

Don't Let Your Data Fall into the Wrong Hands



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Privacy is one of the most urgent issues associated with information technology and digital media. People should protect their privacy, control their digital footprint and escalate the protection of privacy and data as priority. It serves as a timely reminder for organisations about the importance of correctly handling and safeguarding individuals' personal data. It is led by the National Cyber Security Alliance, a non-profit, public private partnership focused on cyber security education for all online citizens.

Internet banking frauds and ways to avoid them is undoubtedly a topic that has been done to death. And yet, people across country continue to lose money in such frauds with an alarming frequency. Today computer and internet has become very common and necessary for our daily life. Back in 1990, less than 1 lakh people were able access Internet worldwide.

Now around 2.5 million people are hooked up to surf the net around the globe

The internet brings joy to our lives but at the same time it has some negative sides too. The cyber criminals are always in a search to find out the new ways to attack the possible internet victims. New generation is growing up with computers and most important is that all the monetary transactions are moving on to the internet. So, it has become very important for us to be aware of the various Cyber Frauds being committed with the help of computers. The Cyber Frauds today are on rise and the latest & perhaps the most complicated problem in the cyber world. According to a survey, for every 500 Cyber Frauds, only 50 get reported to the police, and just one out of this 50 is registered as an FIR.

Personal data is now considered as the "black gold" of tomorrow, in particular because it enables companies to better address the market needs. There are many individuals who are generally unfamiliar about the risks related to the protection of their personal data and of their rights in this respect. It is well known fact that most of the citizens all over the world are unaware about their rights in relation to data protection while some people are breaching data protection laws unknowingly on a daily basis.

According to an Internet and Mobile Association of India report, India has around 400 million Internet users. Data protection is a bigger part of our lives. But, often we

ignore its importance. We come across data protection issues at work, when browsing the internet, when dealing with public authorities, when we shop, when we book tickets online and in many other circumstances. Whether data is stored on premise or with an external private or public cloud provider, organisations should assess and reassure both employees and customers that data is collected, processed, accessed, shared, stored, transferred and secured in accordance with all laws and regulations, and that data is only being used in pre-agreed, legitimate and lawful ways.

There's no doubt that Data Protection serves as a timely reminder for organisations about the importance of correctly handling and safeguarding individuals' personal data. Maintaining of data bases is not as much difficult task as maintaining its integrity, so in this era the most concerned debate is going on to innovate a perfect method of data protection. Raising awareness of, and compliance with, data protection and privacy across the organisation must not be seen as an exercise that can be satisfied once a year. It requires ongoing committed activity from everyone within the organisation, from the top down/bottom up. It is the very big headache for the business houses, financial institutions and the governmental bodies so as to give adequate protection to their huge databases. **(B-15 Jyoti-Kalash Society, Jodhpur Tekra, Satellite, Ahmedabad - 380 015)**

Doshi family's kitchen locked for eighth penance

Husband and wife, two children aged 14 and 16, starving themselves to death, 68 Shrivakas and Shrivikas observe 64 Paripoushadha fasts for the first time in Rajkot's history

Rajkot
The Jain Mahaparva Samvatsari will be celebrated on Wednesday, August 27. There is an atmosphere of enthusiasm in the Jain shrines and temples of Rajkot regarding this Mahaparva. Celebrated on the last day of Paryushan, this Mahaparva is preceded by austerities by the devotees and devotees by performing Mas Khaman and Atthai. During this, all the members of a family from Rajkot, i.e. husband and wife and their two children, performed Atthai penance. Gauravbhai Doshi (aged 43), wife Nemiben Doshi (aged 39), son Mahavir (aged 16) and daughter Hetvi (aged 14) performed Atthai penance. Since Foi Ambibene is observing a 30-day fast, i.e. Mas Khaman, the Doshi family is performing Atthai penance with his inspiration.

This penance is done by closing the kitchen and staying hungry for eight days and performing harsh penance by drinking only hot water. The penance for all the ascetics, including this family, is on Wednesday, the last day of the Samvatsari Parva. During this time, the people of the Jain community call each other Michhami Dukkadam and later on Thursday, all the ascetics will have their parana.

'I closed the kitchen and performed the eighth penance for 8 days'

Gaurav Doshi said, I work in the stock market. Our entire family has closed the kitchen and performed the eighth penance for 8 days. The infinite grace of Devguru Dharma is showering on us. It is only by His grace that we have performed the eighth penance. I, my wife Nemi, my son Mahavir and daughter Hetvi have performed the eighth penance. When my daughter



and son told me that we have to perform the eighth penance, I felt that they would not be able to do it.

