

Belem climate summit:
Bridging North-South divide
will be uphill task for Brazil



Can the climate change summit in Belem, Brazil, bring rich (North) and poor (South) countries together to shape policies? The world is gathering at the 30th Conference of the Parties (Cop) under the UN Framework Convention on Climate Change (UNFCCC) in Belem, Brazil, from November 10 to 21. Among other substantive agendas, the major focus in Belem would be to minimise the deep distrust between developed and developing member countries, which emerged at the Baku climate meeting (Cop29) last year.

In Brazilian President Lula's conviction that 'Cop30 in Belém will be the moment of truth and science'. Thus, all eyes are on Brazil's presidency of Cop30 to deliver a mandate that will maintain trust in the Paris Agreement on Climate Change, faith in multilateralism, and belief in the Cop process itself. Is it achievable?

Some Cop meetings—the UNFCCC's top decision-making body—remain crucial in over three decades of complex climate negotiations. Cop29 is one such in the annals of climate negotiations that will be mentioned when there is criticism against the Cop process. An example is that India's outburst against the agreement and the process through which it was adopted aggravated the criticism against the Cop meetings.

Subsequently, the consolidated argument grows in leaps and bounds that the fractured mandate in Baku has sounded the death knell for

multilateralism. When the developed countries evaded their obligations to scale up the financial commitment at Baku, labelled as the 'climate finance Cop', the Cop process was largely criticised as ineffective in addressing the urgency of climate emergencies. Consequently, a frantic search for an alternative to the Cop process has disillusioned the most vulnerable countries and communities that are facing the wrath of climate catastrophe.

Meanwhile, the 2025 Biennial Transparency Synthesis Report of the UNFCCC, released on October 31, reveals that 109 members are actively adhering to the Paris Agreement. At the same time, the report exposes a substantial gap in the finances needed in developing countries to execute climate action plans.

As many as 37 developing countries reported a total financial requirement of \$3,396.23 billion for climate action up to 2030; 49 countries reported receiving only \$60.84 billion in climate finance during the 2021-2022 reporting period. Under the Paris Agreement, countries are required to submit Biennial Transparency Reports (BTRs) to report their climate actions, including greenhouse gas (GHG) emissions, under the transparency and accountability clause.

Despite the appreciation from the UNFCCC Secretariat that the Paris Agreement is on track and progressing, the member countries are flouting their responsibility.

FICCI Organises Focused B2B Meetings in Ahmedabad



Ahmedabad, FICCI, in partnership with the Sharjah Airport International Free Zone (SAIF Zone), Government of Sharjah, UAE, successfully conducted focused B2B meetings in Ahmedabad to support Indian enterprises in expanding their global footprint through the UAE. The engagement drew over 100 business leaders from sectors including pharmaceuticals, engineering, chemicals, food processing, and logistics etc. Participants received insights on trade and investment

opportunities across the Middle East, Africa, Central Asia, and Russia, as well as the benefits of the India-UAE CEPA, under which nearly 97% of goods enjoy duty-free access, creating significant export potential for Indian industry. The meetings highlighted strategies for leveraging the UAE's ecosystem for scaling operations, boosting exports, and forging cross-border partnerships, along with the competitive advantages of operating from SAIF Zone. (13-9)

India's Video Creator Boom: 5 Trends Reshaping the Digital Economy

Ahmedabad, India's booming creator economy has become a major economic force, influencing more than \$350 billion in consumer spending each year, with projections pointing to over \$1 trillion by 2030 as per a recent report. At the WAVES Summit in Mumbai (May 2025), the Indian Prime Minister said that it is the right time to reiterate India's vision of 'Create in India, Create for the World', underlining how the country's creative and digital prowess is shaping a new era of innovation and global influence. That's where WD Red® HDDs, designed for Network Attached Storage (NAS), come in-helping creators take control of their digital workflows. As the Prime Minister said, India has much more to offer; with its population of over a billion people, it has a billion plus



stories to tell. And these stories increasingly come to life through reels and shorts - as highlighted by a recent survey across 33 Indian cities. Short-form content emerging as a driver of social media consumption, seems to underscore how storytelling now lies at the heart of India's booming digital creator economy. (1-7)

