Editorial

Traffic Chaos

Road safety is a concern for all irrespective of gender. It is a matter of fact that lack of etiquettes on the road is seen is going to be much dangerous for the lives of citizens. Road safety is a priority and concern to all of us and there is a need of regularly reinforcing this message. The true costs of accidents are rarely assessed, and can only be of full value if assessed to formulate future projections of loss probability and effective safety management. It seems as if no one is interested in striking at the root of the traffic problems: poor driver education. The road users should avoid driving recklessly. The other example of neglecting while driving or riding are using hand phone while driving, driving when you are sleepy, driving under the influence of drugs or alcohol and playing loud music while driving. If the authorities are interested in proper traffic management, the RTOs need to be modernized and upgraded.

It is a matter of fact that lack of etiquettes on the road is seen is going to be much dangerous for the lives of citizens. No one follows the traffic rules and even not the traffic police can handle. Bikers are often a headache and we need to focus more on such offenders The other example of neglecting while driving or riding are using hand phone while driving, driving when you are sleepy, driving under the influence of drugs or alcohol and playing loud music while driving. Roads are a mess today not because of the bad quality of work, but bad planning. Lane sizes, pedestrian crossings, traffic signals or left-turns are poorly designed. All of this reckless act can be overcome by taking some steps such as use Bluetooth phone devices when receiving or making a call while driving. If the authorities are interested in proper traffic management, the RTOs need to be modernized and upgraded. Duty timings of traffic cops should also be extended to man this busy junction to check erring motorists. Many people drive at 6-7 in the evening with their high-beams on, which can blind the driver on the opposite side.

Also, lane-driving must be made mandatory. Drivers must be sensitized about the rights of the pedestrians. Roads are a mess today not because of the bad quality of work, but bad planning. Lane sizes, pedestrian crossings, traffic signals or left-turns are poorly designed. We should fix these at the earliest.

Lack of knowledge about correct use of high-beam headlamps creates problem at night. People just get a license with little knowledge about honking and lighting norms. Many people drive at 6-7 in the evening with their high-beams on, which can blind the driver on the opposite side. This is a bad practice as it can result in accidents. There's no concept of lane-driving. All they understand is that the road is their race track and they need to be the first one even if that means overtaking a guy who just gave the indicator to take a turn. At traffic signals, people taking a right-turn tend to stop in the middle of the lane, thus blocking the traffic. If we go through the statistics of road accident data 2015 reveals that around 1,374 accidents and 400 deaths take place every day on Indian roads, resulting in 57 accidents and loss of 17 lives on an average every hour. SC has also expressed its concern at the high number of road accident fatalities - 1.5 lakh - every year in India. Stringent laws against drunk and rash driving, proper and effective enforcement of the laws and the tough and sincere judiciary in dealing with the accidents alone could ultimately have a positive effect in dealing with the ever growing accidents.

JSW MG Motor India to showcase 'Drive.Future'

Ahmedabad, JSW MG Motor India has announced participation in the Bharat Mobility Global Expo 2025, accelerating into 'Drive.Future' as the theme. After making strides in the electric vehicle market, the brand is set to bolster its foothold with new-age products that offer new-age mobility solutions. With innovation in its DNA, MG is all set to showcase the future of mobility through an immersive line-up of product experiences, design language, technology & innovation and will also unveil the next level of immersive customer experience. Unveiled earlier this year, Drive.Future is the brand's vision of an innovative, sustainability-led future, driven by its intuitive technology. On the product front, JSW MG Motor India will be showcasing three all-new models across three all-new categories, each one catering to a completely different set of customers. (1-7)

New year, new beginnings! COLORS' actors reveal their 2025 resolutions

Ahmedabad, Ayesha Singh playing the role of Mannat in COLORS' 'Mannat' shares, "As we step into 2025, this New Year holds a special place in my heart. I am deeply grateful and thrilled about my upcoming show, 'Mannat Har Khushi Paane Ki,' premiering on COLORS. The New Year is a time for reflection and appreciation-a moment to cherish the support of loved ones, embrace growth, and express gratitude for life's opportunities. I'm especially thankful to my fans and the audience for the immense love and positivity they've shown toward the show's promos over the past few days. Your encouragement means the world to me. Here's wishing everyone a year filled with joy, meaningful moments, and the courage to chase your dreams. Happy New Year!"

