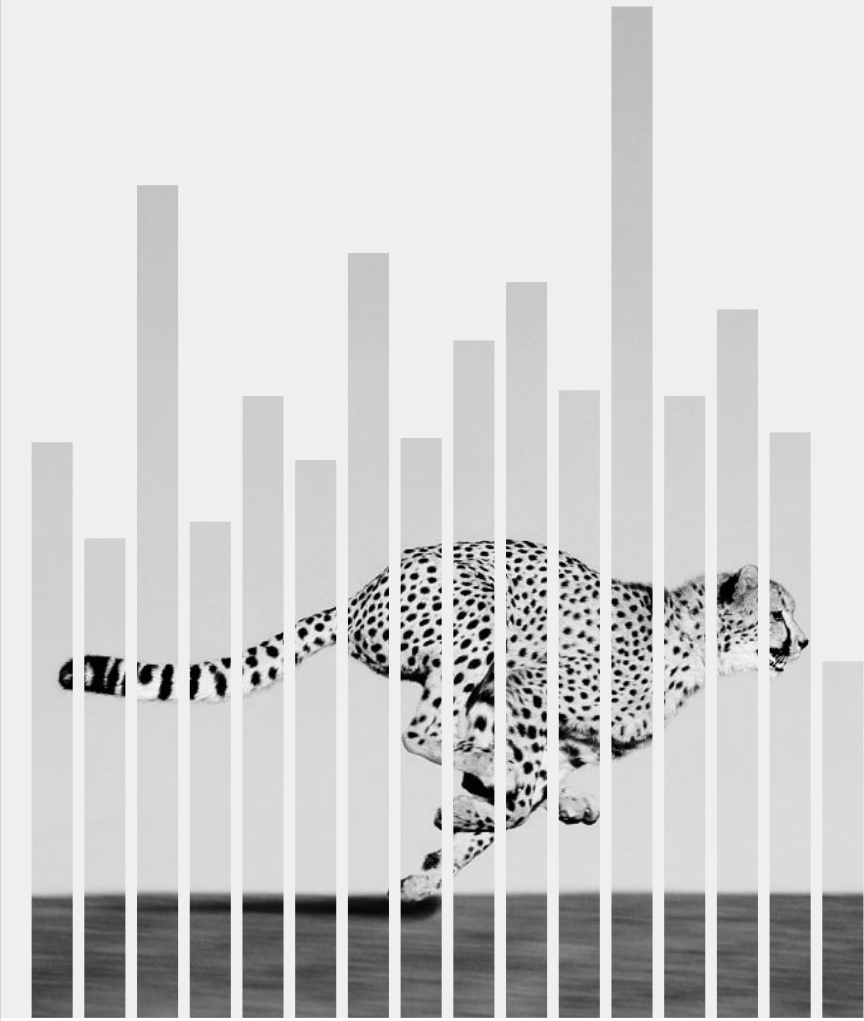


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Business Standard  
Insight Out

VARTHANA FINANCE PRIVATE LIMITED					
CIN: U65923KA1984TC096528					
Registered office: Varasiddhi, 3rd Floor, No. 5BC-110 Service Road, 3rd Block HRBR Layout, Bangalore-560043					
Extracts of the Audited Financials results for the year ended March 31, 2025					
[Regulation 52 (8), read with Regulation 52 (4), of the SEBI (LODR) Regulations, 2015]					
		Amount in Lakhs			
Sl. No	Particulars	Quarter ended 31-March-2025	Quarter ended March 31, 2024	Year ended March 31, 2025	Year ended March 31, 2024
		Unaudited	Unaudited	Audited	Audited
1.	Total Income from Operations	10,014.40	11,025.96	32,569.08	28,426.94
2.	Net Profit / (Loss) for the period (before Tax, Exceptionaland/or Extraordinary items#)	2,171.50	2,112.18	3,166.96	4,189.60
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	2,171.50	2,112.18	3,166.96	4,189.60
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	1,621.43	1,521.11	2,366.38	3,092.81
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	1,393.88	1,379.60	2,136.46	2,922.22
6.	Paid up Equity Share Capital	38	38	38	38
7.	Reserves (excluding Revaluation Reserve)	17,944.75	15,786.88	17,944.75	15,786.88
8.	Securities Premium Account	37,925.00	37,925.00	37,925.00	37,925.00
9.	Net worth	53,522.44	51,586.32	53,522.44	51,586.32
10.	Paid up Debt Capital / Outstanding Debt	NA	NA	NA	NA
11.	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
12.	Debt Equity Ratio	3.09	1.98	3.09	1.98
13.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -	581.74	545.75	849.02	1,109.67
	1. Basic (in rupees)	581.67	545.68	848.91	1,109.53
	2. Diluted (in rupees)				
14.	Capital Redemption Reserve	Nil	Nil	Nil	Nil
15.	Debenture Redemption Reserve *	Nil	Nil	Nil	Nil
16.	Debt Service Coverage Ratio	NA	NA	NA	NA
17.	Interest Service Coverage Ratio	NA	NA	NA	NA

