



E Auction sale notice in respect of immovable properties belonging to

MR./SMT. KASIREDDY VISHALAKSHI

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 13-01-2026** . 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/ mortgagars / co-applicants / co-borrowers.

1. Kasireddy Vishalakshi, W/o Kasireddy Krishnareddy, Aged About :: 41 Years, residing at D.No.5-60, Atmakur, Tadimarri, Anantapur Dist., -515631.
2. Kasireddy Krishnareddy, S/o Kasireddy Nagireddy, Aged About :: 44 Years, residing at D.No.5-60, Atmakur, Tadimarri, Anantapur Dist., -515631.
3. Jampula Sreenivasulu, S/o Jampula Subba Reddy, Aged about : 49 Years, residing at D.No.6-1-406-1, Lakshmi Nagar, Anantapur Town & Dist., -515001. Cell:: 9848897358

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 Finance Ltd, ZONAL OFFICE, Shriram Finance Limited, D.no. 4/56, Plot.No-59, S.V.Tower, Upstairs SBI, Vidhuth Nagar Circle, Ananthapuramu Dist - 515001 and branch office at Shriram Finance Ltd., Shriram Finance Ltd., 1st Floor, U/s SBI Bank, Vishnupriya Complex, Subhash Road, Anantapur 515001 (hereinafter referred as Company/ Lender) hereby issue the following notice as under.

Shriram Finance Limited



2. We refer to our Demand Notices dated **30-08-2024** issued by us under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "SARFAESI Act"), wherein we had called upon you to pay the dues of **Rs. 33,33,949/- (Rupees Thirty Three Lakhs Thirty Three Thousand Nine Hundred and Forty Nine Only)** in loan account no. **ANP2TF2212300007** 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 11-12-2024** under section 13 (4) notifying you all that the secured creditor represented by its Authorised Officer has already taken physical possession of the properties described therein on **20-12-2025** of SARFAESI Act. It is further notified that at the time of sanction of the loan and issuance of the Symbolic Possession Notice under Rule 8(1), the secured asset comprised a building/house. However, during the pendency of SARFAESI proceedings and without the knowledge or consent of the Secured Creditor, the borrower demolished the said structure. Accordingly, physical possession of the secured asset has been taken in its existing condition, namely as an open site, together with all rights, easements, appurtenances, and interests attached thereto. 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 **30-08-2024** i.e., an outstanding amount of **Rs. 33,33,949/- (Rupees Thirty Three Lakhs Thirty Three Thousand Nine Hundred and Forty Nine Only)** along with interest, expenses, charges, Legal and all incidental costs

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

S.No	PARTICULARS	DETAILS
1.	Date of Auction	26-03-2026
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)	25-03-2026 up to 05.00 P.M

Shriram Finance Limited



SHRIRAM

Finance

6.	Inspection Date & Time	On or before 24-03-2026 Time 10.00 a.m. to 05.00 P.M
7.	Loan agreement No's	ANTP2TF2212300007
8.	Outstanding amount	Total amount of Rs. 33,33,949/- (Rupees Thirty Three Lakhs Thirty Three Thousand Nine Hundred and Forty Nine Only) (Interest Charges up 13-02-2023) with further interest from the date of above notice, Other charges legal and other costs which shall be applied in loan Account No. ANTP2TF2212300007 till closure of this loan.
9.	Earnest Money Deposit Details(EMD) Details	EMD to be deposited by way of Demand Draft In favour of SHRIRAM FINANCE LIMITED,
10.	Description of mortgage property(Secured Asset)	Ananthapur District, Anantapur Rural Sub District, Kuderu Mandal, Gotukuru Gram Panchayat, Brahmananapalli, Village Accounts, Dry, Sy. No. 44 an extent of AC.38.80 cents of land converted into House, Plots under a layout and in it Plot bearing No. 455. Bounded On :: EAST :: Plot No's 468 and 469; WEST :: 50 ft. width Road,; NORTH :: 40 ft. width Road,; SOUTH :: Plot No. 456; Within these, sire admeasuring East to West on Northern side 64.25 or 19.58 mts., East to West on Southern Side 60ft. or 18.28 mts., and North to South on Eastern side 63 ft. or 19.20 mts., and North to South on Western side 42 ft. or 12.80 mts., comprising a total extent of AC.0.06.95 cents or 326.4 Sq. yards of vacant site only
11.	Reserve Price of the Property	Rs. 22,86,000/- (Rupees Twenty Two Lakhs Eighty Six Thousand only)
12.	EMD amount	<i>EMD amount</i> : Rs 2,28,600/- (Rupees Two Lakhs Twenty Eight Thousand Six Hundred only)

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

Thanking you,

DATE: ANANTAPUR

Place: 18-02-2026

**For Shriram Finance Limited
For Shriram Finance Ltd**


**Authorized Officer
Authorized Officer**

Shriram Finance Limited



Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 16/3/2026, 11:44:54 am

R1

Consignment/MO Tracking Report

Consignment/MO Number: EN573514212IN

Article Number

EN573514212IN

Article Type:

SP_INLAND_DOC

Booked At:

Anantapur RMS BOOKING Office

Booked On:

18/02/2026, 22:16:20

Destination:

Atmakur B.O

Origin Pincode:

515004

Delivered On:

19/02/2026, 12:26:08

Destination Pincode:

515631

Event	Date	Time	Office	Remarks
Item Book	18/02/2026	22:16:20	Anantapur RMS BOOKING Office	-
Bag Close	18/02/2026	22:45:44	Anantapur RMS BOOKING Office	-
Bag Dispatch	18/02/2026	22:47:07	Anantapur RMS BOOKING Office	-
Item Received	18/02/2026	23:11:34	Anantapur ICH	-
Bag Close	19/02/2026	00:20:00	Anantapur ICH	-
Bag Dispatch	19/02/2026	00:35:27	Anantapur ICH	-
Item Received	19/02/2026	10:15:55	Tadimarri S.O	-
Item Invoiced	19/02/2026	10:25:23	Tadimarri S.O	-
Bag Close	19/02/2026	10:54:26	Tadimarri S.O	-
Bag Dispatch	19/02/2026	11:17:45	Tadimarri S.O	-
Item Received	19/02/2026	11:39:55	Atmakur B.O	-
Item Invoiced	19/02/2026	11:43:11	Atmakur B.O	-
Item Delivered(Addressee)	19/02/2026	12:26:08	Atmakur B.O	Delivered