Adnan Khan, who plays Vikrant in COLORS' upcoming show 'Mannat Har Khushi Paane Ki', shares his excitement for the new year, saying, "I'm thrilled that Mannat will be COLORS' first big launch of 2025 - I couldn't have asked for a better start to the year! 2024 was full of growth and learning, and I'm incredibly grateful for all the experiences it brought. Stepping into the role of Vikrant has been a fascinating journey, especially diving into the culinary world as part of my preparation; it's been an exciting and enriching process. (19-10)

The Trudeau tangle: Freeland's exit, Khalistani hypocrisy, and Trump's advantage

It would appear that Prime Minister Justin Trudeau's political architecture, once heralded for its bright promise, is now in an ugly state of disrepair. Chrystia Freeland's resignation as Finance Minister and Deputy Prime Minister is less a gentle bowing-out and more of a controlled demolition, complete with explicit warnings and meticulously chosen words.

"Upon reflection, I have concluded that the only honest and viable path is for me to resign from the cabinet," she wrote in her public letter to Trudeau, effectively shattering the veneer of unity and exposing the deep cracks beneath. Forced into appointing his close friend Dominic LeBlanc as a rapid-fire replacement, Trudeau's government now resembles a marionette show scrambling to replace snapped strings rather than a confident national administration. Meanwhile, the public is left asking whether the Prime Minister is presiding over a well-organized team or simply rearranging pawns on a chessboard that is about to be tipped over. Within the Liberal caucus itself, doubt and disillusionment have bubbled over into open rebellion. Numerous MPs have audibly questioned Trudeau's judgment and his grip on a situation that has spiraled from inconvenient to downright untenable. Freeland's letter was an indictment of the government's unsound economic direction and its inability to handle the geopolitical winds blowing in from Washington. "We need to take that threat extremely seriously," she declared, referring to the incoming US administration's promise of aggressive tariffs. "That means keeping our fiscal powder dry today, so we have the reserves we may need for a coming tariff war."

Her words serve as both a financial roadmap and a rebuke, highlighting the sense that the governing team has become more fixated on self-preservation and short-term electoral stunts than on the long-term leadership of the nation's interests. "That means eschewing costly political gimmicks, which we can ill afford, and which make Canadians doubt that we recognize the gravity of the moment," Freeland lamented—phrasing that leaves little room for plausible deniability on Trudeau's part.

Freeland's pointed reference to "eschewing costly political gimmicks" likely includes the GST holiday—an ostensibly consumer-friendly measure that, in economic terms, risks creating adverse second-order effects. Rather than providing durable relief, a short-term tax exemption can distort demand patterns, potentially accelerating demand-pull inflation in sectors like dining and hospitality. By boosting consumption without expanding productive capacity or improving supply chain efficiency, the measure intensifies inflationary pressures and complicates long-term price stability. The resulting mix of higher aggregate demand for non-essential services and negligible savings for grocery staples suggests the policy prioritizes optical victories over substantive, structural reforms. However, Freeland too has a chequered record. While credited for initial stabilization efforts post-Covid-19—such as spearheading the national child-care program—Freeland oversaw persistent deficit spending that outpaced her own targets: the 2023-24 shortfall swelled to $61.9 billion, a full 50 per cent above the $40.1 billion limit she previously set. Her policies, including substantial industrial subsidies, failed to reverse Canada's chronic underperformance in productivity growth and business investment.

Stones pelted during liquor cutting, PI fired 2 rounds

Vadodara, The SMC (State Monitoring Cell) team that went to raid the Darjipura area of ??Vadodara was attacked and the PI was forced to fire two rounds. When the SMC team went to raid a liquor shop early in the morning, the bootleggers started pelting stones. It was reported that SMC vehicles and some personnel were injured in the attack. In this incident, the SMC PI fired two rounds in self-defense. In this case, the SMC has arrested three accused, while 8 accused have been declared wanted. Currently, the Harni police is conducting further investigation in this case. Stones pelted during cutting of liquor According to information received from SMC, the State Monitoring Cell had received information that bootlegger Zubair Shafiq Memon was cutting liquor by filling small vehicles from containers in an open parking plot next to the godown of V. Trans Company in front of Darjipura Bridge on Vadodara-Mumbai National Highway in Vadodara city. On receiving such information, the SMC team raided the place between 4.00 am and 5.00 am. During this, the bootleggers pelted stones at the State Monitoring team, and SMC PI R. G. Khat fired two rounds at the bootlegger's container vehicle.