Changing the World, One Toilet at a Time



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World Toilet Day is celebrated on November 19th every year, and it's a big deal! This day aims to raise awareness about the global sanitation crisis, with over 3.5 billion people lacking access to safely managed sanitation. India has made significant strides in improving sanitation access, with the Swachh Bharat Abhiyan initiative aiming to eliminate open defecation. As of 2023, approximately 12.5% of households, mostly in rural areas, still lack toilets, affecting over 162 million people. Sanitation is a global development priority. Diarrhoea caused by poor sanitation and unsafe water kills 315,000 children every year. Open defecation, unlike in other places, where it has a negative connotation, here it is something that is completely normal, and even sometimes wholesome, like the fact that you have gone for a morning walk, and you have exercised your body and you have gotten up early. Lack of access to toilets has been identified as a huge problem, particularly in

rural. It not only spreads diseases like diarrhea but also exposes women to the risk of sexual assault when they go into the fields after dark. Cultural norms are hard to change and according to some, open-air defecation is seen as more sanitary by those who prefer to relieve themselves in the open rather than share a toilet. Disease transmission at work mostly caused by poor sanitation and hygiene practices, causes 17% of all workplace deaths.

The Indian government continues to work towards achieving its sanitation goals, with initiatives like the Swachh Bharat Mission and the Jal Shakti Ministry's efforts to improve rural sanitation coverage. Public toilets with good water facility are the need of the hour. In a country like India it is very difficult and takes a long time to change the practice of open defecation in rural areas. Most of the toilets which are started for public use are being neglected by the people due to improper maintenance. It is the matter of hygiene that can attract more people to use toilet. 95.4% of surveyed households have access to toilets, with 95.4% using them regularly. Bihar, Uttar Pradesh, Odisha, Rajasthan, Madhya Pradesh, and Jharkhand account for over 70% of households without toilets. Households with lower socioeconomic status are significantly less likely to have sanitation facilities.

India actually achieved its goal of having toilets in every house in 2019, 11 years ahead of the UN's 2030 target. The country's Swachh Bharat Abhiyan mission, launched by Prime Minister Narendra Modi, aimed to construct 111 million

latrines in five years, and they've made significant progress. As of 2019, almost 80 million household toilets have been built, and the country has been declared open defecation free. Prime Minister Narendra Modi has put it high on the national agenda, but the challenge could be daunting in a country where defecating in the open is a common sight and is accepted by many as normal.

It is surprising that the E-toilets installed in the city are not maintained properly. It is the malodour that discourages people from using public toilets. Most of the public toilets are not usable because of lack of cleanliness,

electricity and water. As no efforts are taken by the local bodies to maintain them, e-toilets remains in poor condition. It is also observed that the toilets have no proper water supply and are badly maintained. It is a grave health issue. With many people coming to work daily the public toilets should be of use to the local as well as floating population a daily commuter to the city. There should be a monitoring system to put in place to check the maintenance of e-toilets. Only education and awareness can do something. Educated or uneducated, people in rural areas, for want of indoor plumbing use open space for

defecating. There are people who think that open defecation is more hygienic and having an indoor toilet is dirty and filthy. We need a grass root campaign on how many diseases can be avoided by basic cleanliness and how spending on toilets is as important as developing other infrastructure. We don't need to build new temples, mosques, churches, gurudwaras etc. Public toilets with good water facility are the need of the hour. Bringing about a change in mindset is the paramount need. Modi's approach is to use improved sanitation as a tool to combat poverty, develop the economy, and make India more

attractive to business investment. The proposition is not an easy one: Half of India's population, at least 620 million people, defecates outside.

Toilets play a crucial role in creating a strong economy, as well as improving health and protecting people's safety and dignity, particularly women's and girls'. While provision of hygienic toilets for the public is the buzzword in our country lack of adequate public toilets and appalling state of existing ones is a reality that the city can't deny. Are the authorities listening to our voice? **(B-15 Jyoti-Kalash Society, Jodhpur Tekra, Satellite, Ahmedabad - 380 015)**

TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)
Head Office: Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051;
Tel: 1800 102 4345 ; Website: http://www.truhomefinance.in
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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:

