

Editorial

# Honking are a menace

The whole world is alarmed at air, water and land pollution. But there's a deafening silence about noise pollution. Be it human or machine-created, noise disrupts normal activity and balance of life. Honking by motorists is the largest source of noise pollution in the India. The menace of honking is increasing day-by-day in Metro cities in particular, aggravating noise pollution resulting in serious health hazards.

The indiscriminate use of the horn is due to lack of patience of road users to follow rules and regulations. Everybody wants to reach everywhere first! In other countries, honking is considered uncivilised, but in the Indian context, a cultural scene is attached to it.

Indiscipline is the root cause of such rash driving using the power of one's shrill horn. Our growing sumptuousness makes us more anti-social, and loud obnoxious public behaviour appears to be the norm. There is no thought given to the very young, the old and the sick. As per the Supreme Court, it is an offence to blow horns in five sensitive areas anywhere in the country. These are - at signals, during traffic jams, in residential areas, near hospitals, and near religious institutions. Most of us are not even aware of these rules and violate the law all the time. Unnecessary honking and using shrill horns are a menace and we need to appeal to all citizens to help to curb it because no law or rule will help unless the driver changes his or her mindset. Lowering the decibel levels is not the priority, we have to educate people and still if they persist with honking, corrective action will be taken. Every single individual should take a pledge to avoid honking and to drive defensively, carefully and with discipline...and recognise that they want to live in a better city.

When a third world country begins its rise, the world gets uncomfortable finding a new competitor. The existing system which the hegemon (US) has been comfortable with does not seem to be working anymore. As is often said in the military, some are not falling in line. Geopolitical supremacy is toxic, and when a country is high on this intoxication, it is difficult for it to rehabilitate; it has to undergo doses of detoxification. World history has it, and we are observing it play out currently.

Sole hegemon, the United States of America, is undergoing doses of detoxification. The People's Republic of China (PRC) has been knocking on the doors of



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World Panic Day on 18th June is an initiative aimed at increasing awareness about panic disorders. It serves as a day to provide education on the signs and symptoms,

offer resources and support to those affected, and challenge the societal stigma surrounding mental health disorders. It is a day to sit back, relax and try to let some of that stress and panic melt away. People with panic disorder have frequent and unexpected panic attacks. These attacks are characterized by a sudden wave of fear or discomfort or a sense of losing control even when there is no clear danger or trigger. Panic disorder often begins in the late teens or early adulthood. Women are more likely than men to develop panic disorder. Panic disorder sometimes runs in families, but no one knows for sure why some family members have it while others don't. According to researchers several parts of the brain and certain

biological processes may play a crucial role in fear and anxiety.

In fact, panic disorder is a mental health issue that may affect up to 2% of the population in certain countries. Women are more likely to succumb to panic than men, and the condition is very treatable, particularly when the person affected is armed with self-care tactics while sticking to a healthful diet. Panic attacks often include physical symptoms that might feel like a heart attack, such as trembling, tingling, or rapid heart rate. Panic attacks can occur at any time. Many people with panic disorder worry about the possibility of having another attack and may significantly change their life to avoid having another attack. Panic attacks can occur as

frequently as several times a day or as rarely as a few times a year.

People with panic disorder may have sudden and repeated panic attacks of overwhelming anxiety and fear and have a feeling of being out of control, or a fear of death or impending doom during a panic attack and also an intense worry about when the next panic attack will happen.

Whether simply incorporating a few slow breathing exercises for a few minutes or engaging in an entire hour of full-blown meditation, these types of activities can have a huge impact on mental as well as physical health.

