Trunk Road, Ongole, Prakasam Dist - 523001 And Branch At GIDDALURU.

AUCTION SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO SAGAM VENKATA RAMADEVI, W/o. VENKATA 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 09.01.2026** Since all of you have failed to exercise your right of redemption as contemplated under section 13 (8) of Act 54/2002 r/w Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002, this notice for e-auction sale is issued. This is to inform the borrowers / guarantors/ mortgagers / co-applicants / co-borrowers..

Notice is hereby given to the public in general and in particular to the borrowers / guarantors/ mortgagers / co-applicants / co-borrowers that the below described immovable properties mortgaged/charged to the secured creditor, will be sold on in "As is where is", "As is what is" and "Whatever there is" basis on **31-03-2026 between 11.00 A.M. to 01.00P.M.** for recovery of dues of **Rs. 68,16,356/-** as on **08-08-2023** with further interest, costs other charges and expenses thereon from **09-08-2023** due to the Shriram Finance Limited, Secured Creditor as per Demand Notice dated **08-08-2023** issued U/s 13(2) of SARFAESI Act, to the Borrower/Guarantor(s) mentioned below.

Agreement Nos. GDLRUTF2002270001, GDLRUTF2103180005.

Name and address of the Borrower/Guarantor(s):

- SAGAM VENKATA REDDY, S/o. Chalama Reddy, H.No: 10-27-67/A, Modam Palle VII, Giddaluru (Po & Md), Prakasam Dist.**
- SAGAM VENKATA RAMADEVI, W/o. Venkata Reddy, H.No: 10-27-67/A, Modam Palle VII, Giddaluru (Po & Md), Prakasam Dist.**
- CHINTALA CHERUVU RAMAMURTHY, S/o. Venkateswarlu, H.No: 10-27-30/1A, Sv Colony, Near S V ITI, Giddaluru (Po & Md), Prakasam Dist.**

Description of immovable property: (Property belongs to **SAGAM VENKATA RAMADEVI, W/O.VENKATA REDDY**)

(Property Covered Under Document No.1184/2020, 1972/2021 In Favour of **SMT SAGAM VENKATA RAMADEVI, W/O.VENKATA REDDY.**)

Prakasam District, Markapuram Registration District, Giddalur Sub District, Giddalur Mandal, Giddalur Nagar Panchayat, Modampalle village accounts, Ward No: 10, block No.27, Giddalur - Nandyal road, Sy.No.39/1 an extent of Ac.0.21cents or 9147.6 sq.ft. 1016.4 sq.yards or 853.776 sq.mts. of site and constructed shop rooms bearing D.No.10-27-129/B with Assessment No.10729, **Bounded on:- East :** Site of Shagam Venkata Reddy, **West :** Land of Morasa Veeramma and Morasa Chinna Balaramulu, **North :** Nandyal - Ongole R & B Road, **South :** Land of Morasa Veeramma and Morasa Chinna Balaramulu.

Within these site admeasuring East to West 119 ft. and North to South 76.9 ft comprising a total extent of 9147.6 sq.ft.. or 1016.4 sq.yards or 853.776 sq.mts and in it constructed GI sheet roofed rooms in an extent of 1710 sq.ft. and RCC roofed rooms in an extent of 730 sq.ft. along with all fixtures and appurtenant site therein.

Reserve Price of the Property : Rs. 86,73,600/- (Eighty Six Lakhs Seventy Three Thousand Six Hundred Rupees Only)

EMD Amount: Rs. 8,67,360/- (Eight Lakhs Sixty Seven Thousand Three Hundred Sixty Rupees Only), Known Encumbrances, If any: NIL

AGREEMENT NO	RESERVE PRICE	EMD AMOUNT	BY WAY OF SUB EMD	BID INCREASE AMT	AUCTION DATE	EMD SUB DATE	PROPERTY INSPECTION DATE
GDLRUTF2002270001	Rs. 86,73,600/- (Eighty Six Lakhs Seventy Three Thousand Six Hundred Rupees Only)	Rs. 8,67,360/- (Eight Lakhs Sixty Seven Thousand Three Hundred Sixty Rupees Only)	DD in favor of SHRIRAM FINANCE LTD	Rs. 25,000/-	31.03.2026	30.03.2026	28.03.2026
GDLRUTF2103180005							

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, SK.MD. SHARFUDDIN, Contact No: 9963460490**, during office hours and working days.

The Authorized Officer reserves the right to reject any or all bids without furnishing any further reasons. The online auction will be conducted on website (<https://eauctions.Samil.in/home>) of our auction agency Shriram Auto 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 website.

Note "It is informed that "SHRIRAM CITY UNION FINANCE LIMITED" has been amalgamated with "SHRIRAM TRANSPORT FINANCE LIMITED" as per order of NCLT, Chennai. Subsequently the name of "SHRIRAM TRANSPORT FINANCE LIMITED" was changed as "SHRIRAM FINANCE LIMITED" with effect from 30.11.2022 vide Certificate of Incorporation pursuant to change of name dated 30-11-2022."

