

POONAWALLA HOUSING FINANCE
Apna Ghar, Apni Pehchan

POONAWALLA HOUSING FINANCE LIMITED
(FORMERLY KNOWN AS MAGMA HOUSING FINANCE LTD)
Registered Office: 602, 6th FLOOR, ZERO ONE IT PARK, SR. No. 79/1, GHORPADI, MUNDHWA ROAD, PUNE - 411036 Branch Off: B-4, Vishala Shivansh, 3rd Floor, Near Rishi Nagar Petrol Pump, Ujjain, Madhya Pradesh- 456010.

E-AUCTION – SALE NOTICE

Sale of secured immovable asset under SARFAESI Act

Notice is hereby given to the public in general and to the Borrowers/Co-Borrowers/Guarantors in particular, that under mentioned properties mortgaged to Magma Housing Finance Ltd has now been renamed as Poonawalla Housing Finance Ltd ("PHFL") vide Certificate of Incorporation, the possession of which had been taken by PHFL's Authorised Officer under Sec 13(4)/14 of SARFAESI Act; will be sold through e-auction as per terms mentioned below for recovery of PHFL's outstanding dues with applicable interest, charges, and costs etc. The property described below will be sold on "AS IS, WHERE IS, WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" under Rule 8 & 9 of Security Interest (Enforcement) Rules. For detailed T&Cs of sale, please refer to link provided in PHFL's Secured Creditor's website i.e. www.poonawallahousing.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. HMI0180/H/16/100215 RAJESHVAR (BORROWER) KANCHAN BAI RACHANA (CO-BORROWERS)	Notice date: 27/04/2022 Rs. 1037266.72 (Rupees Ten Lacs Thirty Seven Thousand Two Hundred Sixty Six and Seventy Two Paises Only) payable as 27/04/2022 along with interest @ 14.50 % till the realization.	Physical	All That Piece And Parcel Of Mortgaged Property Of House No.28 Situated At Survey No. 73/1/1 Village Doulatpur P.H.No.58 Tehsil-Ghalya Dist-Ujjain M. P Total Area 1600 Sq. Feet.	Rs. 15,12,000/- (Rupees One Lakh Fifty One Thousand Two Hundred Only)	Rs. 1,51,200/- (Rupees One Lakh Fifty One Thousand Two Hundred Only)	08/06/2023 Before 5 PM	10,000/-	02/06/2023 (11AM - 4PM)	09/06/2023 (11 AM- 2PM)	NIL

For details and queries on purchase and sale, contact Mr. Iqbal Alam at +91 9958195453

The intending bidders/purchasers are advised to visit PHFL 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- 7291981124,25,26 Support Email id - Support@bankauctions.com. Contact Person - Vinod Chauhan, Email id- delhi@c1india.com Contact No- 9813887931. 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 NEFT/RTGS/DD in the account of "Poonawalla 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 08/06/2023 and register their name at <https://www.bankauctions.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 to Authorized Officer, Mr. Devendra Pal, Address- B-4, Vishala Shivansh, 3rd Floor, Near Rishi Nagar Petrol Pump, Ujjain, Madhya Pradesh- 456010. mobile no. +91 9827553311, E-mail ID devendra.pal@poonawallahousing.com.

Date: 19.05.2023
Place: Madhya Pradesh

Authorized Officer
Poonawalla Housing Finance Limited
(Formerly Known as Magma Housing finance Ltd)



TATA CAPITAL HOUSING FINANCE LTD.
Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013.
Branch Address: TATA CAPITAL HOUSING FINANCE LIMITED, 9/1/1, Suraj Bhawan , 2Nd Floor, Above Yes Bank, M.G. Road, Indore 452001.