Department of Posts
Government of India
Ministry of Communications

R2

Generated through Indiapost website on: 16/3/2026, 11:39:54 am

Consignment/MO Tracking Report

Consignment/MO Number: EN573514209IN

Article Number: EN573514209IN	Article Type: SP_INLAND_DOC	
Booked At: Anantapur RMS BOOKING Office	Booked On: 18/02/2026, 22:16:20	Destination: Atmakur B.O
Origin Pincode: 515004	Delivered On: 19/02/2026, 12:25:33	Destination Pincode: 515631

Event	Date	Time	Office	Remarks
Item Book	18/02/2026	22:16:20	Anantapur RMS BOOKING Office	-
Bag Close	18/02/2026	22:45:44	Anantapur RMS BOOKING Office	-
Bag Dispatch	18/02/2026	22:47:07	Anantapur RMS BOOKING Office	-
Item Received	18/02/2026	23:11:34	Anantapur ICH	-
Bag Close	19/02/2026	00:20:00	Anantapur ICH	-
Bag Dispatch	19/02/2026	00:35:27	Anantapur ICH	-
Item Received	19/02/2026	10:15:55	Tadimarri S.O	-
Item Invoiced	19/02/2026	10:25:23	Tadimarri S.O	-
Bag Close	19/02/2026	10:54:26	Tadimarri S.O	-
Bag Dispatch	19/02/2026	11:17:45	Tadimarri S.O	-
Item Received	19/02/2026	11:39:55	Atmakur B.O	-
Item Invoiced	19/02/2026	11:43:11	Atmakur B.O	-
Item Delivered(Addressee)	19/02/2026	12:25:33	Atmakur B.O	Delivered



Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 16/3/2026, 11:42:30 am

R3

Consignment/MO Tracking Report

Consignment/MO Number: EN573514190IN

Article Number:

EN573514190IN

Article Type:

SP_INLAND_DOC

Booked At:

Anantapur RMS BOOKING Office

Booked On:

18/02/2026, 22:16:20

Destination:

Anantapur H.O

Origin Pincode:

515004

Destination Pincode:

515001

Event	Date	Time	Office	Remarks
Item Book	18/02/2026	22:16:20	Anantapur RMS BOOKING Office	-
Bag Close	18/02/2026	22:45:44	Anantapur RMS BOOKING Office	-
Bag Dispatch	18/02/2026	22:47:07	Anantapur RMS BOOKING Office	-
Item Received	18/02/2026	23:11:34	Anantapur ICH	-
Bag Close	19/02/2026	05:07:24	Anantapur ICH	-
Bag Dispatch	19/02/2026	05:34:53	Anantapur ICH	-
Item Received	19/02/2026	09:18:44	Georgepet S.O	-
Item Invoiced	19/02/2026	09:32:53	Georgepet S.O	-
Item Return	19/02/2026	14:24:17	Georgepet S.O	No such person in the address
Bag Close	19/02/2026	17:58:34	Georgepet S.O	-
Bag Dispatch	19/02/2026	18:03:27	Georgepet S.O	-
Item Received	19/02/2026	19:06:11	Anantapur ICH	-
Bag Close	19/02/2026	20:29:48	Anantapur ICH	-
Bag Dispatch	20/02/2026	05:35:46	Anantapur ICH	-
Item Received	20/02/2026	08:23:43	Anantapur H.O	-
Item Invoiced	20/02/2026	08:53:40	Anantapur H.O	-
Item Delivered(Addressee)	20/02/2026	11:37:36	Anantapur H.O	Delivered

Stay: Book your accommodation in Vrindavan or Mathura 2-3 months in advance. Many hotels sell out by December.

Getting around: Auto-rickshaws are the best way to navigate the narrow, crowded lanes. Private cars will likely get stuck in road closures.

Skin/Hair: Lather yourself in coconut or mustard oil before heading out. It creates a barrier that makes it easier to wash later.



Head to Braj for Holi

In the Braj region of Uttar Pradesh — the heartland of Lord Krishna — Holi isn't just a day; it's a 40-day *Rangotsav*, the festival of colours. While most of India celebrates for 24 hours, the towns of Mathura, Vrindavan, Barsana and Nandgaon transform into a living canvas for weeks. The festival officially began on Basant Panchami, with the traditional installation of the *daanda* (festival baton) in temples.

For those who wish to experience the festival, head to the Shriji Temple in Barsana on February 24 for *Laddu Holi* as priests and devotees play with sweets.

The next couple of days, that is 26 and 27, Barsana and Nandgaon observe *Lathmar Holi*. Rooted in the legend of Krishna teasing Radha, women of the village

defend their territory with *lathis* (bamboo sticks) while men protect themselves with shields. February 27/28 brings in *Phoolon ki Holi* at Vrindavan, where priests shower the crowd with quintals of rose and marigold petals.

March schedules *Widow's Holi* at Gopinath Temple in Vrindavan, *Holika Dahan* across Braj, *Dhulandi* (Holi with liquid colours) and lastly, *Huranga* (regular Holi) at the Dauji Temple, Baldeo.

Beyond the Holi frenzy, Braj offers a deep dive into spiritual heritage. Explore Mathura's Shri Krishna Janmabhoomi and the vibrant Dwarkadhish Temple.

In Vrindavan, witness the shifting curtains ritual at Banke Bihari Temple and the evening light show.



SHRIRAM FINANCE LIMITED

Regd Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai-600 032, Website: <https://www.shriramfinance.in/auction>.
Zonal Office: Shriram Finance Limited, D.no. 4/56, Plot.No-59, S.V.Tower, Upstairs SBI, Vidyuth Nagar Circle, Ananthapuram Dist-515001 and
Branch Office Shriram Finance Ltd., 1st Floor, U/s SBI Bank, Vishnupriya Complex, Subhash Road, Anantapur.

