



**AUTHORIZED OFFICER SHRIRAM FINANCE LTD, DIVISIONAL OFFICE,
ONGOLE.**

E Auction sale notice in respect of immovable properties belonging to

Mr. CHERUKURI VENKATESWARA RAO S/O NARAYANA &

CHERUKURI VENKATA SUBBA RAO (DIED) S/O NARAYANA

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 08.01.2026**. 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. M/S Cherukuri Narayana & Sons Rep. By Its Partner Cherukuri Venkateswara Rao S/O Narayana, Aged 55 Years, Narasaraopet Road, Addanki (P&M), Presently Bapatla District.
2. Cherukuri Venkateswara Rao S/O Narayana, R/O Plot No. 402, 4th Floor, Sri Anjaneya Enclave, Behind Sundaraiah Bhavan, Abhudaya Nagar, Adanki (P&M), Presently Bapatla District.
3. Cherukuri Ramanjaneyulu S/O Venkata Subba Rao (Died), R/O Plot No. 106, 1st Floor, Anjaneya Enclave Apartment, Behind Sundaraiah Bhavan, M Abhyudaya Nagar, Addanki (P&M), Presently Bapatla District.
4. Cherukuri Venkata Sisivulu W/O Venkateswara Rao, R/O Plot No. 402, 4th Floor, Anjaneya Enclave Apartment, Behind Sundaraiah Bhavan, Mabhyudaya Nagar, Addanki (P&M), Presently Bapatla District.
5. Cherukuri Subbayamma W/O Venkata Subba Rao (Died) R/O Plot No. 106, 1st Floor, Anjaneya Enclave Apartment, Behind Sundaraiah Bhavan, Abhyudaya Nagar, Addanki (P&M), Presently Bapatla District.
6. Cherukuri Srinivasa Rao S/O Venkata Subba Rao (Died). R/O Plot, No. 106, 1st Floor, Anjaneya Enclave Apartment, Behind Sundaraiah Bhavan, Abhyudaya Nagar, Addanki (P&M), Presently Bapatla District.

(No. 4, 5 & 6 of you are Legal Heirs Of The Deceased Co-Borrower/Guarantor CHERUKURI VENKATA SUBBA RAO and No.4 of you is already on record and now No.5 & 6 of you are added as LR's of deceased Co-Borrower/Guarantor Mr. C. Venkata Subba Rao)

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,

Shriram Finance Limited



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 - 523001 and branch office at D.NO: 9-333, 1ST Floor, Pentyala Plaza, OPP::Geetha Mandir, Gopal Rao Street, Addanki - 523201 (hereinafter referred as Company/ Lender) hereby issue the following notice as under.

2. We refer to our Demand Notices dated **16.05.2025** issued by us under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 (hereinafter referred to as "SARFAESI Act"), wherein we had called upon you to pay the dues of **Rs.3,13,86,971/- (Three Crores Thirteen Lakhs Eighty Six Thousand Nine Hundred and Seventy One Rupees only)** in the loan Agreement No. **ADDAKTF1704060002** 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. We came to know that, Mr. **Cherukuri Venkata Subba Rao (Co-Barrower/Guarantor)**, is died and the parties 4, 5 & 6 are the legal heirs of the deceased **Co-Barrower/Guarantor** out of which No.4 was already on record as guarantor and now the Party No.5 & 6 were shown as legal representatives of the deceased **Co-Barrower/Guarantor** i.e., **Mr. Cherukuri Venkata Subba Rao.**
4. Consequently the secured creditor has already issued **Notice dated 18.10.2025** under section 13 (4) notifying you all that the secured creditor represented by its Authorised Officer has already taken physical possession of the properties described therein on 24-12-2025 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.3,13,86,971/- (Three Crores Thirteen Lakhs Eighty Six Thousand Nine Hundred and Seventy One Rupees only)** in the loan Agreement No. **ADDAKTF1704060002** along with interest, expenses, charges, Legal and all incidental costs