'I explained to my daughter that she will have to remain hungry for 8 days'

However, my daughter and son had an indomitable desire to perform the eight-day penance. They had strong willpower. My daughter is very fond of eating. So I explained to her that if you want to perform the eight-day penance, you will have to remain hungry for eight days, but if your mind is firm and you have the blessings of the divine guru, nothing is impossible. So our eight-day penance worship has been completed without any obstacles.

'My sister worshipped Mas Khaman for a month'

He further said, My elder sister Ami Tejasbhai Sanghvi who lives in Gandhinagar. She has never fasted in her life. This time for the first time, starting from the first fast, she worshipped Mas Khaman by fasting for a month. On the day of Raksha Bandhan, I went to my sister to tie Rakhi, when it was her 11th fast.

'My daughter said that we should fast for 8 days'

It occurred to my son and daughter that if my father can fast for so many days, then we should also fast this time. So

my daughter said, Dad, if we don't fast together, it's okay, but when we fast for eight days and each of us fasts for 8 days, we will give the gift of 32 days of fasting to the father and that is why today we have worshipped the eight-day penance.

'I had some trouble in the initial days of Atthai Tapa'

14-year-old Hetvi Doshi said, "I am doing Atthai Tapa for the first time. My father did Mas Khaman, so with his inspiration I have done Atthai Tapa worship. Currently I am studying in Std. 10. In Atthai Tapa worship, nothing is eaten or drunk for 8 days. Only hot water is drunk. By doing Atthai Tapa worship, karma is consumed and the body becomes pure.

For the first time in the history of Rajkot, 68 Shrivakas-Sravikas joined the 64 Paripoushadh Vrat.

Dinesh Parekh, president of Jagannath Shwetambar Pujak Jain Sangh, said that 26 Sadhus-Sadhvis, Bhagwant, Mahants are sitting here with Chaturmas. For the first time in the history of Rajkot, 68 Shrivakas-Sravikas have joined the 64 Paripoushadh Vrat on the occasion of the pre-Samvatsari celebration in their Nishara. Around 150 Ambels are running during the conference lecture here.

Around 400 Shrivakas-Sravikas take advantage of the lecture every day. This time, the Chaturmas festival is such that golden letters are written in the 30-year history of Jagannath Sangh.

India-China thaw: Are the Dragon and Elephant set to tango again?

As Prime Minister Narendra Modi gears up to visit China, Chinese Foreign Minister Wang Yi is in New Delhi between August 18 and 19. Are the two "Asian Giants" actively working to mend their strained bilateral relations, signalling a push towards normalising ties and fostering greater stability between the two?

A series of high-level bilateral engagements have been unfolding. Rebuilding bilateral relations which came under a major strain following the Galwan Valley clashes in June 2020.

PM Modi is scheduled to attend the Shanghai Cooperation Organisation (SCO) Summit from August 31 to September 1, 2025, in Tianjin. He will also have a bilateral with Chinese President Xi Jinping. It will be PM Modi's sixth visit to China. Wang Yi is holding border talks with National Security Advisor (NSA) Ajit Doval. Both are the designated Special Representatives (SR) for the boundary talks between the two countries. This is the 24th round of the SR-level talks. Doval travelled to China in December last year and held the SR talks with Wang Yi.

The two had last met in June during the 20th Meeting of the SCO Security Council Secretaries, and had underscored the need to promote overall India-China bilateral relations, including by fostering greater people-to-people ties. Wang will also hold talks with External Affairs Minister S Jaishankar.

During the recent Operation Sindoor, India had accused China of providing real-time intelligence and substantial military support to Pakistan. But more recently, there has been a thaw. It started with the Modi-Xi bilateral meeting on the margins of the 16th Brics Summit in Kazan, Russia, in October 2024. Soon, the two sides had reached agreement on patrolling arrangements along the Line of Actual Control (LAC) in Depsang and Demchok, clearing the last of the post-Galwan friction points. Defence Minister Rajnath Singh and Jaishankar visited China in the last two months to attend the SCO meetings.