E AUCTION SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO KASIREDDY VISHALAKSHI

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 13-01-2026. 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 26.03.2026, 11.00 A.M. to 01.00 P.M for recovery of dues of Rs. 33,33,949/- as on 30-08-2024 with further interest costs other charges and expenses thereon from 31-08-2024 due to the Shriram Finance Limited, Secured Creditor as per Demand Notice dated 30-08-2024 issued U/s 13(2) of SARFAESI Act, to the Borrower/Guarantor(s) mentioned below.

Agreement No: ANTP2TF2212300007

Name and Address of the Borrower/Guarantor(s): 1. Kasireddy Vishalakshi, W/o Kasireddy Krishnareddy, Residing at D.No.5-60, Atmakur (V), Tadimarri(M), Anantapur Dist-515631. 2. Kasireddy Krishnareddy, S/o Kasireddy Nagireddy, Residing at D.No.5-60, Atmakur (V), Tadimarri (M), Anantapur Dist-515631. 3. Jampula Sreenivasulu, S/o Jampula Subba Reddy, Residing at D.No. 6-1-406-1, Lakshmi Nagar, Anantapur Town & Dist-515001.

Description of immovable property: (Property belongs to Kasireddy Vishalakshi): Ananthapur District, Anantapur Rural Sub District, Kuderu Mandal, Gotukuru Gram Panchayat, Brahmanapalli, Village Accounts, Dry Sy. No. 44 an extent of AC.38.80 cents of land converted into House, Plots under a layout and in it Plot bearing No. 455. Bounded On: **EAST:** Plot No's 468 and 469, **WEST:** 50 ft. width Road, **NORTH:** 40 ft. width Road, **SOUTH:** Plot No. 456. Within these, site admeasuring East to West on Northern side 64.25 ft or 19.58 mts., East to West on Southern Side 60ft. or 18.28 mts., and North to South on Eastern side 63 ft. or 19.20 mts., and North to South on Western side 42 ft. or 12.80 mts., comprising a total extent of AC.0.06.95 cents or 326.4 Sq. yards of vacant site only.

Known Encumbrances, if any: NIL

AGREEMENT NO	RESERVE PRICE OF THE PROPERTY	EMD AMOUNT	BY WAY OF SUB EMD	BID INCREASE AMT	AUCTION DATE	EMD SUB DATE	PROPERTY INSPECTION DATE
ANTP2TF2212300007	Rs. 22,86,000/- (Rupees Twenty Two Lakhs Eighty Six Thousand only) Highest Valuation report Amount	Rs 2,28,600/- (Rupees Two Lakhs Twenty Eight Thousand Six Hundred only)	DD in favour of SHRIRAM FINANCE LTD	Rs.10,000/-	26-03-2026	25-03-2026	24-03-2026

The interested bidders required assistance in creating login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/s. Shriram Automall India Limited contact person: Mr. Gaurav Nambodiri, Contact No.9833922941, Mr. Gaurav Nambodiri <gaurav.n@samil.in> and for any property related query may contact Shriram Finance Limited Authorized Officer, B. Thimmaraju, Ph. No: 8374612397, 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: ANANTAPUR, Date: 18-02-2026

(Authorized Officer)



S.N.SAI.SANKETH

Approved Architect :

COA Nos. CA/2018/94681

Approved Valuer for Buildings:

Reg.No.53/2021-22 of CCIT/HYD/34AB.

Master of Urban Design, B.Arch.

Cell: 9542630670

B.O:- D.No:15/703, 2nd Floor,
S.S.Towers,Citi union ank Premises,
Kamala Nagar,Anantapuram-515001,
Andhra Pradesh.

Email: sriramsanketh@gmail.com

Consulting Engineer, Income Tax Valuer, Panel Engineer for Punjab National Bank, State Bank of India.

**SHRIRAM FINANCE LTD,
VALUATION REPORT**

Name & Address of Branch

: ANANTAPURAM

Name of Customer(s)/Borrower

: Smt. K.VISHALAKSHI , W/o K.Krishna Reddy

(For which valuation report is sought)

1. Customer details				
Name	:	Smt. K. VISHALAKSHI W/o K.Krishna Reddy		
Purpose of Valuation	:	To Assess the Present market Value of the Property for Supporting Secured Loan Re-Coverly Decision To M/S. Shriram Finance Limited under SARFAESI-ACT.		
Apl No	:	--		
Mobile No	:	--		
2. Property Details				
Address	:	M/S Skanda Infra Projects, Sri Sai Prakruthi Phase-2, S.No.44, Plot No.455, Near bellary road, Bhramana Palli Grama Polam, Gotukuru Panchayathi, Kuderu (M),Anantapuram Dist.		
Near by Land mark/ Google Map Independent access to the Property	Near Bhramanapalli			
	Latitude	14°43'10.30"N		
	Longitude	77°29'54.95"E		
3. Document details				
		Name of Approving Auth		
Layout plan	Yes/No	--	Approval No	--
Building plan	Yes/No	--	Approval No	--
Construction permission	Yes/No	--	Approval No	--
Legal documents	Yes/No	List of documents		
Xerox Sale deed No.4310/2016,Dt.27/07/2016 in favour of Smt. K.Vishalakshi				
4. Physical details				
Adjoining Properties				
Boundaries		As per deed	Actual	
North	:	40'-0" Wide Road	40'-00" Wide Road	
South	:	Plot No.456	Plot No.456	
East	:	Plot No.468 &469	Plot No.468 &469	
West	:	50'-0" Wide Road	50'-00" Wide Road	