Shriram Finance Limited



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	23.03.2026
2.	Time of Auction	11.00 AM to 1.00 PM
3.	Place of Auction	Web Portal: https://eauctions.samil.in/home
4.	Mode of Auction	E-Auction
5.	Last Date for Submission of Bid (EMD)	on or before 20.03.2026 up to 05.00 P.M
6.	Inspection Date & Time	on or before 19.03.2026 up to 05.00 P.M
7.	Loan agreement No's	ADDAKTF1704060002
8.	Outstanding amount	Rs.3,13,86,971/- (Three Crores Thirteen Lakhs Eighty Six Thousand Nine Hundred and Seventy One Rupees only) (Interest Charged up to 16.05.2025) including further interest from the date of above notice, Other charges legal and other costs which shall be applied in loan Account No. ADDAKTF1704060002 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 ,

Shriram Finance Limited

10.	Description of mortgage property(Secured Asset)	<p>Item No. 01: (Property Covered Under Document No. 1499/2017 In Favour Of SRI CHERUKURI VENKATA SUBBA RAO (DIED) S/O NARAYANA) Prakasam District, Addanki Sub District, Addanki Mandal, Addanki Gram Panchayat and village accounts, Survey No. 1017/1, out of an extent of Ac. 3.38 cents site measuring East to West on northern side 88 links, East to West on southern side 67 links, north to south on eastern side 67 ½ links, and north to south on western side 84 links total extent of 6510 sq. links or 315.08 sq.yards or 263.75 sq.mts with all easementary rights near Door No. 33-135, Ramnagar bounded on: East : Land sold by Narra Bapanaiah and Others: West : Property sold to Desu Anantha Venkata Subba Rao. North : Site retained by vendors: South : 25 ft. wide road: Reserve Price of the Property : Rs.63,02,000/-(Sixty Three Lakhs And Two Thousand Rupees Only) EMD Amount: Rs.6,30,200/- (Six Lakhs Thirty Thousand Two Hundred Rupees Only) Item No. 02: (Property Covered Under Document No. 1499/2017 In Favour Of SRI CHERUKURI VENKATESWARA RAO S/O NARAYANA) Prakasam District, Addanki Sub District, Addanki Mandal, Addanki Gram Panchayat North Addanki Village Accounts, Survey No. 136-2A1A, Land an extent of 3388 sq. yards or 2832 sq.mts Door No. 1-18, near Kotha Damavaripalem bounded on : East : Land of Rayani Vijaya Lakshmi: West : Donka leading to Kalvakuru. North : Land Enuganti Kotaiah and Vishnumurthy: South : Land of Kommalapati Srinivasa Rao: Reserve Price of the Property : Rs.2,43,93,600/-(Two Cores Forty Three Lakhs Ninety Three Thousand Six Hundred Rupees Only) EMD Aamount:Rs.24,39,360/- (Twenty Four Lakhs Thirty Nine Thousand Three Hundred Sixty Rupees Only)</p>
11.	Reserve Price of the Property and EMD	<p>Reserve Price: Rs.3,06,95,600/- (Three Core Six Lakhs Ninety Five Thousand Six Hundred Rupees Only) EMD Amount: Rs.30,69,560/- (Thirty Lakhs Sixty Nine Thousand Five Hundred Sixty Rupees only)</p>

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

Thanking you,

DATE: 14.02.2026

Place: ONGOLE

For SHIRAM FINANCE LIMITED


AUTHORISED OFFICER
Authorized Officer

Shriram Finance Limited

Ongole RMS 12U (523001) Counter No.2
SP-D EN2809813531N 1VR:6978280981353
14-02-2026 21:27:30,20gms (Phy.)
To: CHERUKURI NARAYANA AND SONS, ADDANKI
Addanki S.O, ANDHRA PRAD - 523201
From:SHRTRAM FINANCETD-523001
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-18002666