Those who are really struggling with panic as a stress response would be wise to seek help before it gets



worse. Calling a counsellor seems like too big of a first step, check in with a trusted friend or family member first to see if they'll help call a counsellor or doctor. It is much important to remember that there is no shame attached to mental health issues, and getting help from a professional is the bravest thing a person can do on the road toward recovery. Let us encourage people to slow down, relax and get the help they might need if they are, indeed, struggling with panic. The best measures, however, are preventative. **(B-15 Jyoti-Kalash Society, Jodhpur Tekra, Satellite, Ahmedabad - 380 015)**

# India must be ready for China's 'fusion warfare' as it rises globally



the superpower US to climb down the supremacy ladder and make space for them.]

Fusion-Centric Warfare

Militarily, if Operation Sindoor is anything to go by, the PRC has become a threat to the US, at least in the South China Sea. The 'fusion-centric warfare' that the PRC

demonstrated using terrorists, ISI and Pakistan armed forces as a front is a clear demonstration of its cynical prowess. Long-range radar inputs backed with updates from the Baidu satellite network and the integration of very long-range air-to-air (PL 15) and air-to-surface missiles facilitate the engagement of airborne targets even before they become a threat.

The air combat technique is moving away from close air combat. This is also a wake-up call to Bharat to modernise its armed forces towards deepening their 'Fusion Centric Warfare' capabilities, particularly the Air Force. The drones, as an essential component of 'fusion centrality', will also play a major role in any engagement with the PRC by any country. The US has much to critically examine in its warfighting

philosophy. Coming back to geopolitics, occasional defiance of the US by Russia results only in their calibrated response, which reflects apprehensions in the absence of a very clear military edge. The US is using levers of state power, such as economic and military, to threaten its competitors with the intention

of wanting them to fall in line. Additionally, the US has a head of state who has demonstrated the will to use those powers by resorting to threats and bullying.

Simultaneously other nations too are climbing the developmental ladder and watching these traits carefully. Some of these traits are also

being practised in the form of coercion, economically and militarily. Look at the PRC; it is enlarging its circle of influence by way of luring countries under the garb of development, which is often embedded with a debt trap. One look at the entire Indo-Pacific, and answers will be forthcoming.

### SYMBOLIC POSSESSION NOTICE

Branch Office: ICICI Bank Ltd Office Number 201-B, 2nd Floor, Road No. 1 Plot No-B3, WIFI IT Park, Wagle Industrial Estate, Thane (West) - 400604

The undersigned being the Authorised Officer of ICICI Bank Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) R/w Rule 3 of the Security Interest (Enforcement) rules 2002, issued demand notices upon the borrowers mentioned below, (on the underlying pool assigned to ICICI Bank by Dewan Housing Finance Ltd.) in relation to the enforcement of security with respect to a Housing Loan facility granted, pursuant to a loan agreement entered into between DHFL and the borrower, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

As the borrower failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken symbolic possession of the property described herein below in the exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of ICICI Bank Limited.

| Sr. No. | Name of the Borrower(s)/ Co-Borrower(s) (DHFL Old LAN & ICICI New LAN)                                             | Description of Property/ Date of possession                                                                                                                                                                   | Date of Demand Notice/ Amount in Demand Notice (Rs.) | Name of Branch |
|---------|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|----------------|
| 1.      | Rajesh Sivaram Pillai & Dipabhen Rajesh Pillai- Old DHFL Lan No. 03100010782 & NEW ICICI Lan No. QZABD00005040404. | Flat No. 309, 3rd Floor, Block No. A, Aakash Metro City-2, Near Sita Bag, Central Warehouse, Opposite Isanpur Central Ware House, Isanpur Road, R.S No. 594, T.P.S. No. 54, Ahmedabad- 382443/ June 13, 2025. | April 30, 2022/ Rs. 9,27,958.00/-                    | Ahmed-abad     |
| 2.      | Arjun Vishvanath Gupta & Poonam Arjun Gupta- Old DHFL Lan No. 201AHM35351 & NEW ICICI Lan No. QZABD00004997928     | Flat No. 501, 5th Floor, Block No. B, Satva-2, Sector. Narol, S.No. 579, T.P.S. No. 58 F.P. No. 58/2, Aslali Road, Vatva, Ahmedabad- 382470/ June 13, 2025.                                                   | November 07, 2024/ Rs. 6,90,117.48/-                 | Ahmed-abad     |
| 3.      | Rajesh Biswal & Tanuja Biswal- Old DHFL Lan No. 03100014477 & NEW ICICI Lan No. QZABD00004999726.                  | Unit No.A/410, 4th Floor, (As Per Approved Plan Unit No.A/404), Aakar Exotica, Near Toll Plaza, Opp I.O.C Plant, R. Khata. No.5277, S/Blok No.51/A, Sanand, Ahmedabad- 382110/ June 13, 2025.                 | November 07, 2024/ Rs. 6,32,818.74/-                 | Ahmed-abad     |

