


<div>  </div>	<div> <div> <h1>TRUHOME FINANCE LIMITED</h1> <p>(Formerly Shriram Housing Finance India)</p> </div> <div> <p>Head Office: Level -3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051;</p> <p>Tel: 1800 102 4345 ; Website: http://www.truhomefinance.in</p> <p>Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018</p> </div> </div> <div> <div> <h2>APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)]</h2> </div> <div> <h2>SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES</h2> </div> </div> <div> <p>E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6)) of the Security Interest (Enforcement) Rules, 2002.</p> <p>Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to Truhome Finance Limited (formerly M/s Shriram Housing Finance Limited), the Physical Possession of which have been taken by the Authorized Officer of Truhome Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in e-auction on 16.05.2025 between 11:00 a.m. to 12:00 p.m. for recovery of the balance due to Truhome Finance Limited from the Borrowers And Guarantors, as mentioned in the table.</p> <p>Details of Borrowers and Guarantors, amount due, Short Description of the immovable property, reserve price and earnest money deposit and date of Inspection are also given as:</p> </div> <div> <table> <tr> <th>Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgaggers</th><th>Amount of Recovery and date of Demand Notice</th><th>Reserve Price (Rs.) & Bid Increment</th><th>Date & Time of Auction</th><th>Contact Person Details – (AO and Disposal team)</th></tr> <tr> <td>Mrs. Annapurani W/o Kumaragurubaran No.71/B UKP Street Gandhi Nagar Udumalaipet - 642154</td><td>Demand Notice Date: 07-11-2024 Rs. 7464203/- (Rupees Seventy four Lak sixty four thousand two hundred and three Only) as on 06-11-2024 under reference of Loan Account No. SBTHUDMP0000074, Rs. 337083/- (Rupees Three lak thirty seven thousand eighty three Only) as on 06-11-2024 under reference of Loan Account No. SLPHUDMP0000076 and Rs. 4946337/- (Rupees Forty nine lak forty six thousand three hundred and thirty seven Only) as on 06-11-2024 under reference of Loan Account No. STUHUDMP0000088</td><td>Rs. 2.66,63,551/- (RupeesTwo Crore Sixty six thousand sixty three thousand five hundred and fifty one Only) Bid Increment Rs.20,000/- and in such multiples Earnest Money Deposit (EMD) (Rs.) Rs.2666355/- (Rupees Twenty six lak sixty six thousand three hundred and fifty five Only)</td><td>16- May- 2025 Time: 11.00 A.M. to 12.00 P.M.</td><td>M. P. Janakiraman 9865091118 James Clement 7200281906 Inspection Date:- 15-May-25</td></tr> <tr> <td>Mr. Kumaragurubaran No.71/B UKP Street Gandhi Nagar Udumalaipet - 642154</td><td></td><td></td><td></td><td></td></tr> <tr> <td>Mrs. Vishaka Kaliswaran No.71/B UKP Street Gandhi Nagar Udumalaipet - 642154</td><td></td><td></td><td></td><td></td></tr> </table> </div> <div> <div> <div>Date of Possession & Type</div> <div>22nd Jan 2025 & Physical Possession</div> </div> <div> <div>Encumbrances known</div> <div>Not known</div> </div> </div> <div> <div> <h3>Description of Property</h3> <p>All part and parcel of the property situated Tiruppur District, Udumalaipet Registration District, Udumalaipet Taluk, No.42 Udumalaipet Village S F No.111 current T S No.8, Block 7, ward B Land with building bounded on the following.: Item No.1 : West : SF No.116 K. Chinnasamy Land , East: Kumaragurubaran sisters land and Mother Muthulakshmi ammal Land , North : U.K.P.Rajagopal Land, South : U.K.P Street, extend of the property 20 Cents with all easement and pathway rights</p> </div> <div> <p>1) For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) website.</p> <p>2) The intending bidders have to submit their EMD amount to be deposited by way of RTGS/NEFT to the account details mentioned herein below: BANK NAME: AXIS BANK LIMITED BRANCH: BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO. Current Account No. 911020045677633 IFSC CODE: UTIB0000230.</p> </div> </div> <div> <div> <p>Place : Tiruppur</p> <p>Date : 29-04-2025</p> </div> <div> <p>Sd/- Authorised Officer- Truhome Finance Limited (Formerly Shriram Housing Finance Limited)</p> </div> </div>	Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgaggers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)	Mrs. Annapurani W/o Kumaragurubaran No.71/B UKP Street Gandhi Nagar Udumalaipet - 642154	Demand Notice Date: 07-11-2024 Rs. 7464203/- (Rupees Seventy four Lak sixty four thousand two hundred and three Only) as on 06-11-2024 under reference of Loan Account No. SBTHUDMP0000074, Rs. 337083/- (Rupees Three lak thirty seven thousand eighty three Only) as on 06-11-2024 under reference of Loan Account No. SLPHUDMP0000076 and Rs. 4946337/- (Rupees Forty nine lak forty six thousand three hundred and thirty seven Only) as on 06-11-2024 under reference of Loan Account No. STUHUDMP0000088	Rs. 2.66,63,551/- (RupeesTwo Crore Sixty six thousand sixty three thousand five hundred and fifty one Only) Bid Increment Rs.20,000/- and in such multiples Earnest Money Deposit (EMD) (Rs.) 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OMKARA
ASSETS RECONSTRUCTION PVT. LTD.