Other positives have been, Beijing allowing resumption of the Kailash Mansarovar Yatra, and New Delhi restarting the issuance of tourist visas to Chinese nationals. China confirmed close communication with India to resume direct flights, potentially ending a five-year suspension. The resumption of border trade after a five-year freeze, through designated trade points at Lipulekh Pass in Uttarakhand, Shipki La Pass in Himachal Pradesh, and Nathu La Pass in Sikkim.

Trump's strong statements and discriminatory tariffs may have unwittingly achieved what once seemed improbable, a thaw in India-China relations, or at least the first signs of one.

Historical Issues and Showdowns

India and China have shared millennia of civilisational contact, linked by Buddhism and the Silk Road. Yet since the mid-20th century, the relationship has been dominated by territorial disputes and security concerns.

The turning point came with China's annexation of Tibet in 1950, which created a disputed frontier. The 1962 Sino-Indian War left deep scars, followed by clashes at Nathu La and Cho La in 1967 and the Sumdorong Chu standoff in 1987. More recently, the Doklam standoff in 2017 and the Galwan Valley clash in 2020 underscored the fragility of peace along the 3,488-kilometre Line of Actual Control (LAC).

China's close strategic alignment with Pakistan remains a key irritant for

India, particularly the China-Pakistan Economic Corridor (CPEC), which passes through Pakistan-occupied Kashmir (POK). Beijing's links with insurgent groups in India's Northeast and its assertiveness in the South China Sea add to mistrust. For China, Indian hospitality to the Tibetan exile community and growing participation in the Quad raise concerns.

Despite recurring tensions, the two countries have sought economic cooperation. The relationship thus oscillates between confrontation and cautious engagement — a pattern often described as "managed rivalry."

Modi-Xi Engagements
The personal diplomacy between Modi and Xi has shaped the arc of ties over the past decade. Their first significant interaction was in Ahmedabad in 2014, when Modi hosted Xi in his hometown. A year later, Xi received Modi in Xi'an, marking a rare gesture of honour.

The relationship soon faced headwinds. By 2016, China had vetoed India's attempts to list Jaish-e-Mohammad chief Masood Azhar as a global terrorist and blocked India's entry into the Nuclear Suppliers Group (NSG). Modi, in turn, raised India's objections to CPEC passing through POK.

Tensions peaked during the Doklam standoff of 2017, but the impasse ended diplomatically and paved the way for a reset. The Xiamen BRICS Summit later that year and the Wuhan "informal summit" in 2018 re-established a personal rapport. At Wuhan, Modi and Xi directed their militaries to improve communication and avoid escalation — a step that temporarily stabilised the border.

The 2019 Chennai informal summit saw the two leaders engage in a civilisational dialogue at Mahabalipuram, highlighting cultural connectivity. But Galwan in 2020 brought a major rupture, leading to a long freeze in high-level political contact.

Only in October 2024 did the two leaders meet again in Kazan, Russia, on the margins of the BRICS Summit. That meeting produced agreement on disengagement at remaining flashpoints and a commitment to resume SR-level boundary talks. Modi's upcoming Tianjin visit thus builds on that fragile renewal.

Confidence Building Measures
Over the decades, India



and China have negotiated several CBMs to manage tensions along the LAC. These agreements limit the size and proximity of military exercises near the border, mandate prior notification of significant troop movements, and establish flag-meetings and hotline links between commanders.

They also cover cooperation against cross-border smuggling and provisions to address airspace violations or accidental incursions. Such mechanisms are designed to prevent misperceptions from spiralling into conflict.

Yet CBMs are not infallible. Both sides have occasionally violated or interpreted them differently, leading to standoffs. Still, they provide an essential buffer in the absence of a final boundary settlement and remain the best available tools for reducing risk.

Trade Deficit and Economic Ties
Economics remains a paradoxical pillar of the relationship. In 2024-25, bilateral trade reached \$127.7 billion, with India's exports at just \$14.9 billion against imports of \$127 billion — leaving a record trade deficit of \$99.2 billion.

India primarily exports raw materials such as petroleum products and iron ore, while importing large volumes of manufactured goods — especially electronics, telecom equipment, computer hardware, batteries, and solar modules. This imbalance underlines India's dependence on Chinese supply chains.

Efforts are underway to diversify trade. Talks include expanded pharmaceutical exports from India to China, cooperation on rare earth magnets critical for high-tech industries, and renewed fertilizer exports, particularly urea. For India, reducing the deficit is not only an economic

goal but also a strategic imperative tied to self-reliance campaigns such as Aatmanirbhar Bharat.

