Ghadi Detergent Launches "Desh Ki Neev" Campaign

Ahmedabad, Ghadi Detergent is excited to unveil its latest campaign, Desh Ki Neev , a heartfelt and inspiring film that honors the everyday heroes who form the backbone of our nation. This powerful visual tribute shines a light on the hardworking individuals whose unwavering dedication, grit, and resilience shape India's future. "We are extremely proud to unveil Desh Ki Neev, a tribute to those who work selflessly to build a better India. This campaign represents more than just a brand milestone; it symbolizes our shared journey and the unwavering trust of millions of Indian households that have made Ghadi their trusted companion over the years, " said Mr. Rahul Gyanchandani , JMD RSPL Group. The phrase Desh Ki Neev translates to "the country's foundation," encapsulating the essence of this campaign. It is not just a marketing initiative; it is an emotional celebration of the tireless efforts that often go unnoticed. These unsung heroes-be it teachers, farmers, laborers, or entrepreneurs-work relentlessly to ensure the progress and prosperity of the nation. Through compelling storytelling, the film underscores the power of collective purpose. It portrays how the strength and unity of individuals contribute to the broader momentum of the country. The campaign aims to inspire viewers by reflecting on the value of hard work, determination, and the transformative impact of each person's contribution to society. (19-10)

Year-end note: Edelweiss Life Insurance

Ahmedabad, As we reflect on 2024, the Indian insurance sector continues to transform, driven by significant industry growth and a persistent commitment to meeting customer needs. While the global insurance landscape has faced turbulence, India's sector has not only remained resilient but has also shown remarkable dynamism. Despite being at the early stages of insurance penetration, with vast untapped potential, it is one of the fastest growing in the world. The country's insurance market is expected to grow 3-5 times its current size over the next decade, unlocking new opportunities. This growth will be fuelled by progressive regulatory policies, enhanced collaboration among industry players, and a strong emphasis on improving distribution and technical capabilities. A robust economic foundation: Despite global challenges, India's economy remains resilient, underpinned by strong consumption, robust investment activity, and a rapidly expanding middle class. Progressive reforms and a deep commitment to digital transformation have positioned India to outperform many of its regional counterparts. This economic strength lays a fertile foundation for the insurance sector, which continues to evolve and expand in line with changing market dynamics. (19-10)

Homebuyer affordability improves in 7 of 8 cities in 2024

Ahmedabad, Knight Frank India, in its proprietary report, Affordability Index, cited that home affordability has remained favourable for homebuyers in 2024 as interest rates have stayed relatively steady since the end of 2023. According to the Index, Ahmedabad is the most affordable housing market among the top eight cities, with an affordability ratio of 20%, followed by Pune at 23% and Kolkata at 24%. Mumbai was the only city to exceed the affordability threshold, standing marginally higher at 50%, albeit affordability has improved. Knight Frank India's Affordability Index tracks the EMI (Equated Monthly Instalment) to income ratio for an average household. Home affordability witnessed steady improvement from 2010 to 2021 across the eight leading cities of India, especially during the pandemic when the Reserve Bank of India (RBI) reduced the policy repo rate (REPO) to decadal lows. However, the RBI raised the REPO rate by 250 basis points (bps) over nine months starting May 2022 to tackle high inflation, thus affecting affordability across cities in 2022. Since February 2023, however REPO rate has remained unchanged, while income has seen healthy growth which has helped offset rising home prices and relatively high interest rates, supporting affordability. Housing demand has grown at an annualised rate of 23% since 2020 and is expected to scale multi-year highs in 2024. (1-7)

Rajeev Khandelwal embarks on a quest to protect the legacy of Chattrapati Shivaji Maharaj

Ahmedabad, A tale of valor, loyalty, and unyielding commitment to kartavya. Disney+ Hotstar brings the first-of-its-kind treasure hunt-based series - The Secret of the Shiledars. The series narrates the story of the Shiledars — stalwart defenders and trusted stewards whose unwavering dedication shaped the course of an era. Directed by Munjya fame , Aditya Sarpotdar and produced by Nitin Vaidya under the banner of Dashami Creations LLP. Starring Rajeev Khandelwal along with Sai Tamhankar, Gaurav Amlani and Ashish Vidyarthi amongst others. The series releases from 31st January, 2025 onwards only on Disney+ Hotstar. Director of the show Aditya Sarpotdar said, "Growing up, I have always been enticed by stories of adventure and history, they have always kept me curious. One such curiosity led to the inception of The Secret of the Shiledars. The concept of 'Shiledars', The Guardians, hasn't been explored before, making it intriguing yet fulfilling. I believe that The Secret of the Shiledars is the project that challenged me and made me move out of my comfort zone and I am so glad that I could embark on this journey with Rajeev Khandelwal as he has truly given his heart and soul to it and I am sure it will reflect on screen. Looking forward to the love of the audiences on Disney+ Hotstar." (19-8)