OMKARA ASSETS RECONSTRUCTION PRIVATE LIMITED
CIN: U67100TZ2014PTCO20363

Corporate Office: Kohinoor Square, 47th Floor, N. S. Kelkar Marg, R. G. Gadkari Chowk, Dadar (West), Mumbai - 400028 Email: s.banerjee@omkaraarc.com, Tel.: 022-265444000 (Acting as a Trustee of India Resurgence ARC Trust IV)

[Appendix - IV(A)] [See proviso to rule 8 (6) read with 9(1)]

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") read with proviso to Rule 8 (6) read with 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, Hero FinCorp Ltd, in exercise of powers conferred under the Sarfaesi Act and Security Interest (Enforcement) Rules, 2002, had issued a Demand Notice dated 19.01.2018 under section 13(2) thereby calling upon borrower(s)/mortgagor(s)/ guarantors/corporate guarantors i.e., (1) **M/s. A Marine Industries (Borrower)**, having its office at Mallankara, Mothukunnam, Ernakulam, Kerala 683516. **Also**, at No 628, Munambam, 1, Pallipatt, Ernakulam, Kerala-683515. (2) **Mr. Panakkal Thoman Francis (Co-borrower/Mortgagor)**, Panakkal House, Munambam, Pallipatt PO, Ernakulam, Kerala 683515. (3) **Mrs. Binicy Francis**, (Co-borrower), Panakkal House, Munambam, Pallipatt PO, Ernakulam, Kerala 683515. (4) **M/s. A Marine Exports, (Co-borrower)** No 628, Munambam, 1, Pallipatt, Ernakulam, Kerala-683515. Also, at Door No 1/625, Munambam, Pallipatt, Ernakulam Kerala – 683515, for repayment of outstanding amount aggregating to **INR 4,59,61,122.34/- (Indian Rupees Four Crore Fifty-Nine Lakh Sixty-One Thousand One Hundred Twenty-Two and Thirty-Four Paise Only)** as on 19th January 2018 plus accrued interest within 60 days from the date of the said notice. The borrower(s)/mortgagor(s)/ guarantors/corporate guarantors having failed to repay the entire dues as per said Demand Notice within 60 days, the Authorized Officer of India Resurgence ARC Private Limited issued a notice under Section 13(4) under the SARFAESI Act and Security Interest (Enforcement) Rules, 2002 and took Possession of the below mentioned secured property as on 22.10.2019. Further, previously Hero FinCorp Limited has assigned the debt of M/s. A Marine Industries to India Resurgence ARC Private Limited (IRAPL) as on 01.12.2021 & India Resurgence ARC Private Limited vide Security Receipt Purchase Agreement dated 16.08.2024 has transferred all rights, title, liabilities and obligations in favour of OARPL Acting as a Trustee of India Resurgence ARC Trust IV. OARPL Acting as a Trustee of India Resurgence ARC Trust IV has now stepped into the shoes of assignor and empowered to recover the dues and enforce the security.