Ongole RMS 12U (523001) Counter No.2
SP-D EN2809812251N 1VR:6978280981225
14-02-2026 21:28:15,20gms (Phy.)
To: CHERUKURI VENKATESWARAO, ADDANKI
Addanki S.O, ANDHRA PRAD - 523201
From:SHRTRAM FINANCETD-523001
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-18002666

Ongole RMS 12U (523001) Counter No.2
SP-D EN2809812341N 1VR:6978280981234
14-02-2026 21:28:41,20gms (Phy.)
To: CHERUKURI RAMANJANEYULU, ADDANKI
Addanki S.O, ANDHRA PRAD - 523201
From:SHRTRAM FINANCETD-523001
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-18002666

Ongole RMS 12U (523001) Counter No.2
SP-D EN2809810921N 1VR:6978280981092
14-02-2026 21:29:11,20gms (Phy.)
To: CHERUKURI SRINIVASARAO, ADDANKI
Addanki S.O, ANDHRA PRAD - 523201
From:SHRTRAM FINANCETD-523001
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-18002666

Ongole RMS 12U (523001) Counter No.2
SP-D EN2809811011N 1VR:6978280981101
14-02-2026 21:29:35,20gms (Phy.)
To: CHERUKURI SUBBAYAMMA, ADDANKI
Addanki S.O, ANDHRA PRAD - 523201
From:SHRTRAM FINANCETD-523001
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-18002666

Ongole RMS 12U (523001) Counter No.2
SP-D EN2809811151N 1VR:6978280981115
14-02-2026 21:30:14,15gms (Phy.)
To: CHERUKURI VENKATA SISIVULU, ADDANKI
Addanki S.O, ANDHRA PRAD - 523201
From:SHRTRAM FINANCETD-523001
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-18002666

Ongole RMS 12U (523001) Counter No.2
SP-D EN2809811151N 1VR:6978280981115
14-02-2026 21:30:14,15gms (Phy.)
To: CHERUKURI VENKATA SISIVULU, ADDANKI
Addanki S.O, ANDHRA PRAD - 523201
From:SHRTRAM FINANCETD-523001
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-18002666

SHRIRAM FINANCE LIMITED

Authorized Officer

37-1-41, 1st Floor,

Varaprasad Complex,

Trunk Road, ONGOLE-523 001.

From:-



ADDAKTIF 1704060002

Speed post - Ask Due

TO:-

①. M/s. Cherukuri Narayana & Sons

Rep by Q1's partner Cherukuri

Venkata Rao s/o Narayana,

Narasaraopeta Road,

Addanki (Pdm), Bapatla District.

523201.

ADDAKTIF 1704060002



From:-

SHRIRAM FINANCE LIMITED

Authorized Officer

37-1-41, 1st Floor,

Varaprasad Complex,

Trunk Road, ONGOLE-523 001.

TO:-

②. Cherukuri Venkateswara Rao & Narayana, R/o. Pdt. No: 102/4th Floor, Sri Anjaneya Enclave, Behind Sundhaviiah bhavan, Abhudaya Nagar, Addanki (Pdm), Bapatla Dist: 523201.

ADDAKTF1704060002

Special Post-Ask Due

TO:-

4. Cherukuri Ramanjanyedlu s/o
Late Venkata Subba Rao, R/o
plot no: 106, 1st Floor,
Abhyudaya Nagar, Addanki (P4m),
Bapatla Dist: 523201.



from:-

SHRIRAM FINANCE LIMITED
Authorized Officer
37-1-41, 1st Floor,
Varaprasad Complex,
Trunk Road, ONGOLE-523 001.

Speed Post-Ask Due

ADDAKTF1704060002

TO:-

5. Cherukuri Venkata Sisivilu w/o
Venkateswara Rao, R/o, plot no: 402,
4th Floor, Anjaneya Enclave,
Appartment Behend Sondaraiah
bhavan, Abhyudaya Nagar,
Addanki (P4m), Bapatla Dist.
523201.



from:-

SHRIRAM FINANCE LIMITED
Authorized Officer
37-1-41, 1st Floor,
Varaprasad Complex,
Trunk Road, ONGOLE-523 001.

