

NIIT University's 17th Annual Lecture Reinforces Vision

Ahmedabad, Established with a vision to be the role model of learning, research, innovation, and sustainability for the knowledge society, the University of the Future NIIT University (NU), hosted its 17th Annual Lecture at the university campus in Neemrana. Dr Montek Singh Ahluwalia, renowned Economist & Visionary Policy Reformer, was the Chief Guest for the occasion. Also present were Mr Rajendra S Pawar, Founder; Mr Vijay Thadani, Co-founder; and Prof Prakash Gopalan, President, NIIT University. On this significant occasion, Dr Montek Singh Ahluwalia, former Chairman, Planning Commission delivered an insightful and thought-provoking address drawing

from his extensive experience in shaping India's economic reforms. Speaking on the theme, "India's Opportunities in a Turbulent World," he outlined how global uncertainty presents both challenges and openings for a rapidly developing nation like India. He emphasized the importance of evidence-based policymaking, long-term economic strategy, and the need for young minds to remain adaptable, analytically sharp, and globally aware. He noted that India's future will be shaped by how effectively it responds to interconnected issues such as climate transition, technological change, and shifting geopolitical dynamics—areas that also offer tremendous scope for innovation and leadership. (1-7)

Samsung Launches R20 Ultrasound System Redefining General Imaging



Samsung, India's largest consumer electronics brand, today announced the launch of its super-premium, next-generation R20 ultrasound system for general imaging. The R20 represents a major leap forward in general imaging, combining advanced artificial intelligence tools, superior image clarity, and an ergonomic design focused on clinician comfort and efficiency. Built on Samsung's state-of-the-art Crystal Architecture™, the R20 delivers exceptional

image uniformity, resolution, and penetration across a wide range of general imaging applications. Its next-generation imaging engine, powerful GPU, and ultra-high-definition OLED monitor provide clinicians with remarkable visualization and diagnostic confidence in every scan. The R20 is equipped with a comprehensive suite of AI-powered clinical and workflow enhancement tools that streamline complex procedures and automate repetitive tasks. Key technologies include: Live LiverAssist - Detects a suspicious focal lesion during live ultrasound scan. Live BreastAssist - Real-time detection of Breast lesions with BIRADS Classification and reporting. (20-4)

Samsung Unveils Next-Gen Bespoke AirDresser



Bespoke AirDresser™
Sanitize and refresh your clothes everyday.

- Dual AirWash
- Dual JetSteam
- Long Dress Zone
- Big Capacity

Ahmedabad, Samsung, India's largest consumer electronics brand, today announced the launch of its smart clothing care solution, the latest Bespoke AirDresser™, designed to bring hygiene and sophistication to modern Indian homes.

With rising concerns around hygiene and environment, consumers today are more conscious about overall fabric care. Convenience has also become a key motivator, as frequent visits to laundry shops may not always be feasible, particularly for fabrics that require delicate handling. The Samsung Bespoke AirDresser™ offers an

effortless solution for modern lifestyles, ensuring fresh, ready-to-wear clothes every day. "At Samsung, we are committed to transforming everyday living through innovation that truly cares for people and their homes. With the Bespoke AirDresser™, we bring the power of advanced garment care to the modern Indian household. Intelligent features like Dual AirWash, Dual JetSteam and seamless SmartThings connectivity mean garments stay fresher, cleaner and more hygienically maintained, while the design integrates effortlessly into contemporary spaces. (20-4)

FICCI Organises Focused B2B Meetings in Surat



Ahmedabad, FICCI, in partnership with the Sharjah Airport International Free Zone (SAIF Zone), Government of Sharjah, UAE, and Southern Gujarat Chamber of Commerce and Industry (SGCCI), successfully conducted focused B2B meetings in Surat to support Indian enterprises in expanding their global footprint through the UAE. The engagement drew over 100 business leaders from sectors including textiles, readymade garments, engineering, gems and jewellery, 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 sessions 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. FICCI remains committed to enabling Indian businesses to integrate more deeply with global markets and unlock new avenues for international growth. (13-9)

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Angel One Alerts Investors about Fraudulent Social Media Groups