NOW THEREFORE the Authorized Officer of OARPL acting as a Trustee of India Resurgence ARC Trust IV hereby intends to sell the below mentioned secured properties for recovery of dues. The properties shall be sold in exercise of rights and powers under the provisions of sections 13 (2) and (4) of SARFAESI Act; on "As is where is", "As is what is" and "Whatever there is" and "Without recourse Basis" for recovery of amount shown below in respective column due to OARPL as Secured Creditor from respective Borrower and Co-Borrower(s). The description of the immovable properties along with details of reserve price and earnest money deposit (EMD) and known encumbrances is as mentioned below:

Description Of The Property No. 1:- All the piece and parcel of property measuring a total extent of 7.48 Acres comprised in Sy Nos. 651/15 and 651/14 having 6.53 Acres, 0.89 Sq. Mtrs of Pallipuram Village with building owned to P Francis under sale deed No 1400/2011 and 520/2012 of Kuzhappilly SRO Boundaries (as per title deed No. 1400/2011 in respect of 6.53 Acres in Re Sy No 651/15) East: Property of Kamurudeen and Puzha, North: Property of Mazhuvancherpuzha, South: Property of Kamurudeen, Sassi and Panchayath Vazhy, West: Property of Mazhuvancherpuzha & Sassi, Boundaries (as per title deed No. 520/2012 in respect of 0.89 sq. mtrs in Re Sy No 651/14), East:-Property of P T Francis, North: Property of P T Francis, South: Panchayath Vazhy, West: Property of Marta Jacob and others	Reserve Price : INR. 36, 00, 000/-	EMD : INR. 3, 60, 000/-
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Description Of The Property No.2:- All the piece and parcel of property measuring a total extent of 11.44 Acres comprised in Re Sy No 153/14, having 6.57 Acres, 4.87 Acres in Kuzhupally village with building obtained to P T Francis and Bincy Francis under sale deed No's 2249/1997 and 2453/2000 of Kuzhupally SRO **Boundaries (as per title deed No. 2249/1997):-East:** Vypplin -Munambam Road **North:** Balance Property , **South:** Solid Property, **West:** Property of Sahasranaman **Boundaries (as per title deed No. 2453/2000), East:** Vypplin -Munambam Road, **North:** Jantha Beach Road, **South:** the property of Francis, **West:** Property of Augustine

Reserve Price :- INR.1,82,00,000/-	EMD :- INR.18,20,000/-
Date of E- Auction & Time (For Property No.1 & 2):- 20.05.2025 from 11am to 12pm	
Date of Inspection (For Property No.1 & 2):- 15-05-2025	
Minimum Bid Increment Amount:- INR 36,000/- for Property No 1	
INR 1.82,00,00/-for Property No 2	
Last date and time for submission of bid letter of participation/KYC Document/ Proof of EMD (For Property No.1 & 2):- 19.05.2025	

The auction shall be conducted online through OAFL. The last date of submission of bid (online as well as in hard copy) along with EMD (DD/ Pay Order in original or remittance by way of NEFT/ RTGS) is **19.05.2025 by 5:00PM**. For detailed terms and conditions of the sale, please refer to the link provided in <https://omkaraarc.com/auction.php> and/or <https://www.bankauctions.com>. The intended bidders who have deposited the EMD and request assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact e-Auction Service Provider "M/s. C1 India Pvt. Ltd. Tel. Helpline: +91-7291981124/25/26, Helpline E-mail ID: support@bankauctions.com, Mr. Bhavik Pandya maharashtra@c1india.com, at 8866682937 and for any property related query contact the Authorised Officer, Mr. Rajesh Jumani (Mo: 9884062068)/Mail: rajesh.jumani@omkaraarc.com. Intending bidders shall comply and give declaration under the Section 29A of Insolvency and Bankruptcy Code, 2016, for detailed information please refer to the terms and Conditions.


STATUTORY NOTICE FOR SALE UNDER Rule 8(6) OF STATUTORY INTEREST (ENFORCEMENT) RULES, 2002


This notice is also a mandatory Notice of 15 (fifteen) days to the Borrower/ Guarantors of the above loan account under Rule 8(6) read with 9 (1) of Security Interest (Enforcement) Rule, 2002 and provisions of Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, informing them about holding of sale through Public Auction on the above referred date and time with the advice to redeem the assets if so desired by them, by paying the outstanding dues as mentioned herein above along with cost & expenses in case of default in payment, the property shall at the discretion of the Authorized Officer/Secured Creditor be sold through any of the modes as prescribed under Rule 8 (5) of Security Interest (Enforcement) Rule, 2002.

