

SIR: Enhancing Transparency and Trust in India's Elections



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Kudos to the Election Commission of India (ECI) for initiating the Special Intensive Revision (SIR) programme! This crucial process is a significant step towards ensuring the accuracy and purity of electoral rolls. By identifying and correcting errors, removing duplicate entries, and including eligible voters, the ECI is strengthening our democratic process. The SIR programme demonstrates the ECI's commitment to free and fair elections, and its efforts to empower citizens by ensuring their voices are heard. This initiative will undoubtedly enhance voter confidence and promote electoral transparency. In a country like India, with its large population and frequent migration and resettlement due to employment and other reasons, revising electoral rolls before every election is a necessity. Unfortunately, this exercise was not carried out consistently or diligently in the past, leading to many eligible voters being disenfranchised on election day as their names were missing from the rolls.

Equally disturbing is the

failure to remove the names of deceased persons from the rolls in a timely manner, which has sometimes led to malpractices and inaccuracies, affecting not only the accuracy of voter turnout statistics but also, in some cases, the outcome of elections themselves.

The Election Commission of India (ECI) aims to create an error-free voter list, ensuring every eligible citizen is included and no ineligible or duplicate names are present. This objective is part of the National Electoral Roll Purification and Authentication Programme (NERPAP), launched to link Aadhaar numbers with voters' electoral data and eliminate inaccuracies. To achieve this, the ECI is updating Voter Information by conducting door-to-door surveys and using digital platforms to verify and correct voter details. Identifying and deleting duplicate voter IDs to prevent electoral fraud and ensuring all eligible citizens, including those without permanent addresses, are registered to vote. The ECI has taken steps to address concerns about voter list discrepancies, including implementing Systematic Instrument for Rectification (SIR) and Electoral Roll Purification and Authentication (ERPA) processes. These initiatives aim to improve the accuracy and transparency of the electoral rolls. The Special Intensive Revision (SIR) is a vital exercise that ensures the accuracy and integrity of electoral rolls. By participating in SIR, citizens can help create a clean and reliable electoral roll, strengthening our democracy and promoting fair elections. There is no doubt that by implementing SIR, India can strengthen its electoral system, ensuring free, fair, and transparent elections that reflect the will of its citizens. (B-15 Jyoti-Kalash Society, Jodhpur Tekra, Ahmedabad - 380 015)

Demolition near Modi Stadium before Commonwealth Games

Ahmedabad, As the Commonwealth Games are going to be hosted in Ahmedabad, the Municipal Corporation has started the work of opening the TP Road passing by the Narendra Modi Stadium in the Motera area of ??the city on November 29. The demolition of the houses in Baldevnagar in the Motera area has been done since early morning. The demolition is being done by the Estate Department of the West Zone of the Municipal Corporation amidst tight security by the Sabarmati Police. As many as 29 houses in Motera Baldevnagar are located on TP

Road, the Municipal Corporation's Estate Department had issued notices to the residents to vacate the houses, but they did not vacate the houses. An application was filed in the High Court, which was rejected by the High Court. 29 houses will be demolished by evening. A 24-meter-wide TP road passing through the Sabarmati area will be opened. This TP road will open near the Aquatic Stadium to be built for the Commonwealth Games near the Narendra Modi Stadium. One can go directly towards the Aquatic Stadium from this road, so since it is necessary to open this road, the Estate Department of the Municipal Corporation has started the work of removing a total of 29 pressures found in residential and commercial types. Preparations have been started to make Ahmedabad a city a sports city for the upcoming Commonwealth Games. A new SVP Enclave is to be built behind Narendra Modi Stadium in Motera at a cost of crores of rupees, while the work of developing the surrounding area has also started. The work of opening TP Road from Baldevnagar near Narendra Modi Stadium has been done by the West Zone of the Municipal Corporation.