Matching of Boundaries	:	Yes	Type of Property	:	Residential site
Plot Demarcated	:	Yes	Approval Land Use	:	--
No. of Rooms:	G. Floor				
Bedroom	--				
Hall	--				
Kitchen	--				
Toilet	--				
Store/puja/Varandah	--				
Total No. of Floors	:	--			
Floor on which the property is located	:	--			
Approx age of the Property	:	--			
Residual Age of the Property	:	--			
Total life of the Building	:	--			
Type of Structure /RCC	:	--			
Framed/Stone/BB Masonry	:	--			
5. Tenure/Occupancy Details					
Status of Tenure/Owner/Rented	:	Owner			
No. of Years of Occupancy	:	--			
Relation ship of Tenant to Owner	:	Does not arise			
6. Stage of Construction					
Under Construction/ Completed	:	--			
If under Construction, extent of Occupation	:	Does not arise			
7. Violation if any Observed					
Nature of the Extent of violations	:	--			
8. Area Details of the property					
Site Area Measurements					
Site Area	As per Deed			Actual	
	North	:	64'-3"	64'-3"	
	South	:	60'-0"	60'-0"	
	East	:	63'-0"	63'-0"	
	West	:	42'-0"	42'-0"	
	Extent of Site	:	As per Document : 336.4 Sq.yards or 6.95 Cents		
Note : As per Document : 336.4 Sq.yards or 6.95 Cents					
Note : As per Engineering calculation : 3261.56 Sft or 7.49 cents					
Note : Least of extent taken for preparation of valuation Report (i.e.is.6.95 Cents)					
Note : <u>We have prepared Valuation Report based on "As is where is" and "Whatever there is" in condition basis Under SARFASI-ACT.</u>					
Plinth Areas	Floors	As per Approved		Actual Plinth Area	
	G.F	--			
Carpet Area	G.F	--		--	
Note : Approval plan					
Saleable Area	6.95 Cents				
Remarks					

Summary of Valuation	
i. Guideline Value of site	: Rs.2,800/- Sq.Yds (or) 1,35,520/- Cent 6.95Cents x Rs.1,35,520/- = Rs.9,41,864/-
1.Note :- Even though the Govt., value is less, the present market value is done basing on the demand in that area. and Magic bricks .com, 99 Acres Website values are not showing in particular locality.	



2.Note:- The value of the property as per Sub-registrar is Rs.1,35,520/Cent and as per Prevailing market value basing on the surrounding areas and demand in that area is Rs.3,25,000/Cent. While valuing this, the collecting stamp duty cannot form a foundation to determine the market value as per supreme court decision in Jawaji Nagnathan Vs REV. Div. Officer (1994) SCC- 4 Page 595C.

The real-estate market in India lacks transparency; the market is largely fragmented with limited availability of authentic, credible and reliable data with respect to market transactions. The actual transaction value may be significantly different from the value that is documented in official transactions. We believe that the market survey amongst actual sellers, brokers, developers and other market participants would give a fair representations of market trends. This valuation is therefore based on our verbal market survey of the real estate Market in the subject area.


Due to above reasons variation prevails.

ii.	Local Market value of the site	Rs.3,00,000/- to Rs.3,50,000/ per Cent	
	Recommended rate adopted in the valuation	Rs.3,25,000/Cent	
A.	Value of the Land	6.95Cents x 3,25,000/- =	Rs.22,58,750-00 (A)
B.	Value of the Building		
	Ground Floor	--	
	Plinth Area Rate	--	
	Cost of the Ground Floor	--	Rs.--
	Depreciation Age of The Building	--	
	Adopt Depreciation	--	
	Depreciation	--	Rs. --
	Total Cost of the Building after Depreciation		Rs. --
	Total		Rs.22,85,750-00
	Say		Rs.22,86,000-00
(Rupees TWENTY TWO Lakhs EIGHTY SIX Thousands Only)			
i.	Fair Market Value of the Property	Rs.22,86,000-00	
ii.	Realizable Value of the property	Rs.20,57,000-00	
iii.	Forced/Distress Sale Value of the property	Rs.18,29,000-00	
10.	Assumption /Remarks :	--	
i.	Qualification in TIR/Mitigation suggested, if any	N.A	
ii.	Property is SARFAESI Compliant :Y/N	Yes	
iii.	Whether property belongs to social infrastructure like Hospital, School, Old Age Home etc.	No	
iv.	iv. Whether entire piece of land on which the unit is set up/ property is situated has been mortgaged or to be mortgaged.	Yes	
v.	Details of last two transactions in the locality/area to be provided, if ailable.	No	
vi.	Any other aspect which has relevance on the value of marketability of the property	Good	

Valuation Methodology: In the process of assessment we adopted one methods of valuation as per IVS Standerds summarized below.

Market Approach: The land has been valued by conducting market survey and comparable sales method by considering the local transactions and Guideline rates by assuming highest and best use of the land, at the most reasonable value,after appropriate adjustment are made for different factors like size of the plot/land, orientation, Locality, Neighbour hood ,civic Amenities, Stigma factors etc.,



11.	<p>Declaration</p> <p>i. The property was inspected & identified by Divisional Manager , Sriram finance limited, Date.29-12-2025.</p> <p>ii. The undersigned does not have any direct/indirect interest in the above property</p> <p>iii. The information furnished herein is true and correct to the best of our Knowledge.</p> <p>iv. I have submitted valuation report directly to the Sriram Finance Ltd.,</p>
12.	<p>Enclosures</p> <p>Each valuation report has to be accompanied by at least two photographs one of which should be of interiors</p> <p>Note : This report contains 6 Pages</p> <p>Enclosures :</p> <ul style="list-style-type: none"> ➤ Key plan showing the location of the property ➤ Site plan with boundaries ➤ Photograph of owner/representative with property in background ➤ Note : The legal aspects we are not considered in this valuation. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites <p>Note: The valuer may add any number of additional sheets for providing any vital data and relevant in formations.</p> <p>As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs. 22,86,000/- (Rupees TWENTY TWO Lakhs EIGHTY SIX Thousands Only).</p> <p>The Realizable value of the above property is Rs. 20,57,000/- (Rupees TWENTY Lakhs FIFTY SEVEN Thousands only). and the distress value Rs. 18,29,000/- (Rupees EIGHTEEN Lakhs TWENTY NINE Thousands Only).</p> <p>Palce : Anantapuram Date : 20/01/2026</p> <p style="text-align: right;">Signature of valuer <i>S.N. Sai Sanketh</i></p> <div style="text-align: center;">  </div>
13.	<p>The undersigned have inspected the property detailed in the Valuation report dated _____ on _____ We are satisfied that the fair and reasonable value of the property is Rs. _____ (Rupees _____ only)</p> <p style="text-align: right;">Manager of the Division/ Branch Manager Date:</p>