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Iran's regional strategy in disarray after Assad's fall

After a protracted civil year which led to widespread destruction, social instability and produced one of the most unprecedented refugee crises of the 2Ist century, Syria's Assad regime fell in a matter of days at a time when Bashar al-Assad's grip on power seemed firm. The Syrian conflict over the last 13 years had become what many analysts called "frozen conflict". However, the rebel offensive which began late last month in the northwest of the country and took down the Assads from the map of West Asia has taken everyone by awe. Hardly anyone had predicted that Assad's regime was so fragile that it would fall in just 11 days. In fact, everyone including regional Arabs states, which had lately rehabilitated Assad in the Arab League and normalised diplomatic relations, got it wrong about Syria. This is true of Iran as well, which was the most significant regional ally of the Assad regime and actually helped Assad to stay in power at least since 2015 when Iran through its Revolutionary Corps and its so-called 'axis of resistance' propelled support to the regime in Syria.

There is something unique about the Middle East that no one seems to comprehend fully. That's why it always disappoints political pundits, regional regimes and even the strategies of external powers. When the Middle East seemed quite calm and the State of Israel was fast being integrated by even more Arab states and the Palestinian question seemed to have been thrown into oblivion, the Gaza war happened and the region was again back in crisis with the Palestinian cause making a global comeback. Again when Assad's regime in Syria seemed to have faced it all and possibly secured itself from any serious internal or external threats and everyone had accepted the status quo in the Syrian conflict, the sudden rebel offensive took it down and Syria is again back in discussion. It is the unpredictability of these sorts which makes it interesting to watch the Middle East.

But how did Iran fail to grasp the ground situation in Syria? Was Iran running out of options or resources to put up for Assad's defence this time around? Did Assad ask for support from its only state-level ally in the region? While there is no clear answer to these questions, Assad did put up a confident image in the midst of the lightning operation launched by the Hayat Tahrir al Sham and other opposition groups. When Iran's foreign minister Abbas Araghchi visited Assad in Damascus early this month, it seemed he had been assured by the regime that the HTS and a plethora of other groups including Turkiye-backed Syrian National Army didn't pose a serious threat to the regime in Damascus. However, after Damascus fell to the rebels, Abbas Araghchi expressed shock over the fall of the regime there and the inability of Assad's troops to respond to the rebel offensive.

With the fall of Assad's Syria, Iran has lost its most important regional ally, one which was often touted as the heart and soul of the 'axis of resistance'. Syria under Assad's watch functioned as an overland bridge for weapons and other critical supplies to Hezbollah in Lebanon. Both Iran and Hezbollah have now lost a great ally which will definitely force a fundamental rethink in their approach or strategies. This is a shock of unprecedented magnitude as the very 'axis of resistance' on the back of which Iran projected its regional power and influence over the years is in tatters.

The change of guard in Damascus is likely to negatively affect Iran more than any other regional or extraterritorial power in the Middle East. Iran will increasingly find it difficult to establish cordial relationships with the new

rulers in Syria. The overall dynamics have changed so will the terms of the engagement. At some point the new administration in Syria might fully normalise ties with Tehran but Iran is never going to achieve the depths of strategic cooperation and goodwill that it had been enjoying for years in Syria. Iran's approach or foreign policy toward the Gulf states is likely to see a change but not a very fundamental one at least now. The Gulf states, especially the UAE and Saudi Arabia, have recently normalised relations with Tehran and started to initiate cooperation across a wide range of areas including defence after years of their ties being in cold-storage. Iran and Gulf States except Qatar also found themselves on the opposite side of the conflict in the Syrian civil war. However, before Assad's dramatic fall, everyone in the region except Erdogan had more or less accepted the status quo in Syria and started normalising ties with the regime. Interestingly, many European powers lately had started to do the same.