NOTICE FOR SALE OF IMMOVABLE PROPERTY

(Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

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

Notice is hereby given to the public in general and in particular to the below Borrower and/ Co- Borrower, or their legal heirs/representatives (Borrowers) in particular that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (TCHFL), the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on 21-06-2023 on "As is where is" & "As is what is" and "Whatever there is" basis for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the said secured asset / property shall be sold by E- Auction at 2.00 P.M. on the said 21-06-2023. The sealed envelope containing Demand Draft of EMD for participating in E- Auction shall be submitted to the Authorised Officer of the TCHFL on or before 20-06-2023 till 5.00 PM. at Branch address TATA CAPITAL HOUSING FINANCE LIMITED, 9/1/1, Suraj Bhawan , 2Nd Floor, Above Yes Bank, M.G. Road, Indore 452001

The sale of the Secured Asset/ Immovable Property will be on "as is where condition is" as per brief particulars described herein below ;

Sr. No	Loan A/c. No and Branch	Name of Borrower(s) / Co-borrower(s) / Legal Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Earnest Money	Type of possession
1.	9799207	Mr. AMJAD AHMED / Co-borrower(s) KHAH Mrs. MAHAJABI AHMED	Rs. 14,51,984/- (Rupees Fourteen Lakh Fifty One Thousand Nine Hundred Eighty Four Only)	Rs. 21,54,600/- (Rupees Twenty One Lakh Fifty Four Thousand Six Hundred Only)	Rs. 2,15,460/- (Rupees Two Lakh Fifteen Thousand Four Hundred Sixty Only)	Physical

Description of the Immovable Property: All the rights, piece & parcel of Immovable property PLOT NO. 1, VINAYAK NAGAR, COLONY, UJJAIN ROAD, VILLAGE NAGUKHEDI, DEWAS, MP 455001, AREA ADMEASURING- 1197 SQFT. Bounded - East - OPEN LAND West - ROAD North - PLOT NO 02 South - OTHER LAND

At the Auction, the public generally is invited to submit their bid(s) personally. The Borrower(s)/Co-Borrower (s) are hereby given last chance to pay the total dues with further interest within 30 days from the date of publication of this notice, failing which the Immovable Property will be sold as per schedule. The E auction will be stopped if, amount due as aforesaid, with interest and costs (including the cost of the sale) are tendered to the Authorised Officer or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid before the date of the auction. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold. The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions: The E-auction will take place through portal <https://DisposalHub.com> on 21-06-2023 between 2.00 PM to 3.00 PM with limited extension of 10 minutes each. **Terms and Condition:** 1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. 2. The Immovable Property shall not be sold below the Reserve Price. 3. Bid Increment Amount will be: Rs.10,000/- (Rupees Ten Thousand Only) 4. All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the "TATA CAPITAL HOUSING FINANCE LTD." Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. 5. The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. 6. For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale. 7. Inspection of the Immovable Property can be done on 13-06-2023 between 11 AM to 5.00 PM, with prior appointment. 8. The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. 9. In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. 10. In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. 11. Details of any encumbrances, known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities areas of property tax, electricity etc. 12. For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, Ms NexGen Solutions Private Limited, Address: #203, 2nd Floor, Shree Shyam Palace, Sector: 4&5 Crossing, Railway Road, Gurugram - 122 006 through its Mobile No. +91 97100 29933, +91 98100 29926, Tel. No. +91 124 4 233 933, E-mail ID: CSD@disposalhub.com or Manish Bansal, Email id Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8588983696. Please send your query on WhatsApp Number - 9999078669. 13. TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company. 14. Please refer to the below link provided in secured creditor's website www.tatacapital.com/property-disposal.html for the above details. 15. Kindly also visit the link: <https://www.tatacapital.com/property-disposal.html> **Please Note -** TCHFL has not engaged any broker/agent apart from the mentioned auctioneer partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.

Sd/- Authorized Officer,
Tata Capital Housing Finance Ltd.

Place: MP
Date: 19-05-2023



Kotak Mahindra Bank Limited


Regd office: 27BKC, C 27, G Block, Bandra Kuria Complex, Bandra (E), Mumbai - 400 051
Corporate office: Kotak Infinity, Bldg No 21, Infinity Park, General AK Vaidya Marg, Malad (E), Mumbai - 400 097

AUCTION NOTICE

That the below mentioned Borrower/s had availed gold loan facility against security of the gold ornaments/ items, as specified below. The Borrower/s defaulted in due repayment of the instalments and outstanding dues and as a result of which the Bank was constrained to issue notices calling upon the Borrower/s to repay the outstanding amounts. However, the Borrower/s has failed to repay/clear his outstanding dues thereby compelling the Bank to auction the gold ornaments pledged in favour of the Bank. The open auction of the above mentioned gold ornaments would be held at :-
Time: 29-May-2023 11:00 AM
Place: Respective Sub Locations
www.kotak.com