Longitude : 14°43'10.30"N Latitude : 77°29'54.95"E



LOCATION MAP



Sri. Nara Chandrababu Naidu
Hon'ble Chief Minister
Andhra Pradesh



REGISTRATION & STAMPS DEPARTMENT
GOVERNMENT OF ANDHRA PRADESH

Sri. Anagani Satya Prasad
Hon'ble Minister for Revenue,
Registration & Stamps

Help Desk? Dial 14544

Ask any query? Dial 14555

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Unit Rates Village Wise

District	Mandal	City/Town/Village	Door No Wise
ANANTAPUR	KUDAIR	BRAHMANAPALLE	Select Door No Wise

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Ward No	Block No	BI-Ward No	BI-Block No	Locality/Door No	Unit Rate	Composite Gazette			Classification	Effective Date
						Ground Floor	First Floor	Other Floor		
0	-	-	-	ALL	2800	1500	1500	1500	Residential	01/02/2025





Ref No.238/2026

Er.S.SUDHAKAR

M. Tech., (Structures), M.Sc. (Valuation), M.I.E., F.I.V.

Approved Valuer for Buildings

Wealth Tax & Income Tax

Reg.No.1/333-96-97 of C.C. of I.T.,
Bangalore.**Registered Valuer No.IBBI/RV/02/2018/10190**

Cell: 94402 85382

email:sriramsanketh@gmail.com

S.S.ASSOCIATESD.No.15/703, 2nd Floor,
Opp.Jonna Iron Mart,
Kamala Nagar,
ANANTAPURAMU- 515001

Consulting Engineer, Chartered Engineer, Income Tax Valuer, D.I.C, Panel Engineer for APSFC, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of Indian, City Union Bank, G.I.C., H.D.F.C. Bank, IDBI Bank, Indian Bank, L.I.C., Punjab National Bank, State Bank of India, Union Bank of India.

**SHRIRAM FINANCE LTD,
VALUATION REPORT**

Name & Address of Branch

: ANANTAPURAM

Name of Customer(s)/Borrower

: Smt. K.VISHALAKSHI , W/o K.Krishna Reddy

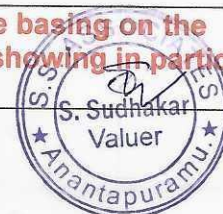
(For which valuation report is sought)

1. Customer details				
Name	:	Smt. K. VISHALAKSHI W/o K.Krishna Reddy		
Purpose of Valuation	:	To Assess the Present market Value of the Property for Supporting Secured Loan Re-Coverly Decision To M/S. Shriram Finance Limited under SARFAESI-ACT.		
Apl No	:	--		
Mobile No	:	--		
2. Property Details				
Address	:	M/S Skanda Infra Projects, Sri Sai Prakruthi Phase-2, S.No.44, Plot No.455, Near bellary road, Bhramana Palli Grama Polam, Gotukuru Panchayathi, Kuderu (M),Anantapuram Dist.		
Near by Land mark/ Google Map Independent access to the Property	Near Bhramanapalli			
	Latitude	14°43'10.30"N		
	Longitude	77°29'54.95"E		
3. Document details				
		Name of Approving Auth		
Layout plan	Yes/No	--	Approval No	--
Building plan	Yes/No	--	Approval No	--
Construction permission	Yes/No	--	Approval No	--
Legal documents	Yes/No	List of documents		
Xerox Sale deed No.4310/2016,Dt.27/07/2016 in favour of Smt. K.Vishalakshi				
4. Physical details				
Adjoining Properties				
Boundaries	As per deed	Actual		
North	: 40'-0" Wide Road	40'-00" Wide Road		
South	: Plot No.456	Plot No.456		
East	: Plot No.468 &469	Plot No.468 &469		
West	: 50'-0" Wide Road	50'-00" Wide Road		



Matching of Boundaries	:	Yes	Type of Property	:	Residential site
Plot Demarcated	:	Yes	Approval Land Use	:	--
No. of Rooms:	G. Floor				
Bedroom	--				
Hall	--				
Kitchen	--				
Toilet	--				
Store/puja/Varandah	--				
Total No. of Floors	:	--			
Floor on which the property is located	:	--			
Approx age of the Property	:	--			
Residual Age of the Property	:	--			
Total life of the Building	:	--			
Type of Structure /RCC	:	--			
Framed/Stone/BB Masonry	:	--			
5. Tenure/Occupancy Details					
Status of Tenure/Owner/Rented	:	Owner			
No. of Years of Occupancy	:	--			
Relation ship of Tenant to Owner	:	Does not arise			
6. Stage of Construction					
Under Construction/ Completed	:	--			
If under Construction, extent of Occupation	:	Does not arise			
7. Violation if any Observed					
Nature of the Extent of violations	:	--			
8. Area Details of the property					
Site Area Measurements					
Site Area	As per Deed			Actual	
	North	:	64'-3"	64'-3"	
	South	:	60'-0"	60'-0"	
	East	:	63'-0"	63'-0"	
	West	:	42'-0"	42'-0"	
	Extent of Site	:	As per Document : 336.4 Sq.yards or 6.95 Cents		
Note : As per Document : 336.4 Sq.yards or 6.95 Cents					
Note : As per Engineering calculation : 3261.56 Sft or 7.49 cents					
Note : Least of extent taken for preparation of valuation Report (i.e.is.6.95 Cents)					
Note : We have prepared Valuation Report based on "As is where is" and "Whatever there is" in condition basis Under SARFASI-ACT.					
Plinth Areas	Floors	As per Approved			Actual Plinth Area
	G.F	--			
Carpet Area	G.F	--			--
Note : Approval plan					
Saleable Area	6.95 Cents				
Remarks					

Summary of Valuation	
i. Guideline Value of site	: Rs.2,800/- Sq.Yds (or) 1,35,520/- Cent 6.95Cents x Rs.1,35,520/- = Rs.9,41,864/-
1.Note :- Even though the Govt., value is less, the present market value is done basing on the demand in that area. and Magic bricks .com, 99 Acres Website values are not showing in particular locality.	