Speed post Ask Due

ADDAKTF 1704060002

TO:

⑥: Cherukudi Subbayamma w/o
Late Venkata Subba Rao, R/o,
Polt. No: 106, 1st floor,
Anganeya Enclave Appartment
Behind Sundarajah Bhavan,
Abhydaya Nagar, Addanki (P.M),
Bapatla Dist: 523201.



from:

SHRIRAM FINANCE LIMITED
Authorized Officer
37-1-41, 1st Floor,
Varaprasad Complex,
Trunk Road, ONGOLE-523 001.

Speed post Ask Due

ADDAKTF 1704060002.

TO:

⑦: Cherukuri Srinivasa Rao s/o
Late Venkata Subba Rao, R/o
Polt. No: 106, 1st floor,
Anganeya Enclave Appartment,
Behind Sundarajah bhavan,
Abhydaya Nagar, Addanki (P.M),
Bapatla Dist: 523201.



from:

SHRIRAM FINANCE LIMITED
Authorized Officer
37-1-41, 1st Floor,
Varaprasad Complex,
Trunk Road, ONGOLE-523 001.

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: Guntur, Date: 14.02.2026

Sd/- (Authorised 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

E AUCTION SALE NOTICE IN RESPECT OF IMMOVABLE PROPERTIES BELONGS TO CHERUKURI VENKATESWARA RAO S/O NARAYANA and CHERUKURI VENKATA SUBBA RAO (DIED) S/O NARAYANA

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 provision to Rule 8 (6) & 9(1) of the Security Interest (Enforcement) Rules, 2002.
 Notice is hereby given to the public in general and in particular to the Guarantor and Mortgagor 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 23.03.2026 between 11.00 A.M. to 01.00P.M. for recovery of dues of Rs. 3,13,86,971/- as on 16.05.2025 with further interest, costs other charges and expenses due to the Shriram Finance Limited, Secured Creditor as per issued U/s 13(2) of SARFAESI Act, to the Borrower/Guarantor(s) mentioned below

Name of Borrowers/ Co-Borrowers/Guarantors /Mortgagors	Date & Amount of 13(2) Demand Notice	Earnest Money Deposit Details (EMD) Details	Date & Time of Auction	Contact Person and Inspection date
1. M/s Cherukuri Narayana & Sons Rep. By its Partner Cherukuri Venkateswara Rao S/o Narayana, Aged 55 Years, Narasaraopet Road, Addanki (p&m), Presently Bapatla District. 2. Cherukuri Venkateswara Rao S/o Narayana, R/o Plot No. 402, 4th Floor, Sri Anjaneya Enclave, Behind Sundaraiah Bhavan, Abhyudaya Nagar, Adanki (p&m), Presently Bapatla District. 3. Cherukuri Ramanjaneyulu S/o Late Venkata Subba Rao, R/o Plot No. 106, 1st Floor, Anjaneya Enclave Apartment, Behind Sundaraiah Bhavan, Abhyudaya Nagar, Addanki (p&m), Presently Bapatla District. 4. Cherukuri Venkata Sisivilu W/o Venkateswara Rao, R/o Plot No. 402, 4th Floor, Anjaneya Enclave Apartment, Behind Sundaraiah Bhavan, Mabhyudaya Nagar, Addanki (p&m), Presently Bapatla District. 5. Cherukuri Subbayamma W/o Late Venkata Subba Rao R/o Plot No. 106, 1st Floor, Anjaneya Enclave Apartment,	To pay an amount of Rs. 3,13,86,971/- (Three Crores Thirteen Lakhs Eighty Six Thousand Nine Hundred Seventy One only) as on 16.05.2025 with further interest, costs other charges and expenses. loan account no. Agreement No. ADDAKTF1704060002	EMD to be deposited by way of DD to the account details mentioned herein below in favour of SHRIRAM FINANCE LIMITED, BANK NAME- AXIS BANK LTD BRANCH - BANDRA KURLA COMPLEX, MUMBAI - 400710. Account No. 23001020005265, IFSC CODE. UTIB0000230	23-03-2026 Time: 11.00 a.m. to 01.00 p.m	Authorized Officer, Mr. Pathan Sreenu Basha Contact : 9866509584 Customer care: 022-40081572 Property Inspection Date: 19-03-2026 Time 11.00 a.m. to 05.00 p.m.