# - Exceptional and/ or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules/ AS Rules, whichever is applicable.

Note:

a) The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 52 of the LODR Regulations. The full format of the quarterly financial results are available on the website of the Stock Exchange (BSE) of the listed entity and can be accessed on [www.bseindia.com](http://www.bseindia.com) and <https://varthana.com/>

b) For the other line items referred in regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to the BSE and can be accessed on the URL [www.bseindia.com](http://www.bseindia.com).

c) There are no changes in accounting policy and hence no impact on net profit / loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies has been disclosed.

d) \*Debenture Redemption Reserve is not required in respect of privately placed debentures in terms of Rules 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.

Place: Bangalore

Date: 14.05.2025

For Varthana Finance Private Limited

Sd/- Steven Hardgrave

Director and CEO

DIN: 02189073

**Online E - Auction Sale Of Asset**  
**KOTAK MAHINDRA BANK LIMITED**  
Regd. office: 27 BKC, C 27, G-Block, BandraKurla Complex, Bandra (E) Mumbai, Maharashtra, Pin Code-400051. Branch Office:Kotak Mahindra Bank Ltd., 7th Floor, Plot No.-7, Sector -125, Noida, Uttar Pradesh-201313

**Sale Notice For Sale of Immovable Properties** E-auction sale notice for sale of immovable assets under the securitisation and reconstruction of financial assets and enforcement of security interest act, 2002 under rule 8(5) read with proviso to rule 9 (1) of the security interest (enforcement) rule, 2002. Subsequent to the assignment of debt in favour of Kotak Mahindra Bank Limited by "PNB Housing Finance Limited" (hereinafter referred to as "PNBHFL") the Authorised Officer of PNB Housing Finance Limited (hereinafter referred to as "PNBHFL") has taken the possession of below described immovable property (hereinafter called the secured asset) mortgaged/charged to the secured creditor on 14.09.2017. Notice is hereby given to the borrower (s) and co-borrower (s) in particular and public in general that the bank has decided to sale the secured asset through E-auction under the provisions of the sarfaesi act, 2002 on "as is where is", "as is what is", and "whatever there is" basis for recovery of **Rs.28,99,295/- (Rupees Twenty Eight Lakh Ninety Nine Thousand Two Hundred and Ninety Five Only)** outstanding as on 14.05.2025 along with future applicable interest till realization, under the loan account no: HOU/BHO/0415/218111; loan availed by Mr. Naveen Kumar Shrivastava & Mr. Ramesh Chandra Shrivastava as per below details.

Particular	Detail
Date of Auction	20.06.2025
Time of Auction	Between 12:00 pm to 1:00 pm with unlimited extension of 5 minutes
Reserve Price	Rs.10,80,000/- (Rupees Ten Lakh Eighty Thousand Only)
Earnest Money Deposit (EMD)	[Rs.1,08,000/- (Rupees One Lakh Eight Thousand only)]
Last Date For Submission of EMD with KYC	19.06.2025 up to 6:00 p.m. (IST)
Description of The Secured Asset	All that Piece and parcel of one Residential Duplex No. D-512 (3BHK) situated at "Aakriti Highland" village Phanda Kalan, Patwari Halka No. 27/38 Revenue Circle No.3 Tehsil Huzur, District Bhopal Total area of Plot 98.00 sq.mtr and on which 59.58sq.mtr on Ground Floor and on which 36.59 sq.mtr on First Floor constructed on Residential House and 38.42 sq.mtr is open area on Ground Floor surrounded by the following boundaries and enclosed along with this deed is also a part of this sale deed. East by: Road, West by: Plot No.D-511, North by: Plot No.D-513, South by: Road.
Known Encumbrances	[NIL]