Ahmedabad, Angel One Ltd, a leading player in the FinTech sector, warns investors about the increasing prevalence of fraudulent social media groups misusing Angel One's name and impersonating its senior executives. The company has observed multiple unauthorized groups being created across social messaging platforms such as WhatsApp and Telegram, which are unlawfully and deceptively misusing the brand name and logo of Angel One Limited, as well as the names and images of its senior officials. Angel One has identified that these fraudulent groups are engaging in illegal activities, including providing securities-related advice or recommendations without necessary SEBI registration/permission, as well as making unauthorized claims about returns and performance related to securities without SEBI approval. "We want to emphasize that providing

unauthorized investment advice or guaranteeing returns in the securities market is strictly prohibited and urge investors to exercise due diligence and verify the authenticity of any communication claiming to be from our organization. Legitimate investment decisions should always be based on thorough research and information from authorized sources. Angel One Limited has no connection, direct or indirect, with any fake applications, web links, or private WhatsApp/Telegram groups and will not be liable for any financial loss or consequences resulting from dealings with fraudulent applications or web links." stated by Angel One. Angel One clarified that it does not add customers to unofficial social media groups, request sensitive personal information through messaging platforms, solicit funds through unauthorized channels, or make promises of guaranteed returns. (19-10)

PNB MetLife Partners with AIC GUSEC & Xcelebrate Skills Foundation

Ahmedabad, PNB MetLife India Insurance Company Limited (PNB MetLife) has launched its CSR initiative, 'FutureReady – Skilling for Employability', in partnership with AIC GUSEC- Gujarat University Startup and Entrepreneurship Council, and Xcelebrate Skills Foundation-a social impact startup. Sameer Bansal, MD & CEO, PNB MetLife said, "FutureReady program is our response to India's employability challenge, where 83% of the unemployed are youth, despite having education. By creating access to skills and opportunities, we aim to foster inclusion and help individuals build sustainable livelihoods- reflecting PNB MetLife's purpose of helping people build a more confident

future." Srinivasa Rao Sureddi, CEO, AIC GUSEC said, "FutureReady is a powerful step towards enabling equitable access to opportunities. At AIC GUSEC, we are committed to nurturing talent and strengthening the innovation ecosystem, especially for communities that have traditionally been left behind. Through this partnership with PNB MetLife and Xcelebrate Skills Foundation, we are not only building pathways for youth to become job-ready but also empowering social-impact startups that are creating meaningful livelihood solutions. Together, we aim to unlock potential, inspire ambition, and drive sustainable socio-economic change." (19-10)

India's Revolt Motors e-bikes evince keen interest



Ahmedabad, India's Revolt Motors, electric motorcycles with remarkable presence at the Colombo Motor Show 2025 held from 21st to 23rd November at the Bandaranaike Memorial International Conference Hall (BMICH) in Colombo Sri Lanka evinced keen interest with massive footfall and test rides. The event witnessed an impressive turnout of visitors across three days, and Revolt Motors stood out as one of the most visited and talked about exhibitors. The brand showcased its electric motorcycle range through its Sri Lanka dealership partner and drew strong interest from young riders, families and EV

enthusiasts who were eager to explore new age mobility solutions. The Revolt pavilion saw continuous footfall throughout the show with a significant number of visitors expressing curiosity about the design, features and technology that define the Revolt electric motorcycles. Many described the styling as modern and globally appealing while appreciating the strong build and performance-oriented posture of the motorcycle. Test rides attracted exceptional participation and gave riders the opportunity to experience the smooth acceleration, instant torque and comfortable handling that make the RV400 and RV BlazeX a preferred choice among electric motorcycle buyers. The enthusiastic response reinforced the growing confidence of Sri Lankan consumers in Revolt's product quality and riding experience. (1-7)

RNIT AI Solutions Ltd. to foray into GCC countries

Ahmedabad, RNIT AI Solutions Ltd. an Indian technology company specializing in AI-enabled governance and enterprise automation solutions, today announced that it has entered into a strategic partnership with Ajnihat Alnajah Group LLC, a Saudi-based enterprise and digital transformation solutions provider. The partnership, valued at USD 3.00 million , marks RNIT's formal entry into the GCC region and is aimed at jointly exploring opportunities to support digital transformation initiatives across Saudi Arabia and other GCC countries. As part of this partnership, RNIT and Ajnihat Alnajah Group intend to combine their respective strengths to address the growing regional demand for advanced AI-based automation and digital enablement solutions. RNIT will contribute its experience in AI-driven governance platforms, enterprise automation, facial recognition technologies, Generative AI