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)
1.Birajubhai Ashokkhai Vanzara, Present and permanent Address :.49/863, Shivanandnagar G.H.B., Near Nagavel Hanuman, Amraiwadi, Ahmedabad-380026 Also :-1.2).Birajubhai Ashokkhai Vanzara, Business Address :-@ RSP Associates,201, 2nd Floor, S.P.Ring Road, Vastral, Ahmedabad-382418 Also :-1.2).Birajubhai Ashokkhai Vanzara, Property Address :-Flat No.L-403, 4th Floor, Sitaram City, Near Vastral Sub-Post Office,Vastral, Ahmedabad-382418 2.Vanzara Ashokkhai Sonaji, Present and permanent Address.49/863, Shivanandnagar G.H.B., Near Nagavel Hanuman,Amraiwadi, Ahmedabad-380026 Also :-2.2).Vanzara Ashokkhai Sonaji, Property Address :-Flat No.L-403, 4th Floor,Sitaram City, Near Vastral Sub-Post Office, Vastral, Ahmedabad-382418 3.Laliben Ashokkhai Vanzara, Present and permanent Address.: 49/863, Shivanandnagar G.H.B., Near Nagavel Hanuman, Amraiwadi, Ahmedabad-380026 Also :-3.2).Laliben Ashokkhai Vanzara, Property Address :-Flat No.L-403, 4th Floor,Sitaram City, Near Vastral Sub-Post Office,Vastral, Ahmedabad-382418 Loan Account No. SHLHAEOA0001484	Rs.20,22,362/-(Rupees Twenty Lakh Twenty Two Thousand Three Hundred Sixty Two Only) as on 07/04/2025 under reference of Loan Account No. SHLHAEOA0001484 under reference of Loan Account No.STUHAMW00000199 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice. 13(2) Notice Date.15/04/2025	Rs.14,00,000/-(Rupees Fourteen Lakh Only) Bid Increment: Rs.10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs.1,40,000/-(Rupees One Lakh Forty Thousand Only) Last date for submission of EMD : 23rd December 2025, Time 10.00 a.m. to 05.00 p.m.	24th - Dec - 2025 Auction Time: 11.00 A.M. to 01.00 p.m. Property inspection Date. 26.11.2025, Time.11 AM to 1 PM	Ashfaq Patka 9819415477 Debjyoti Roy 9874702021 Dharmendrasinh Chauhan- 76007 62777
Date of Possession & Type 02.11.2025 and Physical Possession				
Encumbrances known Not known				
Description of Property All that piece and parcel of Immovable Property being Flat No.L/403,on 4th Floor(As per plan 3rd Floor) having area admeasuring 34.96 Sq.Mtrs. Carpet(including wash balcony adm.2.80 Sq.Mtrs.)alongwith undivided share land admeasuring 25.51 Sq.Mtrs. in the scheme known as "SITARAM CITY", a scheme constructed on freehold Non-Agricultural land bearing Final Plot No.9/2, admeasuring 9581.40 Sq.Mtrs.allotted in lieu of Revenue Survey No.1021/2, Town Planning Scheme No.105(Vastral-Ramoli) of Mouje:Vastral of Taluka : Vatva in the district of Ahmedabad & Registration Sub-District of Ahmedabad-12(Nikoli). Boundaries of the property:- East : Flat No.L/402, West : Common Plot, North : Flat No.L/401, South : Block No. A				
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)
1).Roopeshkumar Bhagwandas Dhanik Present & Property Address : Flat No. U – 201, 2nd Floor, Samruddhi Residency, Opp. Akurli Township, Aslali Road ,Narol, Ahmedabad – 382405. Also :-1.2). Roopeshkumar Bhagwandas Dhanik Permanent Address :A-20, Milan Park Society, Near Vejalpur Police Chowki, Vejalpur, Ahmedabad – 3800051 1.3). Roopeshkumar Bhagwandas Dhanik Occupation Address :-Dev Designing, Plot No. 3, Beside of Cargo Ford Service Station Gulcomsolf Godown, Vatva Road, Narol, Ahmedabad – 382405 2). Savitriben Bhagwandas Dhanik, Present & Property Address :Flat No. U – 201, 2nd Floor, Samruddhi Residency,Opp. Akurli Township, Aslali Road ,Narol, Ahmedabad - 382405 Also :-2.1). Savitriben Bhagwandas Dhanik, Permanent Address :23/705, Garib Awas Vojana, Vijay Mill Compound, TP 12 & FP 44, Naroda Road, Ahmedabad-382345 3) Dhanik Daves Vasanthbai, Property Address :Flat No. U – 201, 2nd Floor, Samruddhi Residency, Opp. Akurli Township, Aslali Road, Narol, Ahmedabad - 382405 Also :-3.2). Dhanik Daves Vasanthbai A-20, Milan Park Society, Near Vejalpur Police Chowki, Vejalpur, Ahmedabad - 3800051 Loan Account No. SHLHAMWD0000098	Rs. 14,41,615/- (Rupees Fourteen Lakh Forty One Thousand Six Hundred Fifteen Only) as on 09-04-2025 under reference of Loan Account No. SHLHAMWD0000098 with further interest and other costs, charges and expenses within 60 days from the date of receipt of the said notice. 13(2) Notice Date.15/04/2025	Rs.9,70,000/-(Rupees Nine Lakh Seventy Thousand Only) Bid Increment: Rs.10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs.97,000/-(Rupees Ninety Seven Thousand Only) Last date for submission of EMD : 23rd December 2025, Time 10.00 a.m. to 05.00 p.m.	24th - Dec - 2025 Auction Time: 11.00 A.M. to 01.00 p.m. Property inspection Date. 26.11.2025, Time.11 AM to 1 PM	Ashfaq Patka 9819415477 Debjyoti Roy 9874702021 Dharmendrasinh Chauhan- 76007 62777