The borrowers' attention is invited to the provisions of sub section 8 of section 13, of the act, in respect of the time available, to redeem the secured asset. Borrowers in particular and public in general may please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor may enforce security interest by way of sale through private treaty. In case of any clarification/requirement regarding assets under sale, bidder may contact Mr. Sumit Sinha (Mob No. +919667225900), Mr. Somesh Sundariyal (Mob No. +917078699330) & Mr. Akshit Solanki (Mob No. +917302116068). Bidder may also contact the Helpline No. (+91-9152219751) for clarifications. For detailed terms and conditions of the sale, please refer to the link: <https://www.kotak.com/bank-auctions> provided in the bank's website i.e. [www.kotak.com](http://www.kotak.com) and/or on <https://kotakbank.auctiontigm.net>

Place: Bhopal, Date: 15.05.2025 Authorized Officer: Kotak Mahindra Bank Limited

**Axis Bank Ltd, Retail Lending and Payment Group [Local Office/Branch]: Axis Bank Ltd-RAC, Plot No 165A & 166 1st Floor Star Arcade MP Nagar Zone 1 Bhopal Madhya Pradesh Pin No. 462011**

**DEMAND NOTICE**  
(Under Section 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 with Rule (3) of the Security Interest Enforcement Rules, 2002).

Corporate & Registered Office : Unit No. 801, Centrum House, CST Road, Vidyanagri Marg, Kalina Santacruz (East), Mumbai - 400098, CIN No. U65922MH2016PLC273826

**DEMAND NOTICE**  
Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002.

The undersigned is the Authorised Officer of **Centrum Housing Finance Ltd** under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower/s (the said Borrower), to repay the amounts mentioned in the respective Demand Notice/s issued to them that are also given below.

In connection with above, Notice is hereby given, once again, to the said Borrower to pay to **Centrum Housing Finance Ltd**, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest and other charges till date of repayment of the dues in full, as detailed in the said Demand Notices, from the dates mentioned below till the date of payment/realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrowers. As security for due repayment of the loan, the following assets have been mortgaged to **Centrum Housing Finance Ltd** by the said Borrowers respectively.