Place : GIDDALURU, Date: 23-02-2026.

Sd/- Authorized Officer.



SHRIRAM FINANCE LIMITED,

Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai - 600032

Zonal Office : SHRIRAM FINANCE LIMITED, D.NO.37-1-41, 1ST FLOOR, VARAPRASAD COMPLEX, TRUNK ROAD, ONGOLE, PRAKASAM DIST - 523001 and branch at ONGOLE

Website: <http://www.shriramfinance.in/auction>



SHRIRAM Finance

E-AUCTION SALE OF IMMOVABLE PROPERTY BELONGS TO SAGAM VENKATA RAMADEVI, W/O.VENKATA REDDY

(Property Covered Under Document No. 1184/2020 & 1972/2021 In Favour Of SMT SAGAM VENKATA RAMADEVI, W/O.VENKATA REDDY.)
Prakasam District, Markapuram Registration District, Giddalur Sub District, Giddalur Mandal, Giddalur Nagar Panchayat, Modampalle village accounts, Ward No: 10, block No.27, Giddalur - Nandyal road, Sy.No.39/1 an extent of Ac.0.21cents or 9147.6 sq.ft. 1016.4 sq.yards or 853.776 sq.mts. of site and constructed shop rooms bearing D.No.10-27-129/B with Assessment No.10729, bounded on:-

East : Site of Shagam Venkata Reddy;
West : Land of Morasa Veeramma and Morasa Chinna Balaramulu;
North : Nandyal - Ongole R&B Road;
South : Land of Morasa Veeramma and Morasa Chinna Balaramulu;

Within these site admeasuring East to West 119 ft. and North to South 76.9 ft comprising a total extent of 9147.6 sq.ft. or 1016.4 sq.yards or 853.776 sq.mts and in it constructed GI sheet roofed rooms in an extent of 1710 sq.ft. and RCC roofed rooms in an extent of 730 sq.ft. along with all fixtures and appurtenant site therein.

Reserve Price of the Property : Rs.86,73,600/- (Eighty Six Lakhs Seventy Three Thousand Six Hundred Rupees Only)

EMD Amount: Rs.8,67,360./- (Eight Lakhs Sixty Seven Thousand Three Hundred Sixty Rupees Only)

TOTAL Price of the Property : Rs.86,73,600/- (Eighty Six Lakhs Seventy Three Thousand Six Hundred Rupees Only)

EMD Amount: Rs.8,67,360./- (Eight Lakhs Sixty Seven Thousand Three Hundred Sixty Rupees Only)

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	SAGAM VENKATA REDDY
Loan account	GDLRUTF2002270001 GDLRUTF2103180005
Guarantors	(2). SAGAM VENKATA RAMA DEVI (3). CHINTHALA CHERUVU RAMA MURTHY

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 City Union Finance Limited had issued demand notice dated 08.08.2023 to the borrowers/guarantors/Co-obligants and subsequently the Authorized Officer has taken possession of the under mentioned secured assets on.09.11.2023 under section 13(4) of the said Act, in respect of loan facilities granted to SAGAM VENKATA REDDY, S/O.CHALAMA REDDY, H NO: 10-27-67/A, MODAM PALLE VIL, GIDDALURU (PO & MD), PRAKASAM DIST...(herein after referred to as the borrower).

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.

Name of the Bidder	Signature of Bidder	Date

Shriram Finance 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. I Tel: +91-44-485 24 666
Website : www.shriramfinance.in | Corporate Identity Number (CIN) - L65191TN1979PLC007874

Pursuant to the Scheme of Amalgamation approved by the Hon'ble NCLT, Chennai on 09.11.2022 in G.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.68,16,356 /- (Sixty Eight Lakhs Sixteen Thousand Three Hundred Fifty Six Rupees Only)** as on.08.08.2023 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	31.03.2026 at 11:00 a.m.
End time of E-Auction	31.03.2026 at 1:00 p.m.

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

Schedule of the Property belongs to SAGAM VENKATA RAMADEVI, W/O.VENKATA REDDY.

Prakasam District, Markapuram Registration District, Giddalur Sub District, Giddalur Mandal, Giddalur Nagar Panchayat, Modampalle village accounts, Ward No: 10, block No.27, Giddalur – Nandyal road, Sy.No.39/1 an extent of Ac.0.21cents or 9147.6 sq.ft. 1016.4 sq.yards or 853.776 sq.mts. of site and constructed shop rooms bearing D.No.10-27-129/B with Assessment No.10729, bounded on:-

East : Site of Shagam Venkata Reddy;
West : Land of Morasa Veeramma and Morasa Chinna Balaramulu;
North : Nandyal – Ongole R&B Road;
South : Land of Morasa Veeramma and Morasa Chinna Balaramulu;

Within these site admeasuring East to West 119 ft. and North to South 76.9 ft comprising a total extent of 9147.6 sq.ft.. or 1016.4 sq.yards or 853.776 sq.mts and in it constructed GI sheet roofed rooms in an extent of 1710 sq.ft. and RCC roofed rooms in an extent of 730 sq.ft. along with all fixtures and appurtenant site therein.