Behind Sundaraiah Bhavan, Abhyudaya Nagar, Addanki (p&m), Presently Bapatla District. **6. Cherukuri Srinivasa Rao S/o Late Venkata Subba Rao, R/o Plot No. 106, 1st Floor, Anjaneya Enclave Apartment, Behind Sundaraiah Bhavan, Abhyudaya Nagar, Addanki (p&m), Presently Bapatla District.**

(No. 4, 5 & 6 of you are Legal Heirs Of The Deceased Co- Borrower / Guarantor Cherukuri Venkata Subba Rao and No.4 of you is already on record and now No.5 & 6 of you are added as L.R's of deceased Co- Borrower/Guarantor Mr. C.Venkata Subba Rao)

Description of immovable property: (Property belongs to Sri Cherukuri Venkata Subba Rao S/o Narayana And Cherukuri Venkateswara Rao S/o Narayana :

Item No. 01: (Property Covered Under Document No. 1499/2017 In Favour of Sri Cherukuri Venkata Subba Rao (died) S/o Narayana) Prakasam District, Addanki Sub District, Addanki Mandal, Addanki Gram Panchayat and village accounts, Survey No. 1017/1, out of an extent of Ac. 3.38 cents site measuring East to West on northern side 88 links, East to West on southern side 67 links, north to south on eastern side 67 1/2 links, and north to south on western side 84 links total extent of 6510 sq. links or 315.08 sq.yards or 263.75 sq.mts with all easementary rights near Door No. 33-135, Ramnagar bounded on: **East** : Land sold by Narra Bapanalah and Others; **West** : Property sold to Desu Anantha Venkata Subba Rao; **North** : Site retained by vendors; **South** : 25 ft. wide road:

Reserve Price of the Property : Rs.63,02,000/- (Sixty Three Lakhs And Two Thousand Rupees Only)
EMD Amount:Rs.6,30,200/- (Six Lakhs Thirty Thousand Two Hundred Rupees Only)

Item No. 02: (Property Covered Under Document No. 1499/2017 In Favour Of SRI CHERUKURI VENKATESWARA RAO S/O NARAYANA) Prakasam District, Addanki Sub District, Addanki Mandal, Addanki Gram Panchayat North Addanki Village Accounts, Survey No. 136-2A1A, Land an extent of 3388 sq. yards or 2832 sq.mts Door No. 1-18, near Kotha Damavaripalem bounded on : **East** : Land of Rayani Vijaya Lakshmi; **West** : Donka leading to Kalvakuru; **North** : Land Enuganti Kotaiah and Vishnumurthy; **South** : Land of Kommalapati Srinivasa Rao

Reserve Price of the Property : Rs. 2,43,93,600/- (Two Cores Forty Three Lakhs Ninety Three Thousand Six Hundred Rupees Only)
EMD Amount : Rs.24,39,360/- (Twenty Four Lakhs Thirty Nine Thousand Three Hundred Sixty Rupees Only)

TOTAL RESERVE PRICE OF THE PROPERTY

Reserve Price : Rs. 3,06,95,600/- (Three Core Six Lakhs Ninety Five Thousand Six Hundred Rupees Only)
EMD amount : Rs. 30,69,560/- (Thirty Lakhs Sixty Nine Thousand Five Hundred Sixty Rupees only)

Bid Increment : 1st Item : Rs. 10,000/- and 2nd Item : 50,000/- and in such multiples, Last Date for Submission of EMD: 20.03.2026, Time 10.00 a.m. to 05.00 p.m.