The above-mentioned borrowers(s)/ guarantors(s) are hereby given a 30 day notice to repay the amount, else the mortgaged properties will be sold on the expiry of 30 days from the date of publication of this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules, 2002.

Date : June 18, 2025, Place : Ahmedabad Authorized Officer, ICICI Bank Limited

# Beyond Digha: Bengal's temple glory already shines in Kalna



Recent weeks saw a spat between the Governments of Odisha and West Bengal over the latter naming a newly built temple at Digha as 'Jagannath Dham'. Odisha's point of contention was over the word 'Dham' – it being attributable only to the much older and deeply revered shrine at Puri. Eventually, the other state blinked and the Digha temple dropped 'Dham'.

While the West Bengal Government has built a magnificent replica of the Puri Temple at Digha, with sandstone sourced from Rajasthan and marble from as far away as Vietnam, they would do well in bringing more focus on stunning temples that already exist in their heartland. Temples such as those at Ambika Kalna, usually referred to simply as Kalna.

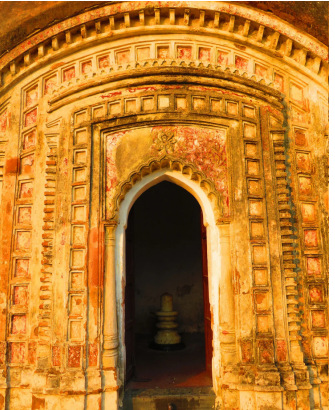
Located about 90 kilometres north of Kolkata in Purba Bardhaman district, Kalna first finds mention in the 6th century CE Kubjika Tantra – 'Kubjika' being a manifestation of Shakti. A strategic location on the banks of the Bhagirathi River gave it importance as a port during the time of the Tamralipta kingdom. Its finest hour came in the 18th and 19th centuries when the rulers of Bardhaman built a series of temples here. However, the finding of two Vishnu idols dating to the 10th and 11th centuries CE indicates

unbroken traditions of faith.

A visitor to the town today sees the green countryside give way to narrow lanes and then a large central space, usually with visitors from Kolkata. The centre of attention, and sometimes the sole focus are the Nava Kailasha temples here. Built in 1809 under the patronage of the Bardhaman ruler Tej Chandra Bahadur, the complex comprises 108 temples built in two concentric circles – an outer circle with 74 shrines and an inner one with 34. Each shrine contains a Shiva linga, with the lingas in the outer circle alternating in black granite and white marble while those in the inner shrines are white.

Most first-time visitors tend to get a surprise when they come out of the Nava Kailasha complex and look around. Separated by a narrow road from the Nava Kailasha is the much bigger Kalna Rajbari temple complex, with some of the most ornate terracotta temples ever built. In fact, the temples spread beyond this complex and through the town, inviting visitors to explore its by-lanes.

First within the complex is the Pratapeshwar Temple. Built in 1849 under the guidance of Tej Chandra Bahadur's daughter in law, the temple is a riot of terracotta carving, the intricacy of which



stories and mythical creatures. These vertically carved panels are called 'Mrityulatas', so named as every row of human and animal figures shown here looks poised to attack the figure below.