2.Note:- The value of the property as per Sub-registrar is Rs.1,35,520/Cent and as per Prevailing market value basing on the surrounding areas and demand in that area is Rs.3,00,000/Cent. While valuing this, the collecting stamp duty cannot form a foundation to determine the market value as per supreme court decision in Jawaji Nagnathan Vs REV. Div. Officer (1994) SCC- 4 Page 595C.

The real-estate market in India lacks transparency; the market is largely fragmented with limited availability of authentic, credible and reliable data with respect to market transactions. The actual transaction value may be significantly different from the value that is documented in official transactions. We believe that the market survey amongst actual sellers, brokers, developers and other market participants would give a fair representations of market trends. This valuation is therefore based on our verbal market survey of the real estate Market in the subject area.


Due to above reasons variation prevails.

ii.	Local Market value of the site	Rs.3,00,000/- to Rs.3,50,000/ per Cent	
	Recommended rate adopted in the valuation	Rs.3,00,000/Cent	
A.	Value of the Land	6.95Cents x 3,00,000/- =	Rs.19,77,000-00 (A)
B.	Value of the Building		
	Ground Floor	--	
	Plinth Area Rate	--	
	Cost of the Ground Floor	--	Rs.--
	Depreciation Age of The Building	--	
	Adopt Depreciation	--	
	Depreciation	--	Rs. --
	Total Cost of the Building after Depreciation	Rs. --	
	Total	Rs.19,77,000-00	
	Say	Rs.19,77,000-00	
	(Rupees NINETEEN Lakhs SEVENTY SEVEN Thousands Only)		
i.	Fair Market Value of the Property	Rs.19,77,000-00	
ii.	Realizable Value of the property	Rs.17,79,000-00	
iii.	Forced/Distress Sale Value of the property	Rs.15,82,000-00	
10.	Assumption /Remarks :	--	
i.	Qualification in TIR/Mitigation suggested, if any	N.A	
ii.	Property is SARFAESI Compliant :Y/N	Yes	
iii.	Whether property belongs to social infrastructure like Hospital, School, Old Age Home etc.	No	
iv.	iv. Whether entire piece of land on which the unit is set up/ property is situated has been mortgaged or to be mortgaged.	Yes	
v.	Details of last two transactions in the locality/area to be provided, if ailable.	No	
vi.	Any other aspect which has relevance on the value of marketability of the property	Good	

Valuation Methodology: In the process of assessment we adopted one methods of valuation as per IVS Standerds summarized below.

Market Approach: The land has been valued by conducting market survey and comparable sales method by considering the local transactions and Guideline rates by assuming highest and best use of the land, at the most reasonable value,after appropriate adjustment are made for different factors like size of the plot/land, orientation, Locality, Neighbour hood ,civic Amenities, Stigma factors etc.,



11.	<p>Declaration</p> <p>i. The property was inspected & identified by Divisional Manager , Sriram finance limited, Date.29-12-2025.</p> <p>ii. The undersigned does not have any direct/indirect interest in the above property</p> <p>iii. The information furnished herein is true and correct to the best of our Knowledge.</p> <p>iv. I have submitted valuation report directly to the Sriram Finance Ltd.,</p>
12.	<p>Enclosures</p> <p>Each valuation report has to be accompanied by at least two photographs one of which should be of interiors</p> <p>Note : This report contains 6 Pages</p> <p>Enclosures :</p> <ul style="list-style-type: none"> ➤ Key plan showing the location of the property ➤ Site plan with boundaries ➤ Photograph of owner/representative with property in background ➤ Note : The legal aspects we are not considered in this valuation.Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites <p>Note: The valuer may add any number of additional sheets for providing any vital data and relevant in formations.</p> <p>As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs. 19,77,000/- (Rupees NINETEEN Lakhs SEVENTY SEVEN Thousands Only).</p> <p>The Realizable value of the above property is Rs. 17,79,000/- (Rupees SEVENTEEN Lakhs SEVENTY NINE Thousands only). and the distress value Rs. 15,82,000/- (Rupees FIFTEEN Lakhs EIGHTY TWO Thousands Only).</p>
	<p>Palce : Anantapuram Date : 06/01/2026</p> <p style="text-align: right;">Signature of valuer <i>S. Sudhakar</i></p> <div style="text-align: center;">  </div>
13.	<p>The undersigned have inspected the property detailed in the Valuation report dated _____ on _____ We are satisfied that the fair and reasonable value of the property is Rs. _____ (Rupees _____ only)</p> <p style="text-align: right;">Manager of the Division/ Branch Manager Date:</p>