Eight wanted including notorious bootlegger Eight people including notorious bootlegger Zubair Shafiq Memon fled after the firing. In this incident, the State Monitoring Cell has arrested three bootleggers, along with a Fortuner car, a container and liquor worth an estimated Rs 22 lakh, worth Rs 60 lakh, have been seized by the police. Eight others including notorious bootlegger Zubair Shafiq Memon have been declared wanted in this incident. Currently, all the accused and the goods have been handed over to Harni police station. Further investigation is being conducted by Harni police.

Accused arrested by police

(1) Feroz Yakub Diwan (Res. Ajwa Road, Vadodara)

(2) Altaf Hussain Yakub Hussain Diwan (Res. Yakutpura, Vadodara) (3) Ratansingh Jabbersingh Sodha (Res. Ektanagar, Ajwa, Vadodara)

8 accused absconding

(1) Zubair Safiq Memon (Main accused, Res. Wadi, Vadodara city)

(2) Zubair's thick figure.

(3) Driver of Innova Crysta.

(4) Five laborers of Zubair.

SHRIRAM HOUSING FINANCE

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Head Office: Level -3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; **Tel:** 022 4241 0400, 022 4060 3100 ; **Website:** http://www.shriramhousing.in

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

Branch Off : 901-904 | 9th Floor | Titanium Square, Nr. Adajan Gam Circle Opp. Income Tax Office, Adajan, Surat - 395009

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 The Shriram Housing Finance Limited, The Possession of which have been taken by the Authorized Officer of The Shriram Housing Finance Limted, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in e-auction for recovery of the balance due to The Shriram Housing Finance Limited from the Borrowers And Guarantors, as mentioned in the table. Details of Borrowers and Guarantors, amount due, Short Description of the immovable property and encumbrances known thereon, possession type, reserve price and earnest money deposit, Date and Time of Auction are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
. Sonukumar Surendra Prasad Gond **Present Address :- Plot No.115, 2nd Floor, Gita Nagar -1,Opp.Gut Bhavani Society Sita Nagar,chowk, Kumbharia, Surat, Surat, Gujarat-395010.** **Also: Sonukumar Surendra Prasad Gond** **Business Address : Janki Enterprise 18,Bajarang Nagar,Society Opp. Geeta Nagar-2, Punagam , Sita Nagar, Surat , Gujarat-395010** **Also: Sonukumar Surendra Prasad Gond** **Property Address:- Flat No.A-503, Prince Residency, Nr. Vidhyabharati School,Surat Bardoli Road, Kadodara, Surat,Gujarat-394327.** **2. Archana Devi Pappu Prasad,** **Present Address :- Plot No.115, 2nd Floor, Gita Nagar -1,Opp.Gut Bhavani Society Sita Nagar,chowk, Kumbharia, Surat, Surat, Gujarat-395010.** **Also: Archana Devi Pappu Prasad,** **property address :- Flat No.A-503, Prince Residency, Nr. Vidhyabharati School, Surat Bardoli Road, Kadodara, Surat,Gujarat 394327** **Date of Possession & Type** **28-11-2024.& Physical Possession** **Encumbrances known** Not Known	Rs. 1140917/- (Rupees Eleven Lakh Forty Thousand Nine Hundred Seventeen Only) as on 05-06-2024 under reference of Loan Account No. SHLHSRAT0001414 13(2) Notice Date. 28.06.2024. **FC Amount As on Dated.** Rs.12,13,239/- (Rupees Twelve Lakh Thirteen Thousand Two Hundred Thirteen Nine only) as on 24-12-2024 Loan No. SHLHSRAT0001414 foreclosure letter	Rs. 10,16,000/- (Rupees Ten Lakh Sixteen Thousand Only **Bid Increment** Rs. 10,000/- and in such multiples **Earnest Money Deposit (EMD) (Rs.)** Rs.1,01,600/- (Rupees One Lakh One Thousand Six Hundred Only) **Last date for submission of EMD :. 5th Feb 2025, Time 10.00 a.m. to 05.00 p.m.**	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	**6th Feb 2025 & Time. 11.00 a.m. to 01.00 p.m.**	**Mr.Amar Patil.9737057744** **Mr.Ashfaq Patka:- 9819415477** **Mr.Hitesh Joshi:- 9879940713** **Mr.Dharmendra Chauhan.7600762777** **Customer Care Number :- 022 - 40081572** **Property Inspection Date:10th Jan 2025, Time 11.00 a.m. to 1.00 p.m.**