Sr. No.	Loan Account No. / Name of the Borrower(s)/ Co-Borrower(s)/ Guarantor(s)	Total Outstanding Dues (Rs.)	NPA Date	Description of secured asset (Immovable property)
			Sec.13(2) Notice Date FCL Date	
1	GWLDB24014849 / Karan Jatav / Panku Jatav	Rs.7,80,037.00 (Rupees Seven Lakh Eighty Thousand ThirtySeven Only)	05-04-2025 07-05-2025 23-04-2025	In The Rights, Piece And Parcel Of Immovable Property Part Of Survey No. 38/6, P.H. No. 56, adm. 750 sqft., Ward No. 02, Mohalla Aayodhya Colony Dabra, Gram & Tehsil - Dabra, Distt. Gwalior- 475110, Madhya Pradesh. Boundaries:- East :- Plot Of Other West :- 20 ft. Road North :- House Of Kushwah Ji, South :-Land Of Rajendra Singh
2	UDRNM23013371 & UDRNM23013489 / Jayendra Padiyar / Kavita Padiyar	Rs. 78,28,440.00 (Rupees Seventy Eight Lakh Twenty Eight Thousand Four Hundred Forty Only)	10-04-2025 07-05-2025 29-04-2025	In The Rights, Piece And Parcel Of Immovable Property bearing House No 202 A, Eastern part of Scheme No. 02, adm. 1195 sqft., Situated at Jawahar Nagar, The. & Distt.-Neemuch-458441, Madhya Pradesh. Boundaries:- East :- Plot No. 201 West :- Part of Plot No. 202 North :- Backlane South :-Colony Road
3	UDRNM23013974 / Vinod Kumar Bedawat / Pooja Sakuniya	Rs. 4,65,191.00 (Rupees Four Lakh SixtyFive Thousand One Hundred Ninety One Only)	10-04-2025 07-05-2025 29-04-2025	In The Rights, Piece And Parcel Of Immovable Property Ward No. 12, adm 1636 sqft., situated at abaddi land at vill-Lodh The-Jawad, Distt.-Neemuch-458330, Madhya Pradesh. Boundaries:- East :- Bada of Nanuram West :- H/o Mohanlal North :- Aam Rasta South :-H/o Lokesh
4	UDRNM23014156 / Kesar Singh Chandrawat / Pushpa Kunwar Chandrawat	Rs. 7,03,734.00 (Rupees Seven Lakh Three Thousand Seven Hundred ThirtyFour Only)	10-04-2025 07-05-2025 29-04-2025	In The Rights, Piece And Parcel Of Immovable Property House No -15, adm. 930 sqft., PHN 39, LSN 362, situated in abadi land Gram- Chhayvan,Teh. & Distt- Neemuch-458441, Madhya Pradesh. Boundaries:- East :- Road West :- H/o Jitendra singh North :- H/o Bharat singh South :-H/o Govdhanasingh
5	UDRNM23014157 / Naresh Nayak / Narmada Bai	Rs. 8,89,267.00 (Rupees Eight Lakh EightyNine Thousand Two Hundred SixtySeven Only)	10-04-2025 07-05-2025 29-04-2025	In The Rights, Piece And Parcel Of Immovable Property situated at PH. No. 12, Ward No. 15, House No. 40, adm. 1770 sqft., Gram- Kamawas, Tehsil- Jawad, Distt.-Neemuch-458330, Madhya Pradesh. Boundaries:- East :- House of Hariaram West :- Hosue of Gopal North :- Aam Rasta South :-House of Sukhlal Nayak
6	UDRNM24015374 / Ramesh Ramesh / Mega Bai	Rs. 5,83,215.00 (Rupees Five Lakh EightyThree Thousand Two Hundred Fifteen Only)	10-04-2025 07-05-2025 29-04-2025	In The Rights, Piece And Parcel Of Immovable Property PHN 50, adm. 5760 sqft., Gram Ragaspuriya, Tehsil- Manasa, Dist- Neemuch-458116, Madhya Pradesh. Boundaries:- East - Common Road West :- Laxman S/o Jaysingh Banzara North :- Common Road South :-Babulal S/o Pannalal Banjara
7	UDRNM24018742 Anusiya Bai Anusiya Bai (Legal heir of Lt. Mukesh Kumar) / Legal heir of Lt. Mukesh Kumar	Rs. 9,59,132.00 (Rupees Nine Lakh FiftyNine Thousand One Hundred ThirtyTwo Only)	10-04-2025 07-05-2025 29-04-2025	In The Rights, Piece And Parcel Of Immovable Property - House bearing House No. 233, adm. 1008 sqft., Survey No. 848, Ph No. 21, Ward Mod, Tehsil- Jawad, Dist-Neemuch - 458220, Madhya Pradesh. Boundaries:- East :- House of Vishnu Suthar West :- House of Kanhaiyalal Rathore North :- Common Road South :-Common Road
8	IDRUJ22008007/Mujfar Khan/ Sitara Bi Khan	Rs. 5,11,706.00 (Rupees Five Lakh Eleven Thousand Seven Hundred Six Only)	05-04-2025 07-05-2025 25-04-2025	In The Rights, Piece And Parcel Of Immovable Property House No. 69, adm. 81.28 sqmts, Ward No. 4, Gram - Backummed, Pat. H. No. 57, Tehsil & Distt. Ujjain-456661, Madhya Pradesh.Boundaries:- East :- Masjid West :- H/o Yushub Shah North :- Common Road South :-Common Road

If the said Borrowers shall fail to make payment to **Centrum Housing Finance Ltd** as aforesaid, **Centrum Housing Finance Ltd** shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of **Centrum Housing Finance Ltd**. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made thereunder, shall be liable for imprisonment and/ or penalty as provided under the Act.

Place: Madhya Pradesh Date : 16.05.2025

Sd/- Authorised Officer For Centrum Housing Finance Ltd

**GRIHUM HOUSING FINANCE LIMITED**  
(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 Branch Off Unit: 1st floor 35 silver Hill Main Road, Dhar - 454001(MP)

**E-AUCTION - SALE NOTICE**  
Sale of secured immovable asset under SARFAESI Act

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgage (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited) as the name Poonawalla Housing Finance Limited changed to Grihum Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magma Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Unlimited Company) (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 16/06/2025 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankeauctions.com>. For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. [www.grihumhousing.com](http://www.grihumhousing.com)

