



VARTHANA FINANCE PRIVATE LIMITED

Ref.: No.: SARFAESI/24/2026-27

Date: 06-07-2026

By Speed Post.

To,

1. **M/s. Guru Nanak Sanskar English Medium Middle School,**
Represented by its Authorized Signatory,
Civil line, Behind Uma Bharati Niwas, Tikamgarh,
Madhya Pradesh - 472001.
2. **M/s. Mahakal Shiksha Vikas Prasar Avam Lok Kalyan Samiti,**
Represented by its Authorized Signatory,
Civil line, Behind Uma Bharati Niwas, Tikamgarh,
Madhya Pradesh - 472001.
3. **Mr. Inderpal Singh Oberoi S/o Sardar Amarjeet Singh,**
H. No. 156, Ward No. 23, Civil Lines,
Tikamgarh, Madhya Pradesh-472001.
4. **Mrs. Hermender Kaur Oberoi, W/o. Inderpal Oberoi,**
Ward No. 23, H. No. 156, Behind Umabharti Niwas,
Civil Lines, Tikamgarh, Madhya Pradesh-472001.
5. **Mrs. Darshan Kaur Oberoi, W/o Amarjeet Singh Oberoi,**
H. No. 141, Ward No. 23, Civil Lines, Tikamgarh,
Madhya Pradesh-472001.

Dear Sir/Madam,

Sub: 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 9(1) of Security Interest (Enforcement) Rules, 2002].

Auction Sale Notice is hereby given to the public in general and in particular to the Borrowers and Mortgagors in loan account No's. **U22BHO-BHO-019785, S20BHO-BHO-015887, S19BHO-BHO-009886, S18BHO-BHO-003537, U21BHO-BHO-018601 and U23BHO023172** that the below described immovable property mortgaged/ charged to the Secured Creditor, the Possession of which has been taken by the Authorized Officer of M/s. Varthana Finance Private Ltd. Bhopal (Formerly known as Thirumeni Finance Pvt. Ltd.) will be Sold on **22-07-2026 (Wednesday) at 1-00 p.m, "As is where is", "As is what is" and "Whatever there is"** for recovery of **Rs.3,26,74,019/- (Rupees Three Crore Twenty Six lakhs Seventy Four Thousand and Nineteen Only)** as on **03-07-2026**, together with future agreed

Registered Office:

Varasiddhi, 3rd Floor, 5 BC-110 Service Road, 3rd Block, HRBR Layout, Bangalore 560 043

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CIN: U65923KA1984PTC096528

For Varthana Finance Pvt. Ltd.





VARTHANA FINANCE PRIVATE LIMITED

contractual interest rate plus legal costs/ other charges due to the Varthana Finance Private Ltd. Bhopal (Secured Creditor).

Details of the immovable properties:

Item No.01: All that piece and parcel of the property bearing Sale deed Registration No. MP421162015A1027828, Page No. 01-16, Dated: 05/08/2015, Old Khasra No. 206/19, New Khasra No. 206/19/3, Rakwa. 0.101 Are., Halka No. 09, Diverted Area. 0.101 Are., Situated at Village Pahadi Khurd Gram Panchayat Pahadi Tehsil and District, Tikamgarh (M. P.) Bounded as follows: East by: Road 15 Ft., West by: Land of Raghuveer Ahirwar, North by: Land of Raghuveer Ahirwar, South by: Land of Smt. Darshan Kour.

Item No.02: All that piece and parcel of the property bearing Sale deed Registration No. MP421162016A1324244, Page No. 01-16, Dated: 03/06/2016, Khasra No. 206/19/2, Rakwa. 0.101 Area., Halka No. 09, Diverted Area. 0.101 Are., Situated at Village Pahadi Khurd Gram Panchayat Pahadi Tehsil and District, Tikamgarh (M. P.) Bounded as follows: East by: Road, West by: Land of Raghuveer Ahirwar, North: Land of Harmindar Kour, South: Land of Vishavkarma & Yadav.