and Conversational AI solutions, IoT-based industrial systems, and open-source digital transformation frameworks. Ajnihat Alnajah Group will provide local market understanding, customer engagement support, and regional business development capabilities. Commenting on the partnership, Mr. Raja Srinivas Nandigam, Managing Director & CEO, RNIT AI Solutions Ltd. said:"This collaboration marks an important milestone in RNIT's international expansion journey. As the GCC region continues to advance its digital transformation agenda, our partnership positions us to meet emerging regional needs with our scalable AI and automation platforms. (1-7)

Kia India Launches 'Drive Green' Initiative



Ahmedabad, Kia India, a leading mass premium carmaker, has strengthened its sustainability vision with the launch of 'Kia Drive Green' – a sustainability-focused engagement platform on the Kia Connect app. This initiative affirms the brand's commitment to creating deeper user connections with EV owners while promoting environmental awareness. The Drive Green feature, currently available with the Kia Carens Clavis EV and accessible through Kia Connect under the 'New Services'

tab, will be progressively rolled out to all upcoming Kia EVs. With Drive Green in Kia Connect App, a virtual tree will be planted each month, which grows through five stages based on kilometers driven. The app rewards users with five eco-badges - Green Explorer (2,500 km), Eco Champion (15,000 km), Carbon Crusher (25,000 km), Forest Guardian (50,000 km), and Planet Protector (100,000 km) - while also displaying the CO2 savings achieved. For instance, driving 100 km saves about 13.2

kg of CO2*, and 1,500 km saves nearly 197.6 kg of CO2*. Mr. Atul Sood, Senior VP, Sales & Marketing, Kia India, commented, "At Kia, our vision for mobility goes hand in hand with our responsibility to the environment. With the Kia Drive Green initiative, we are taking a decisive step toward embedding sustainability across every touchpoint-from product innovation and cleaner technologies to our operations and customer engagement. (1-7)

WESTERN RAILWAY VADODARA DIVISION
WESTERN RAILWAY E-PROCUREMENT BID NOTICE NO.GEM/2025/B/6881061 DATE 18.11.25
Tender No. : GEM/2025/B/6881061 Short Description of Item: All in One PC Quantity: As per Bid Tender Opening Date: 16.12.25. Regarding detailed notice, EMD, Purchase restrictions and detailed tender conditions Please visit: website www.ireps.gov.in and www.wr.indianrailways.gov. BRC 259
Like us on: f facebook.com/WesternRly

WESTERN RAILWAY VADODARA DIVISION
ELECTRICAL WORK IN CONNECTION WITH CNC PORTAL
For and behalf of The President of India, Chief Workshop Manager, Carriage & Wagon Repair Workshop, Western Railway, Pratnagar, invites e-tender as per the details given below:
E-TENDER NOTICE No: M137_MECH_PRTN_TEND_25_21
Name of work: Electrical work in connection with CNC portal wheel lathe of PRTN workshop.
Estimated Cost of Work: ₹ 6,51,410/- Rupees Six Lakh Fifty One Thousand Four Hundred Ten Only).
Earnest Money Deposit: ₹ 13,000/- (Rupees Thirteen Thousand Only)
Tender Document Cost: NIL.
Period of Contract: 03 Months
Validity of offer: 60 days.
Date & Time for submission of tender & Opening of tender: Bidding will be closed on 15-12-2025 at 15:00 hrs. and will be opened on same day at 15:30 hrs.
Address: Office of Chief Workshop Manager, Carriage & Wagon Repair Workshop, Western Railway, Pratnagar, Vadodara - 390004
BRC 260
Like us on: f facebook.com/WesternRly