The Dragon-Elephant Tango

The idea of a "Dragon-Elephant tango" captures the potential of cooperative relations between the two Asian giants. Stable ties could allow both countries to redirect resources from military build-ups toward development. Economically, complementarities are obvious: China dominates rare-earth production, APIs, and solar technology, while India offers a vast consumer market and a growing technology and pharmaceutical base. Collaboration could sustain growth in both economies.

On the global stage, India and China together wield considerable weight in forums like BRICS, SCO, G20, and the Asian Infrastructure Investment Bank. Coordinated positions could shape reforms in global trade and financial governance, reducing Western dominance.

For such a tango to succeed, both sides must respect each other's strategic sensitivities: India's concerns over CPEC and China's anxieties about the Quad.

Challenges Ahead

Despite the thaw, challenges remain formidable. The boundary dispute is unresolved, with the LAC often contested. The Doklam and Galwan episodes reveal how quickly local incidents can escalate. The durability of CBMs is uncertain without a comprehensive settlement.

China's "all-weather" partnership with Pakistan complicates India's security calculus, especially with CPEC's passage through POK. India, meanwhile, is strengthening its partnerships through the Quad and Act East

policy, signalling caution towards

Chinese assertiveness in the Indo-Pacific. Water security is another concern, with China constructing dams on the upper reaches of the Brahmaputra. Though India receives most of the river's flow within its territory, Beijing's upstream projects are viewed as potential leverage.

Economically, India must address its trade deficit and reduce over-dependence on Chinese imports. "Vocal for Local" and diversification through forums such as BIMSTEC and deeper ties with ASEAN, Japan, Australia, and Europe are steps in this direction. Smaller South Asian neighbours, wary of Chinese debt-driven projects, are also open to closer ties with India.

The broader rivalry is unlikely to disappear. But managing it effectively — through caution, diversification, and calibrated engagement — is essential.

Way Forward

India and China need to maintain open channels of communication through bilateral or regional cooperation like in Brics, SCO, etc. They need to rebuild the relations based on a threefold formula of mutual respect, mutual sensitivity and mutual interest. India must balance strategic caution with engagement, maintaining sovereignty while avoiding unnecessary escalation.

In his book, The India Way: Strategies for an Uncertain World, Jaishankar argues that managing China is about realism, agility, and strategic clarity. In this context, it would be prudent for India to pursue a steady course of balancing engagement with deterrence, leveraging global partnerships, and asserting its interests without becoming a proxy in larger power rivalries.

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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 follows:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
LAN - SLPHJTFR0000366 Mamta Transport Through its proprietor Firoz Daudbhai Khorani, Firoz Daudbhai Khorani, Sumaiya Firoz Khorani Present & Permanent Address:- Jumma Masjid, Navgadh, Jetpur-360370 Property Address:-Plot No.36 paiki west side, Revenue Survey No.833/1, Opp.Datar Takiya, Old Rajkot Road, Behind Sigdi Restaurant, Jetpur, Rajkot - 360370	13(2) Notice date 12.02.2025 Notice Rs.12,42,969/- (Rupees Twelve Lakh Forty Two Thousand Nine Hundred Sixty Nine Only) as on Date 07/02/2025	Rs.12,50,000/- (Rupees Twelve Lakh Fifty Thousand Only) Bid Increment: Rs. 10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs.1,25,000/- (Rupees One Lakh Twenty Five Thousand Only) Last date for submission of EMD : 6th October 2025, Time 10.00 a.m. to 05.00 p.m.	7th October 2025 & Time. 11.00 a.m. to 01.00 p.m.	Ashfaq Patka 9819415477 Dharmendrasinh Chauhan- 76007 62777 Property inspection Date. 03.10.2025, Time.11 AM to 1 PM

Description of Property
The said residential property bearing Jetpur R.S.No.833/1 paiki A3-00G Residential purpose NA Plot No.36 paiki west side sq.mtrs.156.77 paiki western side sq.mtrs.97.71 & Sq. Yards.116-86, situated at Jetpur, District: Rajkot. Boundaries of the property (As per documents):-East :- Property of Plot No.36 paiki, West :- Road , North :- Plot No.21 South :- Road

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. 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) Please note that the secured creditor is going to issue the sale notice to all the Borrowers/ Guarantors/ Mortgagers 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 : Rajkot
Date : 01-09-2025

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