The Reserve Price will be Rs. 2,10,25,575/- and the Earnest Money Deposit will be (EMD) Rs. 21,02,558/-.

Known Encumbrances, if any : Nil.

Terms and Conditions Sale :

1. Sale is strictly subject to the terms & conditions incorporated in this notice.
2. Intending bidders should submit their EMD amount and Bid amount along with KYC documents (PAN Card and Aadhaar/Voters ID/Driving License) and Rs. 1,000/- being Non-refundable Tender fee at our Branch address : 1st Floor, 51-A, Old Ashoka Garden, Near Prabhat Petrol Pump, Govindpura, Bhopal-462023, by way of Demand Draft/ Pay Order drawn on a Scheduled Bank, favoring "M/s. Varthana Finance Private Limited", payable at Bhopal before 11.00 a.m. on or before 21-07-2026 (Tuesday).
3. In-Case Authorized Officer receives more then 1(One) Bid, Bidders are allowed to do Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (Rs.50,000/-) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the Auction for property, the closing time will automatically get extended for 5 minutes (each time till the closure of Auction process). The bidder who submits the highest bid amount (above the Reserve Price) on the closure of the Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.

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For Varthana Finance Pvt. Ltd.

Authorized Signatory



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12. The Borrower's /Mortgagor's attention is invited to provisions of Subsection (8) of Section 13 of the Act in respect of time available to redeem the secured assets.

13. In case of further proceedings by DRT/High Court or any other Court, the auction may either be deferred or canceled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.

14. The title deeds and other documents related to the property and deposited with The Varthana Finance Private Ltd, for creation of Mortgage shall be delivered to the Successful bidder/Auction Purchaser, at the time of execution of the Sale Certificate.

Note: Hereby informed that S.A. No. 539/2025 is pending before the Hon'ble Debt Recovery Tribunal, Jabalpur. Furthermore, M/s Varathana Finance Private Limited is in possession of the secured asset under Section 13(4) of the SARFAESI Act, 2002 (read with Rule 8).

Place: Bangalore

For Varthana Finance Private Limited,

For Varthana Finance Pvt. Ltd.

Authorized Signatory
Authorized Officer.

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4. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within next working day after the acceptance of bid price by the Authorized Officer and the balance 75% of the sale price on or before 15th day of Sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

5. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ registration charges, fee etc., and also all the statutory/ non-statutory dues/ liabilities, taxes, rates, assessment charges, fees etc. owing to anybody.

6. Prospective bidders are advised to make their own enquiries and satisfy themselves with regard to title, encumbrance, measurement and any dues/taxes payable in respect of the scheduled properties. The Authorized Officer or Company will not be responsible for any discrepancies in the Title Documents.

7. The arrears of tax/maintenance/ any other dues payable if any in respect of the scheduled properties will have to be borne by the successful bidder.

8. The Company reserves its right to accept or reject any or all offers without assigning any reason(s) and in case all the offers are rejected, either to hold negotiations with any of the tenderers/ bidders or to sell the properties through private negotiations with any of the tenderer/ bidders or other party / parties.

9. As per Section 194 of Income Tax Act (as amended from time to time), **if sale price of the property sold is above 50 Lakhs then the buyer will have to pay appropriate TDS to the Government treasury** and the TDS certificate has to be deposited to the Company.

10. The Sale Certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The Sale Certificate shall be issued in the name of the successful bidder. No request for change of name in the Sale Certificate other than the person who submitted the bid/participated in the Auction will be entertained.

11. The Borrowers/Mortgagors are hereby put to notice in terms of Rule 9(1) of Security Interest (Enforcement) Rules, 2002 that the Secured/aforementioned Assets would be sold in accordance with this notice in case the amount outstanding as per the demand notice with update interest plus legal expenses, cost and charges is not fully repaid.

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