Some temple experts hold that the Mrityulatas are a carry forward of the tradition of wooden chariot making in Bengal, which had such figures depicted in vertical panels at the corners. Since the chariot makers were from the same community that moved into the temple building, the designs came with them.

Next up comes the Krishna Chandraji Temple, also a Panchavimasati-styled shrine. Continuing the tradition seen at the Lalji Temple, this one too was built by a Bardhaman ruler in the memory of his mother - Raja Tilok Chandra for Lakshmi Devi. The same ruler also built the Vijay Vaidyanath shrine nearby. Completed in 1751, the Krishna Chandra lives up to its name by incredible depictions of the life and deeds of Krishna. Also prominent in the complex is a Rasmancha, which retains a dome in the middle but has lost other parts of its roof. One can imagine this place coming alive with music and song centuries ago, during the Raas Festival. It still looks dramatic when lit up in the evening.

Outside the Rajbari Temple complex are more shrines, such as the Ratnesvara, Jalesvara and Rupesvara, to name a few.

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.truhomefinance.in

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

### TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)

#### 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 Truhome Finance Limited (formerly Shriram Housing Finance Limited), the Physical Possession of which have been taken by the Authorized Officer of Truhome Finance 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 Truhome 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, 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. Kotadiya Nandlal Muljibhai,<br>Present Address :- Chora Vali Sheri, Patel vada, Talala, Gir-Somnath-362510<br>Also : Kotadiya Nandlal Muljibhai,<br>Property Address:-Shop No.1 from west side, Harekrushna provision store,Ground Floor, Nr.Lohana samaj vandi,Off.station road, Talala, Gir-Somnath-362510                                  | 13(2) Notice dated.12.05.2024 & Notice Amount of Rs. 24,25,858/- (Rupees Twenty Four Lakh Twenty Five Thousand Eight Hundred Fifty Eight Only) as on 07-05-2024 under reference of Loan Account No. SLPHVRVL0000201 with further interest and other costs, charges and expenses within period of 60 day's. | Rs.1700000/- (Rupees Seventeen Lakh only)<br><br>Bid Increment: Rs. 10,000/- and in such multiples.<br><br>Earnest Money Deposit (EMD) (Rs.) Rs.1700000/- (Rupees One Lakh Seventeen thousand only) | 07th July 2025<br><br>Time : 11 AM to 1 PM. | Ashfaq Patka 9819415477<br><br>Dharmendrasinh Chauhan-76007 62777<br><br>Inspection Date: 28.06.2025, Time:11 AM to 1 PM |
| 2. Kotadiya Shilpaben Nandlal,<br>Present Address:-Chora Vali Sheri, Patel vada, Talala, Gir-Somnath-362510<br>Also :-Kotadiya Shilpaben Nandlal,<br>Property Address:-Shop No.1 from west side, Harekrushna provision store,Ground Floor, Nr.Lohana samaj vandi,Off.station road, Talala, Gir-Somnath 362510<br>Loan Account No. SLPHVRVL000020 |                                                                                                                                                                                                                                                                                                            | Last date for submission of EMD : 5 July, 2025, Time 10.00 a.m. to 05.00 p.m.                                                                                                                       |                                             |                                                                                                                          |

Date of Possession & Type

29.12.2024 & Physical Possession

Encumbrances known

Not known

#### Description of Property

A Commercial Shop constructed at Old Gamtal Area, situated at Nr.Lohana Samaj Vandi,Village : Form No.2, Entry No.7852, Ground Floor, Shop No.1, admeasuring built up areaSq.Mt.16.82, city : Talala, District : Gir-Somnath-362150. Boundaries of the property :-North :- 30.00 Mt. wide public road South: remaining property paiki residential house. East : Shop No.2 West : Property of Ladhahbhai Bhojabhai

1) For detailed terms and conditions of the sale, please refer the website of Truhome Finance 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. 911020045677633 IFSC CODE: UTIB0000230.

Place : Rajkot  
Date : 18-06-2025

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