Since the fall of Assad surprised Washington too, the incoming Trump administration might consider a policy rethink in the Middle East especially toward Iran. Again a more proactive American engagement in the Middle East during Trump 2.0 would see Iran's power and influence diminished in the region since it's the US' primary adversary in the region. This also doesn't sound good for the prospects of a possible deal on the Iranian nuclear issue or sanctions relief.

Israel, which is the most significant regional threat to the regime in Tehran, is in a very comfortable position as of now. Israel has wreaked havoc in the Gaza strip and Southern Lebanon and dismembered the 'axis of resistance'. And immediately after Assad's fall, Israel conducted hundreds of air strikes, the largest in its history since 1948, against Syria and almost completely destroyed the Syrian military assets. It also invaded the county near Golan and occupied some more chunk of Syrian territory in a clear violation of the international law and 1974 agreement with the Syrian government. As a result, the regime in Tehran must be on high alert right now. There is a possibility that Israel will try to exploit the situation to settle the scores with Iran and attack its nuclear programme.

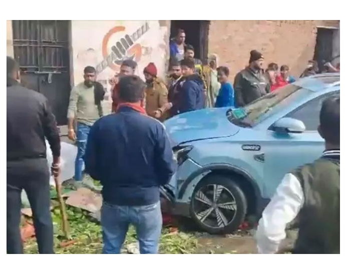
Similarly, Iran and Turkiye aren't going to see eye to eye for a while given Erdogan's support to the rebel offensive against the Assad regime. Turkiye's reach and depth of influence in the post-Assad Syria could well be said to have matched Iran's during Assad's time. Turkiye will also play a very crucial role in shaping a post-Assad future of Syria. Yet the hardest hit of all is Iran's 'axis of resistance'. The land route with Hezbollah is lost for now. Since the resistance axis is shattered as of now, Iran is unlikely to restore its regional dominance in the foreseeable future.

This is more likely to force a fundamental shift in Iran's foreign policy, especially its regional strategy in West Asia. The more conservative lobby in Tehran might lose some ground to the reformists. As a result, the regime will pursue a more accommodating and less militant regional strategy. However, if the regime in Tehran is pushed beyond a certain threshold by the Israelis or Americans, the Khomenis will not hesitate to lift the religiously motivated self-imposed embargo to develop a nuclear bomb.

Cryogenic OGS Limited Received In-Principle Approval from BSE SME

Ahmedabad, Cryogenic OGS Limited has received BSE approval for Its Draft Red Herring Prospectus and plans an IPO to issue up to 50,00,000 equity shares with a face value of Rs. 10 each. The objective of the IPO is to meet the company's working capital needs and general corporate purposes as Cryogenic scales up operations and expands market reach. For the fiscal year ending March 31, 2024, Cryogenic reported revenue of ?2,425.41 Lakhs, EBITDA of ?638.59 Lakhs, and PAT of ?537.78 Lakhs. The Book Running lead manager for the Issue is Beeline Capital Advisors Private Limited, and Link Intime India Private Limited is the registrar to the issue. Cryogenic OGS Limited is a trusted name in delivering cutting-edge solutions in design, process engineering, manufacturing, and assembly. With an impressive track record of supplying critical products like basket strainers, air eliminators, and advanced loading skids for trucks and wagons, the company has successfully executed over 250 oil and gas terminal automation projects across India. Serving major industry leaders, including IOCL, BPCL, and HPCL. With a robust portfolio of certifications, Cryogenic OGS is positioned to secure prestigious projects and deliver exceptional results. The company's quality management system is ISO 9001:2015 certified, encompassing the production of a diverse range of solutions such as Chemical Dosing Skids, Additive and Blue Dye Dosing Skids, Gas Metering Skids, Prover Tanks, and Batch Blending Vessels. (1-7)