Description of Property

All right title and interest in Flat No.503, on 5th floor, admeasuring 1016 Sq. Ft. i.e. 794.42 Sq. Mts. Super Built- up area and 508 Sq. Ft. i.e. 47.21 Sq. Mts. Built-up area, together with undivided proportionate share admeasuring 14.16 Sq. Mts. in underneath land in A-Building of Prince Residency", Constructed on Plot Nos.151 to 155, total admeasuring 455.80 Sq. Mts. in Shivam Residency, Situated on the land bearing Revenue Survey No. 102/ 1, 102/2, Block No.104 & 105 paiki of Village: Kadodara, Sub-District: Palsana, District: Surat Boundaries of the property:- North : Open Plot No. 150, South : Open Plot No.156, East : Open Plot No. 103, West : Road,

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
1. Jitendra Uttamkumar Lalwani **Present Address :-** **Flat No.E-1101 Stuti Empress, Palanpur, Adajan, Surat, Gujarat-395009.** **Also At: Jitendra UttamkumarLalwani** **Business Address :Omkar Textile and Broker Flat No.E-1101 Stuti Empress, Palanpur, Adajan, Surat, Gujarat-395009.** **Also At: Jitendra Uttamkumar Lalwani** **Property Address:- Flat No.304, 3rd Floor, Matrushkti Residency, Nr.Randal Mata Temple, Sayan, Surat , Gujarat-394130.** **2. Lalwani Hema Jitendra,** **Present Address :-Flat No.E-1101 Stuti Empress, Palanpur,Adajan, Surat, Gujarat 395009.** **Also At:Lalwani Hema Jitendra,** **property address :-Flat No.304, 3rd Floor, Matrushkti Residency, Nr.Randal Mata Temple, Sayan, Surat , Gujarat-394130.** **Date of Possession & Type** **30-11-2024. & Physical Possession** **Encumbrances known** Not Known	Rs. 914916/- (Rupees Nine Lakh Fourteen Thousand Nine Hundred Sixteen Only) as on 05-06-2024 under reference of Loan Account No. SHLHSRAT0001741 13(2) Notice Date. 17.06.2024 **FC Amount As on Dated.** Rs.9,88,676/- (Rupees Nine Lakh Eighty Eight Thousand Six Hundred Seventy Six only) as on 23-12-2024 Loan No. SHLHSRAT0001741 foreclosure letter	Rs. 9,80,000/- (Rupees Nine Lakh Eighty Thousand Only) **Bid Increment** Rs. 10,000/- and in such multiples **Earnest Money Deposit (EMD) (Rs.)** Rs.98,000/- (Rupees Ninety Eight Thousand Only) **Last date for submission of EMD :. 5th Feb 2025, Time 10.00 a.m. to 05.00 p.m.**	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	**6th Feb 2025 & Time. 11.00 a.m. to 01.00 p.m.**	**Mr.Amar Patil.9737057744** **Mr.Ashfaq Patka:- 9819415477** **Mr.Hitesh Joshi:- 9879940713** **Mr.Dharmendra Chauhan.7600762777** **Customer Care Number :- 022 - 40081572** **Property Inspection Date:10th Jan 2025, Time 11.00 a.m. to 1.00 p.m.**

Description of Property

All that right title and interest in Flat No.304 admeasuring about 45.52 sq.mt. Built up situated on the 3rd floor of Matrushakti Residency Constructed on Plot No.102, Plot No.103 and Plot No.104 each admeasuring about 65..05 sq.mt. of Nilam Nagar Tenement organized on land bearing Revenue Block No.82 of Sayan Sub District Olpad, District Surat. Boundaries of the property:- North : Open Space , South : Flat No.303, East : Passage , West: Adjoining Building