Abakkus Mutual Fund launches its maiden fund "Abakkus Flexi Cap Fund"

Ahmedabad, Abakkus Mutual Fund has launched its first equity NFO 'Abakkus Flexi Cap Fund', an open-ended equity scheme that will invest across large, mid, and small-cap stocks. The NFO opens on 8th December, 2025 and closes on 22nd December, 2025. Mr. Sunil Singhania, Founder, Abakkus Asset Manager Private Limited, said "Abakkus firmly believes in bringing a focused, fundamentals-driven approach to equity investing. As a young AMC backed by decades of experience in managing listed equities, we see a clear opportunity to offer investors a differentiated flexi-cap opportunity." (13-9)

Farmers suffer a blow of 30 crores due to Mavtha

Surat, The unseasonal rains in Surat district during the Diwali period have created a situation like a flood on the heads of farmers. Especially the kharif paddy crop has been extensively damaged, which has had a direct impact on production. Due to the flood, there has been a major reduction of approximately two lakh sacks in the paddy production of the district, as a result of which the farmers have suffered an economic blow of more than 30 crores.

The severe impact on income in the Gino

The estimate of this loss is clearly visible in the Gino of Olpad and Jahangirpura, which mainly purchase and process paddy crops in Surat district. Usually, these Ginos receive an income of about 11 lakh gunas

of paddy as a monsoon crop, but this year due to the devastating effect of unseasonal rains, only 9 lakh gunas have been received, which clearly indicates a loss of two lakh gunas. Farmers' dried paddy also got soaked in water:

Manharbhai Patel, President of Manharbhai Jahangirpura Ginning Mill, while giving information about this situation, said that the harvesting of paddy had started, at that time, farmers were saddened by the unseasonal rains on Diwali itself. The paddy in some fields was soaked standing up, while in some fields even the paddy lying in the fields was soaked. Moreover, the paddy kept by some for drying on the roads was soaked with the water of the unseasonal rains.

To ensure timely return travel, Indian Railways has arranged a series of special return services from Banaras. These include departures for Kanyakumari on 5 December, Chennai on 7 December, and Coimbatore on 9 December,

Newborn baby girl found at Surat's Kawas Cricket Ground

A newborn baby girl was found abandoned in the old Kawas Cricket Ground in Ichchhapore area of ??Surat on the late night of November 28, creating a stir in the entire area. Hearing the girl's crying, people rushed towards it and informed the police. The girl is currently undergoing treatment in the ICU in Surat Civil Hospital for immediate treatment. Currently, the girl is undergoing intensive treatment by the medical staff. The police are praying for the

girl's recovery. 11,000 reward for finding the parents. The Ichchhapore police have started legal action to find the ruthless parents who committed this inhuman act. It has been officially announced by the Ichchhapore police that a cash reward of 11,000 will be given to anyone who helps in finding the parents of this newborn baby or provides accurate information about them.

Indian Railways Operates Seven Special Trains from Tamil Nadu to Banaras for Kashi Tamil Sangamam 4.0

Indian Railways is operating a series of seven special trains between Chennai on 11 December, Kanyakumari, Chennai, Coimbatore and Banaras to facilitate large-scale participation in the Kashi Tamil Sangamam 4.0, strengthening cultural bonds between the Tamil-speaking region and the ancient spiritual hub of Kashi. These special trains have been scheduled to ensure seamless travel, comfortable long-distance connectivity, and timely arrivals for participants attending the multi-day cultural immersion programme.

The services began with the first train departing from Kanyakumari on 29 November 2025. This was followed by an additional special departure from Chennai on 6 December, from Kanyakumari on 7 December, from Coimbatore on 9 December, and another service from Chennai on 12 December 2025. With these planned departures, a total of seven special trains will operate from Tamil Nadu's key originating cities to Banaras in a well-coordinated and phased manner.

To ensure timely return travel, Indian Railways has arranged a series of special return services from Banaras. These include departures for Kanyakumari on 5 December, Chennai on 7 December, and Coimbatore on 9 December,

followed by additional return services scheduled for Chennai on 11 December, Kanyakumari on 13 December, Coimbatore on 15 December, and again for Chennai on 17 December 2025. Kashi Tamil Sangamam 4.0, beginning today, continues the long-standing cultural connection between Tamil Nadu and Kashi. This edition is centred on the theme "Let Us Learn Tamil – Tamil Karkalam," promoting linguistic and cultural exchange between the two regions through Tamil learning initiatives in Varanasi schools, study tours for students from the Kashi region to Tamil Nadu, and the symbolic Sage Agastya Vehicle Expedition from Tenkasi to Kashi. Kashi Tamil Sangamam 4.0 embodies the essence of Ek Bharat Shreshtha Bharat, encouraging people to

understand and appreciate the richness of cultures beyond their own. Anchored by the Ministry of Education, with IIT Madras and Banaras Hindu University serving as the principal knowledge partners, and participation of ten ministries including Railways, brings together students, artisans, scholars, spiritual leaders, teachers and cultural practitioners of the two regions together, facilitating exchange of ideas, cultural practices and traditional knowledge between them.