Wrong side driver kills vegetable vendor near Jamalpur bridge



Ahmedabad, Amid a heightened number of road accidents in the city, a car driver rammed over a woman selling vegetables, leading to her death near Jamalpur bridge on Sunday. According to reports, the driver of a high-end SUV was driving on the wrong side and lost control of the steering. The car hit a woman who was selling vegetables near the bridge. While the woman died, two other people were injured in the accident. Shortly after the tragic incident, crowds of people gathered at the spot. The police rushed to the scene and registered a case against the driver. Road accidents in Gujarat are on the rise as from January to June a total of 81,305 people sustained injuries in road accidents. From July to December, 81,649 people were injured. According to data from the EMRI emergency service, Ahmedabad tops the list of districts in Gujarat with the highest number of accident-related injuries this year. A total of 27,515 people were injured in road accidents. On average, 76 individuals in Ahmedabad require hospitalisation daily due to road accidents. The car hit a woman who was selling vegetables near the bridge. While the woman died, two other people were injured in the accident. Shortly after the tragic incident, crowds of people gathered at the spot.

SERVAGRAM FINCARE PRIVATE LIMITED

sarvagram aspire. grow. prosper.

Regd. Office: - Office No. 22, 4th Floor, Primrose Mall, Baner Road, Baner Gaon, Haveli, Pune- 411045

Demand Notice Under Section 13(2) Sarfaesi Act, 2002

You, below mentioned borrowers, co-borrowers and guarantors have availed loan(s) facility(ies) from Servagarm Finacare Private Limited Branch by mortgaging your immovable properties (securities) you have not maintained your financial discipline and defaulted in repayment of the same. Consequent to your defaults your loans were classified as non-performing assets as you to avail the said loan(s) along with the underlying security interest created in respect of the securities for repayment of the same. The Servagarm Finacare Private Limited has right for the recovery of the outstanding dues, now issued demand notice under Section 13(2) of the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 (The Act), the contents of which are being published herewith as per Section 13(2) of the act read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 as and by way of alternate service upon you. Details of the borrowers, co-borrowers, guarantors, loans, securities, outstanding dues, demand notice sent under Section 13(2) and amount claimed there under are given below:

(1) Borrower And Co-Borrowers: 1. THAKOR BHARATKUMAR BHAVAJI, R/o- Thakor vas, Juna Porana, Porana Patan, Premnagar, Radhanpur, Dist.- Patan, Gujarat-385340. Contact NO. 8200504093, **2. VARSHABEN BHARATBHAI THAKOR,** R/o- Thakor vas, Juna Porana, Porana Patan, Premnagar, Radhanpur, Dist.- Patan, Gujarat-385340, **3. THAKOR BHAVABHAI LAVJIBHAI,** R/o- Thakor vas, Juna Porana, Porana Patan,Premnagar, Radhanpur, Dist.- Patan, Gujarat-385340, **4. THAKOR RAMESHKUMAR BHAVAJI,** R/o- Thakor vas, Juna Porana, Porana Patan,Premnagar, Radhanpur, Dist.- Patan, Gujarat-385340, **5. SURASANGBHAI VELABHAI THAKOR,** R/o- Thakor vas, Juna Porana, Porana Patan, Premnagar, Radhanpur, Dist.- Patan Gujarat 385340, **(2) Loan Account Number:** FLSEC00005127 **(3) Loan Amount :-** INR 19,90,000/- (Rupees Nineteen Lakh Ninety Thousand Only). **(4) Detail Description Of The Security Mortgage Property:** ALL THE PIECE AND PARCEL OF FREEHOLD IMMOVEBLE GAMTAL PROPERTY BEING A RESIDENTIAL MILKAT NO.16, AT-PORANA THAKOR VAS, TA-RADHANPUR, DIST-PATAN, GUJARAT-385340. (BUILT UP AREA: SQ.MTR. 199.16 SQ.FT. 2100). (ADMEASURING: SQ.MTR. 227.70, SQ.FT. 2450). FOUR BOUNDARIES: East: Govindji Hemchandji Thakor. West: Bababhai Gandabhai Thakor. North: Road, South: Open Plot, **(5) Demand Notice Date:** 20/12/2024 **(6) Amount Due In Inr:** INR 20,64,267.50/- (Indian Rupees Twenty Lakh Sixty Four Thousand Two Hundred Sixty Seven & Fifty Paisa Only) as of 21-12-2024 And Future Contractual Interest Till Actual Realization Together With Incidental Expenses, Cost And Charges Etc. **NPA Date :** 01/06/2024

The borrower and co-borrowers/guarantors are called upon to make payment of the above mentioned demanded amount with further interest as mentioned herein above in full within 60 days of this notice failing which the undersigned authorized officer of Servagarm Finacare Private Limited shall be constrained to take action under the act to enforce the above mentioned securities.