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
1.Dhuriya Suraj Sitaram **Present Address :- 82, Harihar Nagar, Navagam, Dindoli , Surat, Gujarat-394210.** **Also At: Dhuriya Suraj Sitaram** **Business Address : SR Digital Service Word No.73/C 58 Mourya Nagar,Dindoli Road, Dinsoli,Surat, Gujarat-394210.** **Also At: Dhuriya Suraj Sitaram** **Property Address:- Flat No.104, 1st Floor, Nirmal Residency in Sai Deep Residency, Beside Sai Aagan Residency, Jolwa , Kadodara, Surat , Gujarat -394305.** **2.Dhuriya Radhaben Sitaram,** **Present Address :- 82, Harihar Nagar, Navagam, Dindoli , Surat, Gujarat-394210.** **Also At: Dhuriya Radhaben Sitaram,** **property address :- Flat No.104, 1st Floor, Nirmal Residency in Sai Deep Residency, Beside Sai Aagan Residency, Jolwa , Kadodara,Surat , Gujarat -394305.** **3. Dhuriya Ajay Sitaram, Permanent Address:- 82, Harihar Nagar, Navagam, Dindoli , Surat, Gujarat-394210.** **Also At: Dhuriya Ajay Sitaram,** **property address :- Flat No.104, 1st Floor, Nirmal Residency in Sai Deep Residency, Beside Sai Aagan Residency, Jolwa , Kadodara, Surat , Gujarat -394305.** **Date of Possession & Type** **01-12-2024.. & Physical Possession** **Encumbrances known** Not Known	Rs. 736873/- (Rupees Seven Lakh Thirty Six Thousand Eight Hundred Seventy Three Only) as on 05-06-2024 under reference of Loan Account No. SHLHSRAT0001238 13(2) Notice Date. 08.06.2024 **FC Amount As on Dated.** Rs.7,84,207/- (Rupees Seven Lakh Eighty Four Thousand Two Hundred Seven only) as on 23-12-2024 Loan No. SHLHSRAT0001238 foreclosure letter	Rs. 6,84,783 /- (Rupees Six Lakh Eighty Four Thousand Seven Hundred Eighty Three Only) **Bid Increment** Rs. 10,000/- and in such multiples **Earnest Money Deposit (EMD) (Rs.)** Rs.68,480/- (Rupees Sixty Eight Thousand Four Hundred Eighty Only) **Last date for submission of EMD :. 5th Feb 2025, Time 10.00 a.m. to 05.00 p.m.**	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	**6th Feb 2025 & Time. 11.00 a.m. to 01.00 p.m.**	**Mr.Amar Patil.9737057744** **Mr.Ashfaq Patka:- 9819415477** **Mr.Hitesh Joshi:- 9879940713** **Mr.Dharmendra Chauhan.7600762777** **Customer Care Number :- 022 - 40081572** **Property Inspection Date:10th Jan 2025, Time 11.00 a.m. to 1.00 p.m.**

Description of Property

non-agricultural plot of land in Moje: Jolva, lying being land bearing Consolidated Block no. 88/B Block no. 88 Paikki, 101, 102) admeasuring 52172.00 Sq. Mtrs., Known as "SAI DEEP RESIDENCY" Paikki Plot no. 244 TO 247. admeasuring 196.41 Sq. Mtrs., Known as NIRMAL RESIDENCY" Paikki First Floor, Flat no. 104, Super Built up area admeasuring 51.71 Sq. Mtrs., 1.e. 556.36 Sq. Fts., Built up area admeasuring 32.71 Sq. Mtrs., 1.e. | 352.00 Sq. Fts., at Registration District & Sub-District Palsana District Surat. Boundaries of the property:- North : By Other Property , South : By Passage & Flat no, 105, East : By Other Property, West : By Flat no. 103,

For detailed terms and conditions of the sale, bid form, training & others may also visit website of Shriram Housing Finance Limited at http://shriramhousing.in/e-auction-Residential provided in the Shriram Housing Finance Limited website.

STATUTORY 30 DAYS SALE NOTICE FOR SUBSEQUENT SALE UNDER RULE 8(6) AS PER AMENDED SARFAESI ACT, 2002.

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.

The mortgagors/borrowers are Request to take back all movable items which are inside the property.

NB: 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 : Surat, Ankleshwar- Bharuch
Date : 31-12-2024

Sd/- Authorised Officer
Shriram Housing Finance Limited