By running these seven special trains and coordinating a meticulously planned, culturally rich itinerary, Indian Railways is playing a central role in connecting diverse regions of the country and reinforcing the shared heritage between Tamil Nadu and Kashi.

JHAVERI CREDITS AND CAPITAL LIMITED
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INFORMATION REGARDING EXTRA ORDINARY GENERAL MEETING

- Shareholders may please note that the Extra Ordinary Meeting will be held through VC/OVAM on **Tuesday, December 23, 2025 at 03:00 PM IST**, in compliance with all the applicable provisions of the Companies Act, 2013 and rules made thereunder and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with all applicable circulars on the matter issued by the Ministry of corporate affairs (MCA), Government of India and Securities and Exchange Board of India (SEBI), to transact the business that will be set forth in the Notice of the meeting.
- In compliance with above circulars, electronic copies of the notice of the EGM will be sent, in due course, to all the shareholders whose email addresses are registered with the Company / Depositories Participant(s).
- The Notice of EGM will also be available on the website of the company at www.jhavericredits.com, on the website of the Stock Exchange i.e. BSE Limited at www.evoting.nsdl.com and on the website of NSDL at www.evoting.nsdl.com.
- Manner of Registering/Updating email addresses to receive the notice of the EGM:**
 - Shareholders holding shares in physical mode and who have not updated email addresses with the Company are requested to update their email addresses by writing to the company at cj@havericredits@gmail.com along with copy of signed request letter mentioning the name and address of the shareholder, self-attested copy of PAN card, and self-attested copy of any document (e.g: driving license, election identity card, passport,) in support of the address of the shareholder.
 - Shareholders holding shares in dematerialised mode are requested to register/update their email addresses with relevant Depositories Participants.
- Manner of casting vote through e-voting:**
 - Shareholders will have an opportunity to cast their votes remotely on the businesses as set forth in the notice of the EGM through remote e-voting system.
 - The login credentials for casting the votes through e-voting shall be made available through the various modes provided in the notice as well as through email after successfully registering their email addresses. The details will also be made available on the website of the company.
- This notice is being issued for the information and benefits of all the shareholders of the company in compliance with the applicable circulars of the MCA and SEBI.

For Jhaveri Credits and Capital Limited
SD/-
Gaurav Shrimankar
Company Secretary

Place : Ahmedabad
Date : November 29, 2025

TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)

Head Office: Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051;
Tel: 1800 102 4345 ; Website: <http://www.truhomelife.com>

Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatop Road, Alwarpet, Teynampet, Chennai-600018

APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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.

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 Truhomelife Limited (formerly Shriram Housing Finance Limited), the Possession of which have been taken by the Authorized Officer of Truhomelife Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis for recovery of the balance due to Truhomelife Limited from the Borrowers And Guarantors, as mentioned in the table.

