SITAARA HOUSING FINANCE LTD

(Formerly known as Sewa Grih Rin Ltd)
Registered office: 1st Floor, 216/C-12, Old No. C-12, Plot No. 13-B, Guru Nanak Pura, Laxmi Nagar, Delhi - 110092- Delhi - India

1. **Authorized Officer Juilee, Mobile No.: 9076314003, Email ID – juilee.bhambld@sitaara.in**
2. **Auction Service Provider – C1 India Private Limited, Contact Person – Balaji Mannur, Mobile no. 7977701080**

E-AUCTION SALE NOTICE

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Notice is hereby given to the public in general and to the Borrower/s and Guarantor/s in particular by the Authorized Officer of **Sitaara Housing Finance Limited** (Formerly known as Sewa Grih Rin Limited) that physical possession of the below mentioned properties mortgaged to Sitaara Housing Finance Limited (Formerly known as Sewa Grih Rin Limited) (Secured Creditor) have already been taken over under provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and whereas the secured creditor acting through its Authorized Officer in exercise of its rights under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 will put below mentioned properties to E-auction for the recovery of amount due (alongwith further interest, charges, etc) from Borrower, Co-Borrower (s) and Mortgagor (s). Offers/Bid are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the physical possession, on **'As Is Where Is Basis', 'As Is What Is Basis'** and **'Whatever Is There Is Basis'**, and "Without Recourse Basis" as such sale is without any kind of warranties and indemnities. The below mentioned properties will be sold by way of Online E-Auction through website **https://www.bankeauctions.com** and will be conducted through the SGRL approved online auction service provider **"C1 India Private Limited"**.

Inspection Date & Time	**29-10-2026 till 6:00 PM**
Last Date of Submission of Bid/EMD	**30-10-2026**
Auction Date & Time of Auction	**31-10-2026, 10:00 AM TO 02:00 PM; Auto extension time 5 min**

Sr. No.	Loan Account No. & Name of Borrower & Co-Borrowers	Demand Notice Date & Amount	Reserve Price / EMD / Minimum Incremental Bid
1.	**Loan Account No.: H3GP000005012181** **1. Smt. Meenakshi Yogesh Meshram Wife of Shri Yogesh Meshram (Borrower)** **2. Shri Yogeshwar Sudama Meshram Son of Shri Sudama Meshram (Co-Borrower)** **3. Shri Naresh Mahadev Meshram Son of Shri Mahadev Meshram (Guarantor)**	**24-06-2025 Rs. 5,56,194.81/- (Five lakh fifty-six thousand one hundred ninety-four rupees and eighty-one paisa only.) as on 06.06.2025**	**Rs. 2,70,000/-** **Rs. 27,000/-** **Rs. 10,000/-**

Description of Property:- House/Property No. 585, Village Churhad, Gram Panchayat Kosra, Tehsil Pauni, **District Bhandara.** The area of the mortgaged property plot is **600 Sq. Ft. East:** Gram Panchayat Road, **West:** Agricultural Land, **North:** House of Vaman Meshram, **South:** Gram Panchayat Road.

TERMS AND CONDITIONS:

1. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims/rights/dues /effecting the property, prior to submitting their bid. The E-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the company. The property is being sold with all the existing and future encumbrances whether known or unknown to the company. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues/ outstanding statutory dues/ taxes, etc.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of properties put on auction will be permitted to interested bidders at sites as mentioned against each property description.
3. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/ bidders are required to submit their bids online on the web portal of online auction service provider **"C1 India Private Limited"** and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. Bids submitted in any other format /incomplete bids are liable to be rejected. For details please contact above persons of **M/s C 1 India Private Limited** on **https://www.bankeauctions.com**. **Contact Person Mr. Balaji Mannur, Mobile no. 7977701080 Support no. 07291981124/25/26, Email Id: support@bankeauctions.com; mannur.govindarajan@c1india.com**.
4. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. **(i)** PAN Card **(ii)** Aadhar Card/Passport **(iii)** Current Address proof **(iv)** valid e-mail id **(v)** contact number (mobile/ landline) **(vi)** Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above. For details please contact above persons of **M/s C 1 India Private Limited on https://www.bankeauctions.com ; Contact Person Mr. Balaji Mannar, Mobile no. 7977701080, Support no. 07291981124/25/26, Email Id: support@bankeauctions.com; mannur.govindarajan@c1india.com**.
5. Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/Fund Transfer(receipt of which shall be enclosed with the bid) latest by **30-10-2026 till 6:00PM** in the following Account with **HDFC Bank Ltd , Account Holder Name – Sitaara Housing Finance Limited, Account No. - 57500001848343, IFSC Code: HDFC0000060 or by way of DD/ Pay Order drawn in favour of Sitaara Housing Finance Limited** & addressed to the **Authorised Offfficer at 1st Floor, Basant Vihar Colony (Nouganv Bujurga Bhawan), Survey No. 1090 Part, Near Dev Hotel, Court Road,Dhar - 454001- Madhya Pradesh.**
6. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited to Secured Creditor/SGRL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
7. The Balance 75% of the sale price/bid price shall have to be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ **SITAARA HOUSING FINANCE LIMITED** (FORMERLY KNOWN AS SEWA GRIH RIN LIMITED) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the amounts already paid/deposited by the Purchaser/Bidder shall stand forfeited along with all claims to the property or to any part of the sum for which it may be subsequently sold. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
8. In no eventuality the property would be sold below the Reserve Price. The property shall be sold to highest bidder, subject to acceptance of the bid by the secured creditor.
9. **FOR DETAILED TERMS AND CONDITIONS OF THE SALE PLEASE REFER TO OUR WEBSITE www.sgrlimited.in AND https://www.bankeauctions.com BEFORE SUBMITTING BIDS AND PARTICIPATING IN THE E-AUCTION PROCEEDINGS.**
10. The Borrowers/Guarantors may treat this as notice u/r 8(6) of Security /interest (Enforcement) Rules, 2002 and are hereby given a last and final opportunity to discharge the liability in full (including additional interest and incidental expenses, costs thereon till date) as stated above within 30 days from the date of this notice failing which the assets will be sold as per terms and conditions mentioned above and in the online portal of the auction service provider.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date : 13.10.2026,
Place : Maharashtra

Sd/-, Authorized Officer,
For Sitaara Housing Finance Limited
(Formerly known as Sewa Grih Rin Ltd)