2. Please note that, as per Section 13 (13) of the said act mortgagor/borrower are restrained from transferring the above-referred securities by way of sale, lease, leave & license or otherwise without the consent of Servagarm Finacare Private Limited.

3. For any query or full and final settlement, please contact: **Authorized Officer, Sarvagram Fincare Pvt Ltd, Shop No 8, Gr Floor, Raghav Complex, Opp. Red Cross Hall, Near Mehasana Urban Bank, Radhanpur Dist. Patan Gujarat - 385340**

Place: - AHMEDABAD **Sd/-Authorised Officer**
Date: - 31.12.2024 **Servagarm Finacare Private Limited**

SHRIRAM HOUSING FINANCE LIMITED

SHRIRAM HOUSING FINANCE

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
1. Marwadi Daxeshkumar Ashokkumar **Present Address :- Plot No.D-313 Alishan City, Gitali,Ankleshwar Ankleshwar, Bharuch, Gujarat -393001.** **Also: Marwadi Daxeshkumar Ashokkumar** **Business Address : Spicy Chinese ,Opp. Ascent School, Nr.Mahaveer Turning, Ankleshwar , Bharuch,Gujarat-393001.** **Also: Marwadi Daxeshkumar Ashokkumar** **Property Address:- Plot No.D-112 Alishan City,Nr.Jitali Village,Moje Jitali,Tal, Ankleshwar, Bharuch, Gujarat -393001** **Also: Marwadi Daxeshkumar Ashokkumar** **Permanent Address:- 80,Surati Bhagol , Nr.Gujarat Gas Ankleshwar,Ankleshwar, Bharuch, Gujarat -393001.** **2. Marwadi Daxaben Daxeshkumar,** **Present Address :- Plot No.D-313 Alishan City, Gitali,Ankleshwar Ankleshwar, Bharuch, Gujarat -393001.** **Also: Marwadi Daxaben Daxeshkumar,** **Business Address : Purvi Tea and Coldrinks, Shop No.42 Tirupati Complex, Nr. Mahaveer Turning Opp. Ascent School, Ankleshwar, Bharuch, Gujarat-393001** **Also: Marwadi Daxaben Daxeshkumar,** **property address :- Plot No.D-112 Alishan City,Nr.Jitali Village,Moje Jitali,Tal, Ankleshwar, Bharuch, Gujarat -393001** **Also: Marwadi Daxaben Daxeshkumar,** **Permanent Address:- 80,Surati Bhagol , Nr.Gujarat Gas Ankleshwar, Ankleshwar,Bharuch,Gujarat -393001.** **Date of Possession & Type** **1-12-2024.& Physical Possession**	Rs. 1413551/- (Rupees Fourteen Lakh Thirteen Thousand Five Hundred Fifty One Only) as on 07-05-2024 under reference of Loan Account No. SHLHBRUH0000296 13(2) Notice Date. 7.05.2024 **FC Amount As on Dated.** Rs.14,80,748/- (Rupees Fourteen Lakh Eighty Thousand Seven Hundred Forty Eight only) as on 23-12-2024 Loan No. SHLHBRUH0000296 foreclosure letter **Encumbrances known** Not Known	Rs. 15,19,784/- (Rupees Fifteen Lakh Nineteen Thousand Seven Hundred Eighty Four Only) **Bid Increment** Rs. 10,000/- and in such multiples **Earnest Money Deposit (EMD) (Rs.)** Rs.1,51,980/- (Rupees One Lakh Fifty One Thousand Nine 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 Jitali, lying being land bearing R.S.no.183, Old Block /Survey No.631 Known as " ALISHAN CITY " Paikki Plot no. D-112, admeasuring 57.09 sq.Mtrs., i.e. 623.24 Sq. Fts., Common Plot & Road admeasuring 40.25 Sq.Mtrs., Total admeasuring 98.15 Sq. Mtrs., at Registration District & Sub District Anklehswar, District Bharuch. Boundaries :- North : By Plot No.D-111, South : By Plot No.D-113, East : By Society Internal Road, West :By Open Space,

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 : Ankleshwar-Bharuch Sd/- Authorised Officer
Date : 31-12-2024 Shriram Housing Finance Limited