Reserve Price of the Property : Rs.86,73,600/- (Eighty Six Lakhs Seventy Three Thousand Six Hundred Rupees Only)

EMD Amount: Rs.8,67,360.- (Eight Lakhs Sixty Seven Thousand Three Hundred Sixty Rupees Only)

Reserve Price of the Property	Rs.86,73,600/- (Eighty Six Lakhs Seventy Three Thousand Six Hundred Rupees Only)
Earnest Money Deposit	10% of the Reserve Price i.e. Rs.8,67,360.- (Eight Lakhs Sixty Seven Thousand Three Hundred Sixty Rupees Only)

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

Shriram Finance Limited

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

The title deeds of the properties can be inspected at the office of the Auctioneers or the Secured Creditor on or before 28.03.2026 Time 11.00 a.m. to 05.00 p.m., by prior appointment. For appointments, contact the Authorised Officer Mr. SK.MD.SHARFUDDIN Contact No: 9963460490 or email: mahammadsha.r@shriramfinance.in



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

**(Borrower Name:- SAGAM VENKATA RAMADEVI, W/O.VENKATA REDDY.& Loan
Account Nos. GDLRUTF2002270001
GDLRUTF2103180005)**

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 (16.03.2026) 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 13.03.2026 up to 05.00 p.m.**
 - (c) **Inspection Date & Time: on or before 28.03.2026 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 <gaurav.n@samil.in>.

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

Shriram Finance Limited

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



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 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 Authorized Officer with prior appointment. For prior appointment **Please contact: SK.MD.SHARFUDDIN**
Contact No: 9963460490

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

Shriram Finance Limited



- b. Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc., of the property/Assets.
- c. Bidders are bound by the principle of caveat emptor (Buyer Beware).

5. Inspection of Title Deeds:

- a. Bidders may inspect and verify the title deeds and other documents relating to the property available with Shriram Finance Limited.

6. Submission of bid forms:

- a. **Last date for submission of bid: on or before 30.03.2026 up to 05.00 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.

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.

Name of the Bidder	Signature of Bidder	Date

Shriram Finance Limited

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 favor of **Shriram Finance Limited**, payable at par Earnest Money Deposit (EMD) shall be adjusted in case of highest bidder, **otherwise refunded within 15 working days of finalization of sale**. The EMD shall not carry any interest. Further, in case possession of property is delayed by any reason whatsoever, the auction purchaser will neither be entitled for any interest nor damages.
- b. Bidders not to disclose remittance details of EMD, UTR Code, etc. to any one and to safeguard its secrecy.
- c. Bidders shall preserve the remittance challan and shall produce the same as and when demanded.
- d. Bid form without EMD shall be summarily rejected.
- e. All details regarding remittance of EMD shall be entered in the bid form.
- f. EMD, either in part or in full, is liable for forfeiture in case of default.

8. Bid Multiplier:

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

9. Duration of Auction sale:

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

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.

Name of the Bidder	Signature of Bidder	Date

Shriram Finance Limited

10. Online Bidding:

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

11. Declaration of successful bidder:

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

12. Deposit of purchase price:

- a. The bidder declared successful, shall pay, immediately on the same day after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money.
- b. In case of the auction-sale proceeding and concluding beyond the banking transaction hours, the deposit of 25% of purchase price (less EMD already paid) shall be deposit within 24 hours.

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

Shriram Finance Limited



- 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 Authorized Officer.
- d. If the Sale Price is more than Rs.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 Authorized Officer of the Shriram Finance Limited.

14. Sale Certificate / Payment of Stamp Duty:

- a. On confirmation of the sale by the Shriram Finance Limited and compliance of the terms of payment, The Authorized Officer shall issue a certificate of sale of the said property in favour of the successful bidder/purchaser in the form given in Appendix V to Enforcement of Security Interest Rules. The sale certificate shall be issued only in the same name in which the tender /bid is submitted.
- b. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
- c. Sale Confirmation/Sale Certificate shall be collected in person or through an authorized person with authority letter.
- d. The successful bidder would bear all the charges/fees payable for conveyance such as stamp duty, registration fee or any other cost as applicable as per law. All statutory/non statutory dues, taxes, rates, assessments, charges fees etc. will be responsibility of the successful bidder only.
- e. The Sale Certificate will not be issued pending operation of any stay/ injunction/ restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period.
- f. No request for return of deposit either in part or full/cancellation of sale will not be entertained.

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

Shriram Finance Limited

15. Return of EMD:

- a. EMD of unsuccessful bidders will be returned.
- 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 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.

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

Shriram Finance Limited



- 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 **ONGOLE 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: **ONGOLE**
Date : **23.02.2026**.

Authorized officer
(ShriramFinance Limited)

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."

Signature of

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

Shriram Finance Limited