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					
Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018					
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) CHANDRAJIT DAYARAM YADAV, And (2) ANITA CHANDRAJIT YADAV All Having address at :-100,Krishna Nagar Society -2,Nilgiri Road Near Baba Baijnath Mandir, Surat City,Surat, Gujarat- 395010 Also at: @Gaytri Ladies Tailor Shop No.12,Ranchod Nagar, Pandesara, Pandesara, surat, Gujarat- 394221 Also at:-Flat No.B/404,4th floor of Shree Krishna Residency, B-Building, Plot no.314 to 334, Aradhana Green Land,Nr.Essar Petrol Pump & Nakshtra Residency, Kadodara Bardoli Road, Jolwa, Kadodara, Surat,Gujarat-394310. LAN:- SHLHSRAT0000908	Demand Notice Date: 15.01.2025 Rs. 4,58,485/- (Rupees Four Lakh fifty Eight Thousand Four Hundred Eighty Five Only) as on 09/01/2025 under reference of Loan Account No. SHLHSRAT0000908 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice	Rs. 6,38,000/- (Rupees Six Lakh Thirty Eight Thousand Only) Bid Increment: Rs.10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs. 63,800/- (Rupees Sixty Three thousand Eight hundred Only) Last date for submission of EMD : 28th December, 2025, Time 10.00 a.m. to 05.00 p.m.	29 - Dec - 2025 Auction Time: 11.00 A.M. to 01.00 p.m.	Ashfaq Patka 9819415477 Sandeep Mahajan - 99989 44955 Property inspection Date.10.12.2025, Time.11 AM to 1 PM	
Description of Property					
Non-agricultural plot of land in Moje: Jolwa, lying being land bearing Block no. 247 admeasuring 42928 Sq. Mtrs., Known as "AARADHNA GREEN LAND" Paikdi Plot no. 314 to 334 Paikdi "SHREE KRISHNA RESIDENCY" Building B, (as per passing Plan Building -A) Paikdi forth Floor, Flat No. -404, Super Built up admeasuring 629 00 sq. fts., Built up admeasuring 346 00 sq. fts., i.e. 32.16 Sq. Mtrs. Undivided admeasuring 8.64 Sq. Mtrs., at Registration & Sub District Palsana, District Surat. Boundaries of the property:-East- By Flat No.B-401, West- By Building-C, North- By Flat No.B-405, South-By Flat No.B-403					
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) BHEDA RAMBHAJ LOMABHAI And (2) BHAMMAR RAJIBEN JVABHAI And (3) BHAMMAR BHAGUDHAI JASABHAI All Having address at :-A-175,Swapna Villa Society, Nr. Dada Bhagwan Temple, Kamrej,Surat,Gujarat-394180. Also at:-128,Sadhy Area Padri, Padri Blamar,Bh-2,481,Bhavnagar, Gujarat-394141. Also At:-Flat No.-401,4th Floor, Building No-C,Ramdev Residency, Block No.294Paikdi Moje-Kareli,Tal.Palsana,Gujarat-394315 Also At:-8,Bhagirath Nagar Society -1,L.H.Road, Varachha Road, Surat, Gujarat-395006 LAN:- SHLHSRAT0001026	Demand Notice Date: 15.01.2025 Rs. 6,49,186/- (Rupees Six Lakh Forty Nine Thousand One Hundred Eighty Six Only) as on 09/01/2025 under reference of Loan Account No. SHLHSRAT0001026 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice	Rs. 6,77,646/- (Rupees Six Lakh Seventy Seven Thousand Six Hundred Forty Six Only) Bid Increment: Rs.10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs. 67,765/- (Rupees Sixty Seven Thousand Seven Hundred Sixty Five Only) Last date for submission of EMD : 28th December, 2025, Time 10.00 a.m. to 05.00 p.m.	29 - Dec - 2025 Auction Time: 11.00 A.M. to 01.00 p.m.	Ashfaq Patka 9819415477 Sandeep Mahajan - 99989 44955 Property inspection Date.10.12.2025, Time.11 AM to 1 PM	
Description of Property					
All that right ,title and interest in Flat No. 401, admeasuring about 656 sq. ft. Super built up and 30.48 sq. mt. built up situated on the 4th Floor of Building No. C of "Ramdev Residency" constructed on land bearing revenue survey/ block no. 294 paikae admeasuring about 6620 sq. mt. paikae 1334.48 sq.mt. situated towards the northern side of Type –A of Kareli Sub District Palsana, District Surat, Boundaries of the property:-East- Adjoining Flat no. C/402 ,West- Adjoining Stair and Lift ,North- Adjoining Flat no. C/404 ,South- Adjoining B-Building					