App/Pl	Party Name	State	Location	Sub Location	Gross Wgt
GLN2482844	Kailash Prajapati	Madhya Pradesh	Bhopal	Betul	28.31
GLN2542312	Kailash Prajapati	Madhya Pradesh	Bhopal	Betul	12.695
GLN1871129	Swarna Sharma	Madhya Pradesh	Indore	Indoremgrd	174.69
GLN2016238	Aditya Vikram Singh Umah	Madhya Pradesh	Indore	Indoremgrd	17.1
GLN2227452	Surjeet Kaur Khanuja	Madhya Pradesh	Indore	Indoremgrd	166.32
GLN2421142	Hashir Qureshi	Madhya Pradesh	Indore	Indoremgrd	38.37
GLN2194830	Pankaj Prajapat	Madhya Pradesh	Indore	Indore	9.56
GLN2456756	Manish Verma	Madhya Pradesh	Indore	Indore	28.18
GLN2317570	Rakhi Soni	Madhya Pradesh	Indore	Indore	16.24
GLN2462000	Renu Singh	Madhya Pradesh	Indore	Indore	19.55
GLN2001467	Dharamdara Pandey	Madhya Pradesh	Bhopal	Mpnagar	31.2
GLN2545368	Anupama Pinakin Patankar	Madhya Pradesh	Bhopal	Mpnagar	70.26
GLN2495559	Kapil Kadam	Madhya Pradesh	Indore	Vijaynagar	12.63
GLN2547340	Renu Singh	Madhya Pradesh	Indore	Vijaynagar	34.79
GLN2554075	Lal Singh	Madhya Pradesh	Indore	Vijaynagar	70.62

Bidders are requested to Submit a copy of their Photo - Identify, signature and address proof along with their original for verification together with two recent photographs on 28-05-2023 by 4pm at Respective Sub Locations. Also individual bidder should be present to handover the documents. The Bank reserves the right to change the venue/date/time of auction or cancel the auction/ finalise the highest bid without any notice to bidders. The cost of the auction process will be debited to the customer account. Bank reserves the right to recover the balance amount from the customer if the bid amount is insufficient to meet the payoff amount of the account. For any further details/assistance/clarification regarding the terms and conditions of the auction, you are required to contact Mr.Rakesh Jaiswar-9926051414



AXIS BANK LIMITED

Retail Lending and Payment Group (Local Office/Branch): Axis Bank Ltd-RAC, Plot No.163 A and 166, 3rd Floor, Star Arcade, MP Nagar Zone 1, Bhopal, Madhya Pradesh -462011

POSSESSION NOTICE

[For immovable property]

(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002) Whereas, the undersigned being the Authorized Officer of Axis Bank Limited (formerly known as UTI Bank Ltd.) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (the said Act) and in exercise of powers conferred under section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules 2002 (the said Rules), issued a Demand Notice dated 30/12/2022 (hereinafter referred to as "the notice") calling upon the borrowers i.e. (I) SHRADDHA VIVEK MAHAJAN (II) VIVEK MAHAJAN of HOUSE NO. 13 NAYADAD ROAD, NAYATA MO-HALLA THIKRI, TEHSIL & DISTT. BARWANI (M.P.) 451551 hereinafter referred to as "the borrowers", to repay the amount mentioned in the notice being of Rs. 72139.4/- (SEVENTY TWO THOUSAND ONE HUNDRED THIRTY NINE RUPEES & FOUR PAISA) & Rs. 3079158/- (THIRTY LAKH SEVENTY NINE THOUSAND ONE HUNDRED & FIFTY EIGHT RUPEES ONLY) as on 13/12/2022 with further interest thereon at the contractual rate of interest from 13/12/2022 till repayment thereof and also other charges, within 60 days from the date of the said notice. The borrowers having failed to repay the said amount, notice is hereby given to the borrowers. Noticee who are the mortgagor of the properties described herein below (hereinafter collectively referred to as "the property") and to the public in general that the undersigned has taken possession of the said property belonging to the said mortgagors, Noticee in exercise of powers conferred under section 13(4) of the said Act read with Rule 8 of the said Rules on this 16th Day of May the year 2023. The borrowers/mortgagor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to charge of the Axis Bank Limited for an amount Rs. 72139.4/-(SEVENTY TWO THOUSAND ONE HUNDRED THIRTY NINE RUPEES & FOUR PAISA) & Rs. 3079158/- (THIRTY LAKH SEVENTY NINE THOUSAND ONE HUNDRED & FIFTY EIGHT RUPEES ONLY) as on 13/12/2022 till repayment as also costs, charges and incidental expenses, etc.