Date of Possession & Type 11.10.2025 and Physical Possession				
Encumbrances known Not known				
Description of Property All that right, title and interest of Property Being a Flat no. 201, in Block No. U, on 2nd Floor (As Per AMC Approved Pain 1st Floor) Admeasuring 41.00 Sq. Mtrs. together with Undivided Land Admeasuring 21.10 Sq. Mtrs in the Scheme " Samruddhi Residency" Counstracted on Non-Agricultural Land Bearing Survey No. 64/1, 64/2,65/1,65/4,66,67,71/1, T.P Scheme No. 57, F. P.No. 78/1,78/2,96,97 and 98 Paik Sub Plot No. 1, Situate Being and Lying at Mouje : Naroli, Taluka : Maninagar, in the Registration District of Ahmedabad & Sub District of Ahmedabad-5 (Naroli) Boundaries of the property :- North :- Road, South :- Flat No. U -204, East :- Road, West :- Flat No. U -209				
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)
1).Ashokkhai Chamraj Patel, Present Address :- Delvada Road, Tirupati, Deodar, Banaskantha-385330 Also :-1.1).Ashokkhai Chamraj Patel, Property Address :-Plot No.67, Tirupati Green Bungalows, Near Deodar-Delvada Road,Deodar, Banaskantha-385535 2).Arunaben Ashokkhai Patel, Present Address :-Delvada Road, Tirupati,Deodar, Banaskantha-385330 Also :-2.1).Arunaben Ashokkhai Patel, Property Address :-Plot No.67, Tirupati Green Bungalows, Near Deodar-Delvada Road,Deodar, Banaskantha-385535 Loan Account No. SHLHPALR0000315	Rs.30,26,768/-(Rupees Thirty Lakh Twenty Six Thousand Seven Hundred Sixty Eight Only) as on 10/03/2025 under reference of loan account no. SHLHPALR0000315 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice. 13(2) Notice Date.20/03/2025	Rs.21,00,000/-(Rupees Twenty One Lakh Only) Bid Increment: Rs.10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs.2,10,000/-(Rupees Two Lakh Ten Thousand Only) Last date for submission of EMD : 23rd December 2025, Time 10.00 a.m. to 05.00 p.m.	24th - Dec - 2025 Auction Time: 11.00 A.M. to 01.00 p.m. Property inspection Date. 26.11.2025, Time.11 AM to 1 PM	Ashfaq Patka 9819415477 Debjyoti Roy 9874702021 Dharmendrasinh Chauhan- 76007 62777
Date of Possession & Type 11.10.2025 and Physical Possession				
Encumbrances known Not known				
Description of Property All that piece and parcel of Freehold Immovable Property being Plot No.67 (Milak No.71/149), having open plot area admeasuring 93.50 Sq.mt.together with construction standing thereon situated at land bearing Revenue Survey no.102 paik1 2/paik1 1 of mouje : Village : Deodar, Taluka : Deodar, in the district of Banaskantha & Registration Sub District of Deodar within the State of Gujarat. Boundaries of the property:- East :- Plot No.76 West :- 7.50 Mtrs. Public Road North:- Plot No.68 South:- Plot No.66				
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. 3) The mortgagors/borrowers are given a last chance to pay the total dues with further interest before auction, failing which secured assets will be sold as per above schedule. 4) The mortgagors/borrowers are requested to collect your all remaining movable items within period of 7 days without damages of the property. If you fail to take movable assets, then it would be deemed that you have no claim and no interest in taking back such items. In case you still prefer to ignore this notice, we shall be constrained to treat them as unclaimed and waste materials and shall not be liable for any loss or damage whatsoever to such articles and also may sell all movable items and adjust the amount against outstanding dues of your loan account. It will be also deemed that you have no claim and interest in taking back such items and also have no objection, if such items are disposed -off or sold by us as items are having negligible substantial value. Also note that by not taking the items within specified time, you will also relinquish any right or claim over such items in future. 5) 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 : Ahmedabad, Deodar-Banaskantha Date : 19-11-2025				
Sd/- Authorised Officer- Truhome Finance Limited (Formerly Shriram Housing Finance Limited)				