Sd/-
Authorized Officer,

For Omkara Assets Reconstruction Pvt Ltd
(Acting as a Trustee of India Resurgence ARC Trust II)

Date: 29.04.2025
Place: Mumbai

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pnb Housing
Finance Limited

Ghar Ki Baat

Regd. Office: 9th Floor Antriksh Bhawan, 22, K. G. Marg, New Delhi-110001

Phone: 011-23445200, Email: investor.services@pnbhousing.com, Website: www.pnbhousing.com

CIN : L65922DL1988PLC033856

EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

(₹ in Crores)

Sl. No.	PARTICULARS	Quarter Ended 31.03.2025 (Audited)	Year Ended 31.03.2025 (Audited)	Year Ended 31.03.2024 (Audited)	Quarter Ended 31.03.2024 (Audited)
1.	Total Income from Operations	2,021.85	7,665.35	7,050.08	1,809.95
2.	Net Profit for the period (Before Tax, Exceptional and Extraordinary items)	711.21	2,485.77	1,953.90	559.81
3.	Net Profit for the period before Tax (After Exceptional and Extraordinary items)	711.21	2,485.77	1,953.90	559.81
4.	Net Profit for the period after Tax (After Exceptional and Extraordinary items)	550.38	1,936.14	1,508.01	439.25
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period after tax and other Comprehensive Income after tax)	508.52	1,866.48	1,491.76	436.74
6.	Paid up Equity Share Capital	259.93	259.93	259.72	259.72
7.	Reserve (excluding Revaluation Reserves)	16,603.20	16,603.20	14,714.72	14,714.72
8.	Securities Premium Account	6,463.63	6,463.63	6,453.26	6,453.26
9.	Net Worth	16,863.13	16,863.13	14,974.44	14,974.44
10.	Paid up Debt Capital/outstanding Debt	62,309.79	62,309.79	55,056.72	55,056.72
11.	Outstanding Redeemable Preference shares	-	-	-	-
12.	Debt Equity Ratio	3.70	3.70	3.68	3.68
13.	Earnings per Share (of ₹ 10/- each)*				
	(1) Basic (₹)	21.18	74.52	58.37	16.91
	(2) Diluted (₹)	21.10	74.25	58.20	16.86
14.	Capital Redemption Reserve	NA	NA	NA	NA
15.	Debenture Redemption Reserve	NA	NA	NA	NA
16.	Debt Service Coverage Ratio	NA	NA	NA	NA
17.	Interest Service Coverage Ratio	NA	NA	NA	NA


* EPS for the quarters are not annualised.

The key data relating to standalone Financial Results of PNB Housing Finance Limited is as under : (₹ in Crores)

Sl. No.	PARTICULARS	Quarter Ended 31.03.2025 (Audited)	Year Ended 31.03.2025 (Audited)	Year Ended 31.03.2024 (Audited)	Quarter Ended 31-03-2024 (Audited)
1.	Total Income from Operations	2,029.94	7,632.76	7,013.74	1,800.72
2.	Profit before Tax	727.44	2,495.87	1,971.68	566.03
3.	Tax Expense	160.33	546.92	444.26	122.23
4.	Net Profit after Tax	567.11	1,948.95	1,527.42	443.80
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period after tax and other Comprehensive Income after tax)	525.09	1,879.12	1,510.98	441.12

NOTES :

- 1 The above-mentioned results for the quarter and year ended March 31, 2025 are reviewed and recommended by the Audit Committee of the Board and subsequently approved by the Board of Directors at its meeting held on April 28, 2025.
- 2 During the quarter and year ended March 31, 2025, the Company has allotted 2,01,157 (Q4 FY 25 - 69,884) equity shares of ₹ 10 each pursuant to exercise of stock options / restricted stock units by employees.
- 3 The Board of Directors have recommended a dividend of ₹ 5 per equity share (Previous Year ₹ Nil per equity share). This is subject to the approval of shareholders at the ensuing Annual General Meeting.
- 4 The above is an extract of the detailed format of financial results for quarter and year ended March 31, 2025 filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of Standalone and Consolidated Financial Results for the quarter and year ended March 31, 2025 are available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the Company (www.pnbhousing.com) which can also be accessed by scanning the QR code provided below.
- 5 For other line items referred in Regulation 52(4) of SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, pertinent disclosures have been made to Stock Exchange(s) and available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the Company (www.pnbhousing.com).



Date : April 28, 2025
Place : New Delhi

For and on behalf of the Board of Directors

Girish Kousgi
Managing Director & CEO
DIN: 08524205

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