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:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagors	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
1) Singhvi Hitesh Hanumandas Present & Property Address :- Flat No-D-401, 4th Floor, Block No.D, Nilkanth Park-1, Near Kalasagar Apartment, Near Ghoda Camp Road, Near BSNL Office, Shahibaug, Aswara, Ahmedabad-380004 Also :- 2.1). Singhvi Hitesh Hanumandas Office Address :- @ SIU FASHION, Sumei-11, D/322, D-Wing, Namaste Circle, Shahibaug, Ahmedabad-380004	Rs.36,18,908/- (Rupees Thirty Six Lakh Eighteen Thousand Nine Hundred Eighty Only) as on dated 09/09/2025 under reference of Loan Account No.	Rs.76,23,000/- (Rupees Seventy Six Lakh Twenty Three Thousand Lakh Only)	09- JAN- 2026	Ashfaq Patka 9819415477
2) Singhvi Hitesh, Present & Property Address :- Flat No-D-401, 4th Floor, Block No.D, Nilkanth Park-1, Near Kalasagar Apartment, Near Ghoda Camp Road, Near BSNL Office, Shahibaug, Aswara, Ahmedabad-380004 Also :- 2.2). Singhvi Hitesh, Office Address :- @ SEEMA SYNDICATE, Sumei-11, D/322, D-Wing, Namaste Circle, Shahibaug, Ahmedabad-380004	Rs.20,40,177/- (Rupees Twenty Eight Lakh Forty Seven Thousand One Hundred Seventy Seven Only) as on dated 09/09/2025 under reference of Loan Account No. STUHAMWD0000009	Rs.10,000/- (Rupees Ten Thousand Only) and in such multiples.	Auction Time: 11 AM to 1 PM.	Dharmendrasinh Chauhan-76007 62777
3) Hanuman Das s/o Shankar Lal, Present & Property Address :- Flat No-D-401, 4th Floor, Block No.D, Nilkanth Park-1, Near Kalasagar Apartment, Near Ghoda Camp Road, Near BSNL Office, Shahibaug, Aswara, Ahmedabad-380004 Also :- 3.2) Hanuman Das s/o Shankar Lal, Permanent Address :- Karmujui Ki Gali, Barmer, Rajasthan-344001 Loan Account No. SBTHAMWD0000008 & STUHAMWD0000009	Rs.7,62,300/- (Rupees Seven Lakh Sixty Two Thousand Three Hundred Only)	Ernest Money Deposit (EMD) (Rs.)	Last date for submission of EMD : 08th January 2026, Time 10.00 a.m. to 05.00 p.m.	Property Inspection Date: 12-12-2025
Date of Possession & Type 24.11.2025 and Symbolic Possession				
Encumbrances known Not known				

Description of Property

All the rights, title, and interest in the property bearing Flat No. D/401 of Block No. D on the 4th Floor, admeasuring approximately 117.06 Sq. Mtrs. (i.e., 140 Sq. Yards) Super Built-up Construction Area and Undivided Share of Land measuring 15.00 Sq. Mtrs., in the scheme known as Neelkanth (Shahibaug) Co-operative Shops & Offices Housing Society Limited, also known as "Neelkanth Park-1", situated at Mouje Aswara, Taluka Aswara, District Ahmedabad, on the land bearing Final Plot No. 17 & 18 pali of Town Planning Scheme No. 17, of Revenue Survey No. 75/1-2 & 76/1, in the Registration Sub-District of Ahmedabad-06(Naroda).

Boundaries of the property (As per Technical report): Ownership Documents :- East : Flat No.D/401, West : Internal Road, North : Flat No.D/402, South : Margin/Compound Wall, Actual As per site : East : Flat No.D/404, West : Internal Road, North : Flat No.D/402, South : Adj.Property

1) For detailed terms and conditions of the sale, please refer the website of Truhomelife Limited (Formerly Shriram Housing Finance Limited) website.

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.

3) The mortgagors/borrowers are given a last chance to pay the total dues with further interest before auction, failing which secured assets will be sold as per above schedule.

4) The mortgagors/borrowers are requested to collect all remaining movable items within period of 7 days without damages of the property. If you fail to take movable assets, then it would be deemed that you have no claim and no interest in taking back such items. In case you still prefer to ignore this notice, we shall be constrained to treat them as unclaimed and waste materials and shall not be liable for any loss or damage whatsoever to such articles and also may sell all movable items and adjust the amount against outstanding dues of your loan account. It will be also deemed that you have no claim and interest in taking back such items and also have no objection, if such items are disposed off or sold by us as items are having negligible substantial value. Also note that by not taking the items within specified time, you will also relinquish any right or claim over such items in future.

5) Please note that the secured creditor is going to issue the sale notice to all the Borrowers/ Guarantors/ Mortgagors by speed/ registered post. In case the same is not received by any of the parties, then this publication of sale notice may be treated as a substituted mode of service.

Place : Ahmedabad
Date : 03.12.2025

Sd/- Authorised Officer- Truhomelife Finance Limited
(Formerly Shriram Housing Finance Limited)