LOCATION MAP



Sri Nara Chandrababu Naidu
Hon'ble Chief Minister
Andhra Pradesh



REGISTRATION & STAMPS DEPARTMENT
GOVERNMENT OF ANDHRA PRADESH

Sri. Anagani Satya Prasad
Hon'ble Minister for Revenue,
Registration & Stamps

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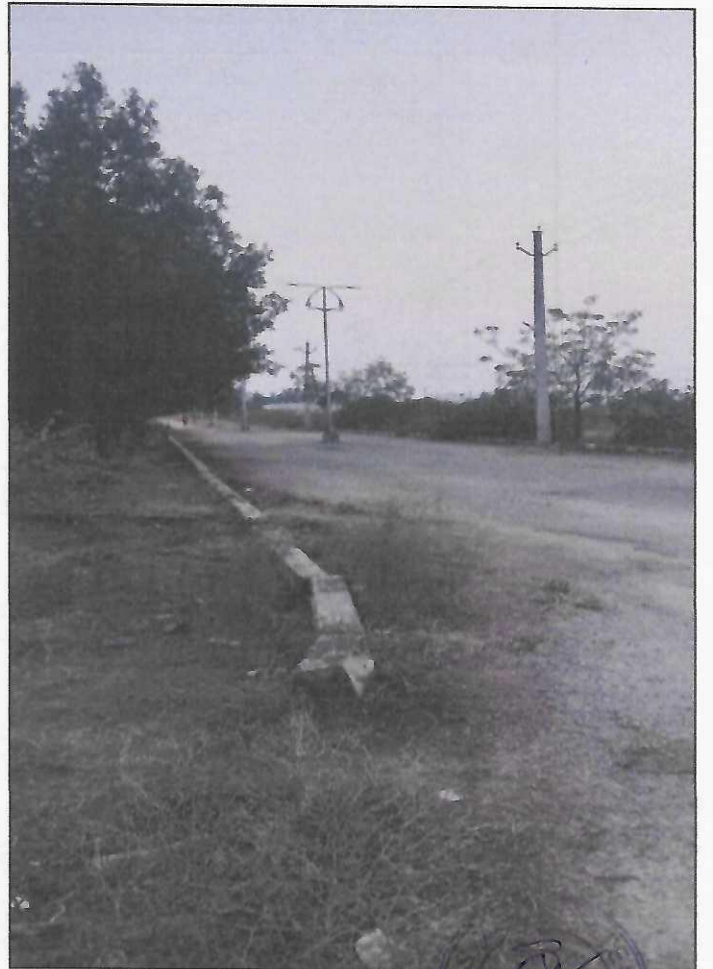
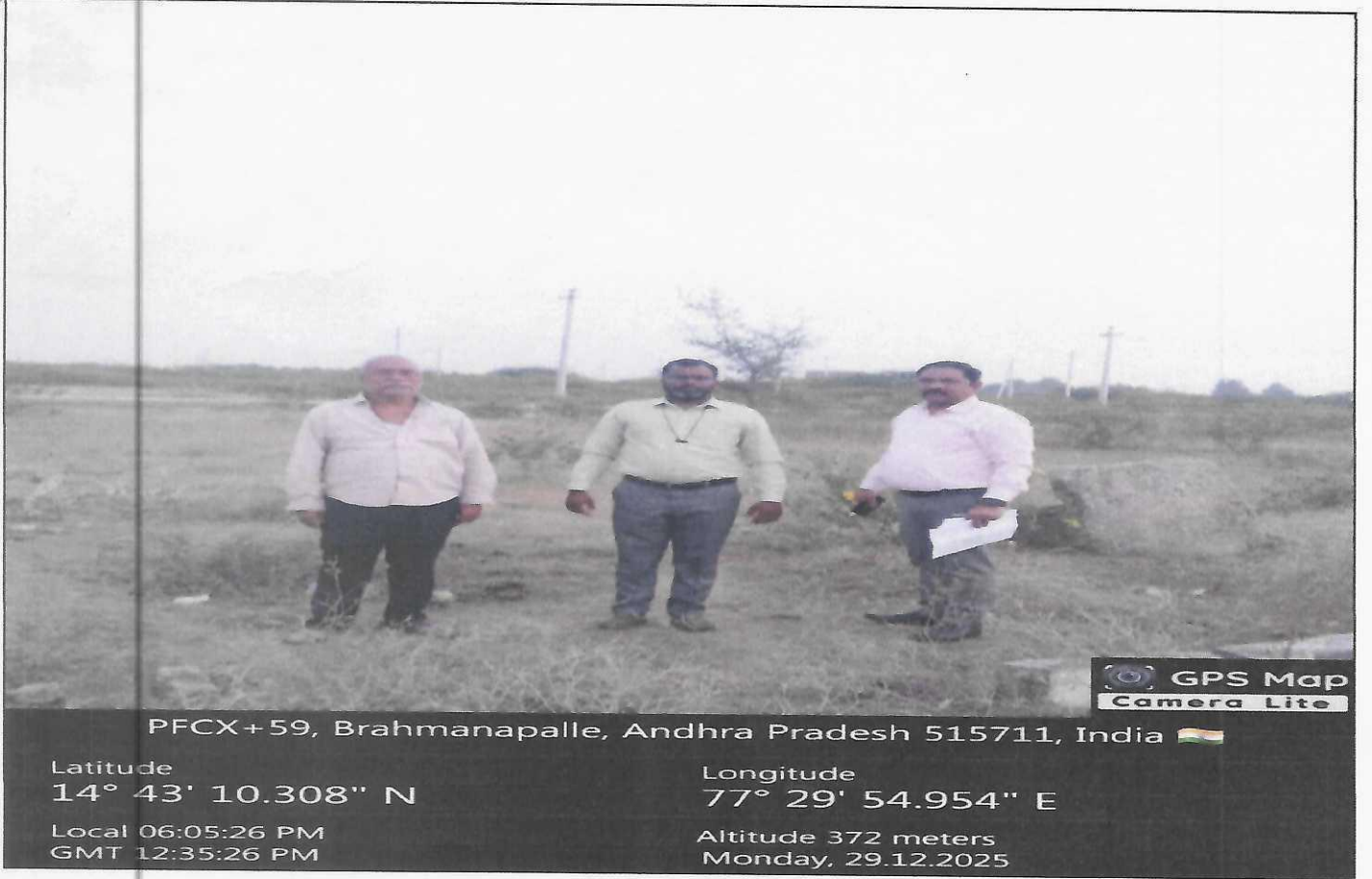
Unit Rates Village Wise

District	Mandal	City/Town/Village	Door No Wise
ANANTAPUR	KUDAIR	BRAHMANAPALLE	Select Door No Wise

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Ward No	Block No	BI-Ward No	BI-Block No	Locality/Door No	Unit Rate	Composite Gazette			Classification	Effective Date
						Ground Floor	First Floor	Other Floor		
0	-	-	-	ALL	2800	1500	1500	1500	Residential	





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 Finance Limited, D.no. 4/56, Plot.No-59, S.V.Tower, Upstairs SBI, Vidhuth Nagar Circle, Ananthapuramu Dist - 515001 Branch Office At :: Shriram Finance Ltd , 1 st Floor, U/s SBI Bank, Vishnupriya Complex, Subhash Road, Anantapur -515001 Website: http://www.shriramfinance.in/auction
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E-AUCTION SALE

Ananthapur District, Anantapur Rural Sub District, Kuderu Mandal, Gotukuru Gram Panchayat, Brahmananapalli, Village Accounts, Dry, Sy. No. 44 an extent of AC.38.80 cents of land converted into House, Plots under a layout and in it Plot bearing No. 455.