Encumbrances, if any: NIL

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, **PATHAN SREENU BASHA Contact No 9866509584**, 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: Ongole, Date: 14-02-2026

Sd/- (Authorised Officer)

QuoteExpress

NEVER COMPLAIN AND NEVER EXPLAIN > BENJAMIN DISRAELI



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 CHERUKURI VENKATA SUBBARAO (DIED) S/O NARAYANA & CHERUKURI VENKATESWARA RAO S/O NARAYANA

Description of immovable property: (Property belongs to Sri CHERUKURI VENKATA SUBBA RAO S/O NARAYANA AND CHERUKURI VENKATESWARA RAO S/O NARAYANA: Item No. 01: (Property Covered Under Document No. 1499/2017 In Favour Of SRI CHERUKURI VENKATA SUBBA RAO (DIED) S/O NARAYANA) Prakasam District, Addanki Sub District, Addanki Mandal, Addanki Gram Panchayat and village accounts, Survey No. 1017/1, out of an extent of Ac. 3.38 cents site measuring East to West on northern side 88 links, East to West on southern side 67 links, north to south on eastern side 67 ½ links, and north to south on western side 84 links total extent of 6510 sq. links or 315.08 sq.yards or 263.75 sq.mts with all easementary rights near Door No. 33-135, Ramnagar bounded on:

East : Land sold by Narra Bapanaiah and Others:
West : Property sold to Desu Anantha Venkata Subba Rao.
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East : Land of Rayani Vijaya Lakshmi:
West : Donka leading to Kalvakuru.
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South : Land of Kommalapati Srinivasa Rao:

Reserve Price of the Property : Rs.2,43,93,600/- (Two Cores Forty Three Lakhs Ninety Three Thousand Six Hundred Rupees Only)

EMD Amount:Rs.24,39,360/- (Twenty Four Lakhs Thirty Nine 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.

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



Secured Creditor	M/s Shriram Finance Ltd
Borrower	SRI CHERUKURI NARAYANA AND SON'S & others
Loan account	ADDAKTF1704060002
Guarantors	2.CHERUKURI VENKATESWARA RAO 3) CHERUKURI VENKATA SUBBA RAO (DIED) 4)CHERUKURI RAMANJANEYULU 5)CHERUKURI VENKATA SISIVULU 6)CHERUKURI SUBBAYAMMA 7)CHERUKURI SRINIVASA RAO

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 16.05.2025 to the borrowers/guarantors/co-obligants and subsequently the Authorized Officer has taken possession of the under mentioned secured assets on **18.10.2025** under section 13(4) of the said Act, in respect of loan facilities granted to 1. M/S CHERUKURI NARAYANA & SONS REP. BY ITS PARTNER CHERUKURI VENKATESWARA RAO S/O NARAYANA, AGED 55 YEARS, NARASARAOPET ROAD, ADDANKI (P&M), PRESENTLY BAPATLA DISTRICT..(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.3,13,86,971/- (Three Crores Thirteen Lakhs Eighty Six Thousand Nine Hundred and Seventy One Rupees only)** as on.16.05.2023 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	23.03.2026 at 11:00 a.m.
End time of E-Auction	23.03.2026 at 1:00 p.m.

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

Schedule of the Property belongs to Sri CHERUKURI VENKATA SUBBA RAO (DIED) S/O NARAYANA AND CHERUKURI VENKATESWARA RAO S/O NARAYANA:

Item No. 01: (Property Covered Under Document No. 1499/2017 In Favour Of SRI CHERUKURI VENKATA SUBBA RAO (DIED) S/O NARAYANA)
Prakasam District, Addanki Sub District, Addanki Mandal, Addanki Gram Panchayat and village accounts, Survey No. 1017/1, out of an extent of Ac. 3.38 cents site measuring East to West on northern side 88 links, East to West on southern side 67 links, north to south on eastern side 67 ½ links, and north to south on western side 84 links total extent of 6510 sq. links or 315.08 sq.yards or 263.75 sq.mts with all easementary rights near Door No. 33-135, Ramnagar bounded on:

East : Land sold by Narra Bapanaiah and Others:
West : Property sold to Desu Anantha Venkata Subba Rao.