Sl. No.	Proposal No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP) (F)	EMD Submission date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known encumbrances/ Court cases if any (K)
1	Loan No. HL 00472000000005010630 RAISKHA MEHBUB KHAN (BORROWER) SONU BEE (CO BORROWER)	Notice date: 08/10/2024 Total Dues: Rs 399593/- (Rupees Three Lakh NinetyNine Thousand Five Hundred NinetyThree Only) payable as on 08/10/2024 along with interest @16.50% p.a. till the realization.	Physical	All That Piece And Parcel The Plot/House No. 89, Survey No. 1872 (Old 2079), Patwari Halka No. 07, Gram - Mankund, Tehsil Hatpipliya, Dist Dewas (M.P.) Measurement 480 Sq. Ft. Boundaries Of The Plot:- East - House Of Jasmat Singh West- Road North- House Of Akram Khan South- House Of Rahub Kha	Rs. 8,82,000/- (Rupees Eight Lakh Eighty Two Thousand Only)	Rs. 88,200/- (Rupees Eighty Eight Thousand Two Hundred Only)	30/05/2025 Before 5 PM	10,000/-	26/05/2025 (11AM - 4PM)	16/06/2025 (11 AM - 2PM)	NIL
2	Loan No. HF0415H20100208 ARJUN SINGH (BORROWER) RADHA KUNWAR (CO - BORROWER)	Notice date: 08/10/2024 Total Dues: Rs 526795/- (Rupees Five Lakh TwentySix Thousand Seven Hundred NinetyFive Only) payable as on 08/10/2024 along with interest @17.50% p.a. till the realization.	Physical	All That Piece And Parcel Of Land Property Bearing Ph No 06 Survey No 614 House Register No 116 Village Limbas Tah. Badnagar & Dist. Ujjain Totally Admeasuring Area 848 Sq.Ft With All Rights And Benefits Thereof Situated Within The Limit Of Village Panchayat Limbas (Herein After Referred To As Said Property") And Bounded On To East: Common Way West: Own Plot North: Common Way South: House Of Mangru Singh	Rs. 4,74,880/- (Rupees Four Lakh Seventy Four Thousand Eight Hundred Eighty Only)	Rs. 47,488/- (Rupees Forty Seven Thousand Four Hundred Eighty Eight Only)	30/05/2025 Before 5 PM	10,000/-	26/05/2025 (11AM - 4PM)	16/06/2025 (11 AM - 2PM)	NIL
3	Loan No. HF0412H21100342 AKHILESH RAMADAS (BORROWER) PREETEE AKHILESH (CO BORROWER)	Notice date: 08/10/2024 Total Dues: Rs 874165/- (Rupees Eight Lakh SeventyFour Thousand One Hundred SixtyFive Only) payable as on 08/10/2024 along with interest @17.25% p.a. till the realization.	Physical	All That Piece And Parcel Of The Plot/House No. 98 Area 2560 Sq.Ft. Situated At Gram/Aabadi Survey No. 459/1/2, P.H. No. 45, Ward No. 05, Village Majra Jharipada, Tehsil Badnawar District Dhar (M.P.). Boundaries - East-Place Of Mohan Gulab Singh West- Place Of Dhannalal North- Nala South Pradhanmantri Road Area East To West (North Side) - 64 Ft. East To West (South Side) - 40 Ft. North To South (East Side) - 64 Ft. North To South (West Side) - 40 Ft. Total Area 2560 Sq.Ft	Rs. 16,10,000/- (Rupees Sixteen Lakh Ten Thousand Only)	Rs. 1,61,000/- (Rupees One Lakh Sixty One Thousand Only)	30/05/2025 Before 5 PM	10,000/-	26/05/2025 (11AM - 4PM)	16/06/2025 (11 AM - 2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider/ C1 India PVT LTD. Address- Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 729198124,25,26 Support Email id - Support@bankeauctions.com. Contact Person -Dharmi P, Email id -dharani.p@c1india.com/Contact No- 9948182222.. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS/ DD in the account of "Grihum Housing Finance Ltd". Bank-ICICI BANK LTD. Account No-000651000460 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before 30/05/2025 and register their name at <https://www.bankeauctions.com> and get user ID and password free of cost and get training on e-auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at 1st floor, 35 silver Hill Main Road, Dhar - 454001(MP) Mobile no. +91 9657443073 e-mail ID rohan.savala@grihumhousing.com for further details on terms and conditions please visit <https://www.bankeauctions.com> & [www.grihumhousing.com](http://www.grihumhousing.com)

This notice should also be considered as 30 days' notice to Borrower / Co-Borrower/ Mortgage (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

Date: 16.05.2025 Place: MADHYA PRADESH Sd/- Authorised Officer, Grihum Housing Finance Limited (Formerly Known as Poonawalla Housing finance Ltd)