Bounded On ::

EAST :: Plot No's 468 and 469;

WEST :: 50 ft. width Road,;

NORTH :: 40 ft. width Road,;

SOUTH :: Plot No. 456;

Within these, sire admeasuring East to West on Northern side 64.25 or 19.58 mts., East to West on Southern Side 60ft. or 18.28 mts., and North to South on Eastern side 63 ft. or 19.20 mts., and North to South on Western side 42 ft. or 12.80 mts., comprising a total extent of AC.0.06.95 cents or 326.4 Sq. yards of vacant site only

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

Secured Creditor	M/s Shriram Finance Ltd
Borrower	Kasireddy Vishalakshi
Loan account	<u>ANTP2TF2212300007</u>
Guarantors	Kasireddy Krishnareddy J. Sreenivasulu

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 30-08-2024 to the borrowers/guarantors/obligants and subsequently the Authorized Officer has taken possession of the under mentioned secured assets on. 11-12-2024 under section 13(4) of the said Act, in respect of loan facilities granted to Kasireddy Vishalakshi (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. 33,33,949/- (Rupees Thirty Three Lakhs Thirty Three Thousand Nine Hundred and Forty Nine Only)** as on. **30-08-2024** plus future interest/charges/other costs incurred by the Secured Creditor thereon till final payment/realization.

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

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

Start time of E-Auction	26-03-2026 at 11:00 a.m.
End time of E-Auction	26-03-2026 at 1:00 p.m.

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

Schedule of the Properties

Ananthapur District, Anantapur Rural Sub District, Kuderu Mandal, Gotukuru Gram Panchayat, Brahmananapalli, Village Accounts, Dry, Sy. No. 44 an extent of AC.38.80 cents of land converted into House, Plots under a layout and in it Plot bearing No. 455.

Bounded On ::

EAST :: Plot No's 468 and 469;

WEST :: 50 ft. width Road,;

NORTH :: 40 ft. width Road,;

SOUTH :: Plot No. 456;

Within these, sire admeasuring East to West on Northern side 64.25 or 19.58 mts., East to West on Southern Side 60ft. or 18.28 mts., and North to South on Eastern side 63 ft. or 19.20 mts., and North to South on Western side 42 ft. or 12.80 mts., comprising a total extent of AC.0.06.95 cents or 326.4 Sq. yards of vacant site only

Reserve Price	Rs. 22,86,000/- (Rupees Twenty Two Lakhs Eighty Six Thousand only) Highest Valuation report Amount
Earnest Money Deposit	10% of the Reserve Price i.e. Rs 2,28,600/- (Rupees Two Lakhs Twenty Eight Thousand Six Hundred only)

The title deeds of the properties can be inspected at the office of the Auctioneers or the Secured Creditor on 28-03-2026 Time 11.00 a.m. to 05.00 p.m., by prior appointment. For appointments, contact the Authorised Officer **Mr B. Thimmaraju**, Contact No.: **8374612397** or email **thimmaraju.b@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:- KASIREDDY VISHALAKSHI, & Loan Account No'. ANTP2TF2212300007)

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 **(31-03-2026)** between **11.00 AM and 1.00 PM with unlimited extension of 5 minutes time in case of receipt of bid in last 5 minutes.** Bidders shall improve their offers in multiples as specified in the Notice **during online bidding of the property.**

(b) Last date for submission of bid: on or before 25-03-2026 up to 05.00 p.m.

(c) Inspection Date & Time: 24-03-2026 Time 10.00 a.m. to 05.00 p.m.

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

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

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

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

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

4. Inspection of Property/Immovable Assets:

- a. Property/Assets can be inspected on the date(s) given in the public sale notice, and on any other date at the discretion of Authorised Officer with prior appointment. For prior appointment **Please contact: B. Thimmaraju, Contact No.: 8374612397.**
- 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:

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. 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 25-03-2026 up to 05.00 p.m.**
- b. Bid form shall be submitted along with the 10 % of EMD amount on or before the last date and time given in the sale notice.
- c. Bidders may give offers either for one or for all the properties. In case of offers for more than one property bidders will have to deposit the EMD for each property.
- d. Intending bidder should hold a valid e-mail id. All the correspondences will be done through E-mail. Interested bidders should have their own arrangements for internet service. Internet connectivity and other paraphernalia requirements shall have to be ensured by the bidders themselves. It is the sole responsibility of the bidder.
- e. Bids form shall be duly filled in with all the relevant details. The bidders should submitted copies of PAN card and proof of residential address, while submitting bid form. The bidders other than individuals should also upload proper mandate for e bidding.
- f. Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
- g. Incomplete/unsigned bids without EMD remittance details will be summarily rejected. NRI Bidders must necessarily enclose a copy of Photo page of his/her Passport.
- h. Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo Identity Card issued by Govt. will be accepted as the identity document and should be submitted along with the bid form.
- i. Original Identity Document copy of which is submitted along with the bid form must be produced on demand.

7. Earnest Money Deposit (EMD):

- a. The bid shall be accompanied by the EMD as specified in the public sale notice/tender document. Earnest Money Deposit (EMD) shall be deposited through DD in favour of **Shriram Finance Limited**, payable at par. Earnest Money Deposit (EMD) shall be adjusted in case of highest bidder, **otherwise refunded within 15 working days of**

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

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. 10,000/-** specified in the public sale notice/Terms and condition of Sale.

9. Duration of Auction sale:

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

10. Online Bidding:

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

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by the service provider.

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

11. Declaration of successful bidder:

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

12. Deposit of purchase price:

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

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EMD already paid) shall be deposit within 24 hours.

- c. The balance amount of purchase money shall be paid on or before the 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.

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- 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:

- a. The Authorized Officer will be at liberty to amend/ modify/ delete any of


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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 ANANTAPUR **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: ANANTAPUR
Date : 18-02-2026

For Shriram Finance Ltd

Authorized officer
(Shriram Finance Limited)

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

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Name of Bidder	Signature of Bidder	Date