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

North : Site retained by vendors:
South : 25 ft. wide road:



Reserve Price of the Property : Rs.63,02,000/- (Sixty Three Lakhs And Two Thousand Rupees Only)
EMD Aamount:Rs.6,30,200/- (Six Lakhs Thirty Thousand Two Hundred Rupees Only)

Item No. 02: (Property Covered Under Document No. 1499/2017 In Favour Of SRI CHERUKURI VENKATESWARA RAO S/O NARAYANA)
Prakasam District, Addanki Sub District, Addanki Mandal, Addanki Gram Panchayat North Addanki Village Accounts, Survey No. 136-2A1A, Land an extent of 3388 sq. yards or 2832 sq.mts Door No. 1-18, near Kotha Damavaripalem bounded on :

East : Land of Rayani Vijaya Lakshmi:
West : Donka leading to Kalvakuru.
North : Land Enuganti Kotaiah and Vishnumurthy:
South : Land of Kommalapati Srinivasa Rao:

Reserve Price of the Property : Rs.2,43,93,600/- (Two Cores Forty Three Lakhs Ninety Three Thousand Six Hundred Rupees Only)
EMD Amount: Rs.24,39,360/- (Twenty Four Lakhs Thirty Nine Thousand Three Hundred Sixty Rupees Only)

Reserve Price of the Property	Rs.3,06,95,600/- (Three Core Six Lakhs Ninety Five Thousand Six Hundred Rupees Only)
Earnest Money.Déposit	10% of the Reserve Price i.e. Rs.30,69,560/- (Thirty Lakhs Sixty Nine Thousand Five Hundred Sixty Rupees only)

The title deeds of the properties can be inspected at the office of the Auctioneers or the Secured Creditor on or before 18.03.2026 Time 11.00 a.m. to 05.00 p.m., by prior appointment. For appointments, contact the Authorised Officer Mr PATHAN SREENU BASHA Contact No: 9866509584 or email: sreenubasha.p@shriramfinance.in

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

(Borrower Name:- SRI CHERUKURI NARAYANA AND SON'S & Loan Account No. ADDAKTF1704060002)

Nature and Object of Online Sale:

- The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.
- 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.

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



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 (23.03.2026) 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 20.03.2026 up to 05.00 p.m.**
(c) **Inspection Date & Time: on or before 18.03.2026 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>.**
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.

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. 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 : PATHAN SRENU BASHA Contact No: 9866509584.**
- 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 20.03.2026 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.

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



- 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 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.

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



- d. Bidders are advised to enter their bid accordingly keeping in mind the five minutes duration.
- e. No complaint on time-factor or paucity of time for bidding will not be entertained.

10. Online Bidding:

- a. Auction/ bidding will be only online bidding through the portal provided by the service provider.
- b. In case of sole bidder, the sale may be accepted or deferred and property be brought for resale or otherwise sale will be deferred or cancelled.
- c. In case of sole bidder, one increment in bidding is mandatory.
- 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.

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



12. Deposit of purchase price:

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

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Name of the Bidder	Signature of Bidder	Date

Shriram Finance Limited



- d. The successful bidder would bear all the charges/fees payable for conveyance such as stamp duty, registration fee or any other cost as applicable as per law. All statutory/non statutory dues, taxes, rates, assessments, charges fees etc. will be responsibility of the successful bidder only.
- e. The Sale Certificate will not be issued pending operation of any stay/ injunction/ restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period.
- f. No request for return of deposit either in part or full/cancellation of sale will not be entertained.

15. Return of EMD:

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

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. 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 **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 : **12.02.2026.**

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."

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