DESCRIPTION OF IMMOVABLE PROPERTY

IMMOVABLE ASSETS

All That Piece & Parcel Of Diverted Residential Property (House) At Old Ph No. 11, Survey No. 135/6, Admeasuring 0.041 Hect. (4400 Sq. Ft.) New Ph. No. 26, Block Thikri Village, Thikri, Tehsil Thikri, Dist Barwani (M.P.) In The Name Of Vivek S/O Babul Mahajan. Applicant Has Got The Ownership Via Sale Deed Executed: A1/2060/9/59-66/1140 Dated 21-March-2011 Boundaries: East: 35 Ft. Road West: Land Of Devendra Mandloi North: Remaining Land Of Seller South: Neema Dharmshala Se Kanyashala Tak Jane Ka 20 Ft. Rasta.

Date: 17.05.2023
Place: Bhopal

Sd/- Authorized Officer
For: Axis Bank Limited

#BSMorningShow



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Stepping up the game with new milestones

Gulf Oil Lubricants India Limited

Registered & Corporate Office: IN Centre, 49/50, MIDC, 12th Road, Andheri (E), Mumbai-400093
Maharashtra, India. CIN NO.: L22203MH2008PLC287060 Tel No.: +91 22 65487777
Fax: +91 22 28248232 | Website: www.gulfoillindia.com | Email: secretarial@gulfoill.com

EBITDA Yearly **20%** Y-o-Y

REVENUE Yearly **37%** Y-o-Y

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2023

Particulars	Standalone				Consolidated			
	Quarter ended March 31, 2023 (Unaudited)	Quarter ended March 31, 2022 (Unaudited)	Year Ended March 31, 2023 (Audited)	Year Ended March 31, 2022 (Audited)	Quarter ended March 31, 2023 (Unaudited)	Quarter ended March 31, 2022 (Unaudited)	Year Ended March 31, 2023 (Audited)	Year Ended March 31, 2022 (Audited)
Revenue from Operations	79,204.99	63,892.99	2,99,910.02	2,19,163.88	79,204.99	63,892.99	2,99,910.02	2,19,163.88
Profit from ordinary activities before tax	8,401.99	8,614.34	31,270.40	28,433.77	8,400.41	8,612.38	31,270.80	28,431.81
Net Profit from ordinary activities after tax	6,217.29	6,339.43	23,229.99	21,107.60	6,215.71	6,337.47	23,230.39	21,105.64
Total Comprehensive Income for the period (comprising Profit and other Comprehensive Income for the period)	6,298.65	6,392.66	25,986.86	21,204.90	6,297.71	6,390.70	25,987.90	21,202.94
Equity share capital (Face value ₹ 2 per share)	980.34	1,008.54	980.34	1,008.54	980.34	1,008.54	980.34	1,008.54
Reserves (excluding Revaluation reserves)			1,16,863.86 (As at 31/03/2023)	1,03,261.76 (As at 31/03/2022)			1,16,862.94 (As at 31/03/2023)	1,03,259.80 (As at 31/03/2022)
Earnings Per Share (Face value ₹ 2 per share)								
a) Basic - ₹	*12.68	*12.57	47.30	41.89	*12.67	*12.57	47.30	41.89
b) Diluted - ₹	*12.66	*12.35	47.16	41.63	*12.65	*12.35	47.16	41.63

*Not Annualised

Notes:

- The above is an extract of the detailed format of Audited Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Other Disclosure Requirements) Regulation, 2015. The full format of the Audited Financial Results is available on the stock exchange websites, www.nseindia.com, www.bseindia.com and on the Company's website www.gulfoillindia.com.
- The Board of Directors have recommended a final dividend of ₹ 25/- per equity share (i.e. 1250% on face value of ₹ 2 per equity share) for the financial year ended 31 March 2023 subject to approval of members at Annual General Meeting.

For and on behalf of Board of Directors of
GULF OIL LUBRICANTS INDIA LIMITED

Ravi Chawla
Managing Director & CEO
DIN: 02808474

Place : Mumbai
Date : May 18, 2023