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) Sharda kanwar Gopsingh, And (2) Gopsingh choshingh All Having address at :-119, Vaikunthdham society, Nr. SMC Garden, Godadara, Surat-395010 Also at:-7015, Seventh Floor, Vikas Logistics Park, Puna-Kumbhariya Road, Saroli, Surat-395010 Also At:-52, Nilkanth Residency, At. Tatithaiya, Ta.Palsana District.Surat-394305. LAN:- SHLHSRAT0001700	Demand Notice Date: 15.03.2025 Rs. 14,73,869/- (Rupees Fourteen Lakh Seventy Three Thousand Eight Hundred Sixty Nine Only) as on 11/03/2025 under reference of loan account no. SHLHSRAT0001700 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice	Rs. 9,00,000/- (Rupees Nine Lakhs Only) Bid Increment: Rs.10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs. 90,000/- (Rupees Ninety thousand Only) Last date for submission of EMD : 28th December, 2025, Time 10.00 a.m. to 05.00 p.m.	29 - Dec - 2025 Auction Time: 11.00 A.M. to 01.00 p.m.	Ashfaq Patka 9819415477 Sandeep Mahajan - 99989 44955 Property inspection Date.10.12.2025, Time.11 AM to 1 PM	
Description of Property					
All right title and interest in Plot No. 52 adm. 60.28 Sq.Mtrs i.e. 72.09 sq.yards., road margin adm. 21.00 sq.mtrs i.e. 25.11 sq.yards., total 81.28 sq.mtrs i.e. 97.20 sq.yards, together with undivided proportionate share in Road & C.O.P in "Nilakanth Residency", Situated on the land bearing R.S./Block no. 273/A, Khata no. 1485 of Village Tatithaiya, Taluka Palsana, District Surat. Boundaries (As per Document) :-East : Society Road. West : Plot no.37.North : Plot no. 51. South : Plot no.53. Boundaries (As per Site) :-East : Entry & Passage. West : Margin of apt. North : Plot no. 51. South : Plot no. 53.					
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) Devendra Kumar Jagdish Singh, And (2) Archana Devi All Having address at :-Plot no.78, 2nd Floor, Shivaji Nagar, Nr. Sanjay nagar Circle, Limbayat, Surat-394210 Also at:-Plot no.212, Shivaji Nagar, B/H School, Limbayat, Surat-394210. Also AT:-Flat no. C/502, Fifth Floor, Sakar Palace, At. Karadava, Tal-Choryasi, Dist- Surat. LAN:- SHLHSRAT0001481	Demand Notice Date: 11.04.2025 Rs. 15,69,208/- (Rupees Fifteen Lakh Sixty Nine Thousand Two Hundred Eight only) as on 09/04/2025 under reference of loan account no. SHLHSRAT0001481 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice	Rs. 15,81,750/- (Rupees Fifteen Lakh Eighty One Thousand Seven Hundred Fifty Only) Bid Increment: Rs.10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs. 1,58,175/- (Rupees One Lakh Fifty Eight Thousand One Hundred Seventy Five Only) Last date for submission of EMD : 28th December, 2025, Time 10.00 a.m. to 05.00 p.m.	29 - Dec - 2025 Auction Time: 11.00 A.M. to 01.00 p.m.	Ashfaq Patka 9819415477 Sandeep Mahajan - 99989 44955 Property inspection Date.10.12.2025, Time.11 AM to 1 PM	
Description of Property					
All right title and interest in FLAT NO. C/502, on 5th Floor, admeasuring 855.00 sq.fts. super built up area & 52.58 sq.mtrs. Built up area, togetherwith undivided proportionate share in underneath land in C-BUILDING of "SAKAR PALACE", situated and constructed on the land bearing revenue survey no.1, 130 & 131, Block no. 131, adm. 41501 sq.mtrs. paikae sub plot no. 1, adm. 21843.45 sq.mtrs. paiki 5217.39 sq.mtrs. paiki 3221.01 sq.mtrs. known as private no. B of VILLAGE-KARADAVA, TALUKA-CHORYASI, DIST-SURAT. Boundaries (As per Documents & As Per Site) :- East : Margin & Adj. Building. West : Adj. Passage & Flat no. 503,504. North : OTS & Building No. D. South : Flat No. 501.					
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/ 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. Date : 26-11-2025			Sd/- Authorised Officer- Truhome Finance Limited (Formerly Shriram Housing Finance Limited)		