

Livlong Expands footprint in Ahmedabad with New Branch opening

Ahmedabad, Livlong, India's leading insurance and integrated health-tech platform, has announced the launch of its new branch in Swastik Char Rasta Navrangpura, Ahmedabad, reinforcing its commitment to accessible and hyperlocal healthcare and insurance solutions. With this expansion, Livlong continues its mission to create a strong offline presence in key urban areas, bringing its holistic healthcare, wellness and insurance offerings closer to customers and partners. The Ahmedabad branch is poised to serve as a pivotal hub for driving growth in retail health insurance, corporate OPD programs and SME-focused insurance solutions. Strategically located in one of Ahmedabad's busiest residential areas, the branch aims to meet the evolving



healthcare protection needs of individuals, corporates and small businesses alike. Mohit Bhardwaj, Head - Distribution Sales, Livlong said, "Expanding our presence in Ahmedabad marks an important milestone in Livlong's growth journey. As a key market, Ahmedabad will enable us to strengthen our customer relationships and empower our partners through a more localized, high-touch approach. (13-9)

Last Call for Registration: XAT 2026 - Apply by 5th December 2025



Ahmedabad, The Xavier Aptitude Test (XAT) 2026, one of India's most trusted management entrance exams, is approaching its registration deadline on December 5, 2025. Candidates aspiring to pursue MBA/ PGDM programmes at over 250 reputed institutes across India are encouraged to complete their applications before the closing date. Registration for XAT 2026 opened on 10 July 2025, and thousands of candidates are already in the race for

admission. With the countdown on, it's essential to complete the online form, upload required documents, finalise test-city preferences and pay the fee well ahead of the deadline. Missing the deadline means losing eligibility to appear in the XAT exam, scheduled for 4 January 2026 (2:00 PM to 5:00 PM). Eligibility criteria - Candidates applying for XAT 2026 must hold a bachelor's degree of at least three years' duration in any discipline from a recognised university. Final-year students can also apply. While XAT does not specify a minimum percentage requirement, applicants should note that individual MBA/PGDM institutes may have their own academic eligibility criteria. (20-4)

Insurance Awareness Committee Applauds Bima Gram API

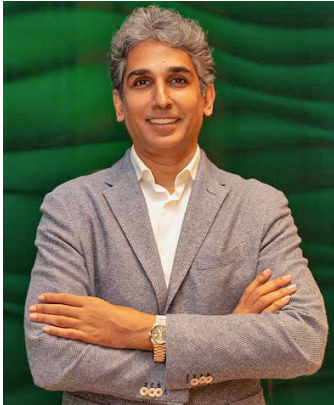


Ahmedabad, The Insurance Awareness Committee (IAC-Life) is banking on Bima Gram API to change the face of rural insurance penetration. Launched recently by the Insurance Regulatory and Development Authority of India (IRDAI), Bima Gram API is a pioneering digital initiative designed to streamline and authenticate insurance coverage data in rural India. Developed by the National Informatics Centre (NIC) in collaboration with the Ministry of Panchayati Raj (MoPR), Department of Posts represented by the Centre of Excellence in Postal Technology (CEPT), and the Insurance Information Bureau of India (IIBI), the intervention comprises of a database and

an API (Application Programming Interface). The Bima Gram API maps postal PIN codes to Local Government Directory (LGD) codes, creating a unified, verifiable database for rural identification. Through the Bima Gram API, insurers can now simply enter a customer's postal PIN code to retrieve the corresponding Gram Panchayat (GP) name, ensuring instant digital verification of the policy's rural location. To accelerate insurance penetration in India's rural geographies, the IRDAI has issued Rural and Social (RuSo) mandates to India's insurers. Under the same, insurers have to cover a minimum percentage of lives, dwellings, shops, and vehicles in identified GPs and the social sector. (20-4)

Infinity Group expands into luxury watch and fine jewellery retail

Ahmedabad, Infinity Group, one of India's most respected names in luxury automotive retail, is expanding its portfolio with the launch of Infinity Timeless, marking its foray into the world of luxury watch and jewellery retail. This marks the addition of Infinity Timeless as one of the authorised retailers for Rolex in India. The new store in Ahmedabad reinforce the Group's commitment to bringing global luxury closer to Indian buyers. In Ahmedabad, Infinity Timeless showcases Rolex alongside Damiani jewellery. The store is located within the premises of ITC Narmada - the city's iconic Hotel property welcoming guests with Regal splendour. The exclusive atmosphere, curated selection and personalised customer service set a new benchmark. The response from patrons has already been encouraging, with strong pre-bookings and enquiries reflecting the



growing enthusiasm for luxury watches in the market. Infinity Group has long-standing relationships with India's luxury clientele through its automotive business, representing marques such as Bentley, BMW, Ducati, Lamborghini, McLaren, MINI and Porsche. Its move into luxury watch and jewellery retail marks a natural evolution, extending its expertise in high-value retail and bespoke customer service to another domain of luxury. (20-4)

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Kinetic Green and Exponent Energy introduce 15-minute rapid charging solution



Ahmedabad, Kinetic Green Energy and Power Solutions Ltd., India's leading manufacturer of electric three wheelers (e3W) and electric two wheelers (e2W), today announced a strategic alliance with Exponent Energy, pioneer of rapid charging technology. In a landmark breakthrough for India's electric mobility space, the companies are introducing the nation's fastest charging solution for the L5 & L3 e3W category - the largest, fastest growing and most widely used segment in the country, comprising e rickshaws and e-cargo carts. This integration promises to redefine operational efficiency and productivity for last mile mobility operators across urban and semi urban India. Under this collaboration, Kinetic Green's popular L3 models-including Safar Smart, Safar Shakti, and Super DX-now feature 15-minute rapid charging technology, enabling quick top-

ups during short breaks and extending daily operating hours by up to 30 percent. The L5N Safar Jumbo loader, a high-speed performance logistics vehicle in the L5 category known for exceptional payload and range, offers faster turnaround times through 15-minute charging-directly translating into more trips, higher earnings, and improved returns for both individual owner-operators and fleet operators. Similarly, the upcoming L5M passenger variant, capable of speeds up to 50 km/h and designed for longer intercity routes, will also adopt this advanced charging technology to maximize daily utilization. Exponent Energy's proprietary full-stack platform-comprising cutting-edge battery technology, smart charging network, and intelligent software-empowers Kinetic Green vehicles with 15-minute rapid charging and industry leading 3000-cycle (20-4)

Bandhan Mutual Fund Enables UPI Investments up to 5 Lakh



Ahmedabad, Bandhan Mutual Fund has enabled higher-value UPI transactions for mutual fund investments, in line with NPCI's recent enhancement of the UPI limit from 1 lakh to 5 lakh per transaction. With this upgrade, investors can now make larger investments with the same ease and speed that UPI offers. At Bandhan Mutual Fund, the higher limit will now cover over 90% of investor transactions across its digital platforms. Investors can invest

up to 75 lakh via UPI directly through the Bandhan Mutual Fund website and app, subject to their bank enabling the enhanced limit. The feature is already live across major banks including HDFC Bank, Punjab National Bank, Axis Bank, Airtel Payments Bank, Federal Bank, Yes Bank, IDFC Bank, AU Small Finance Bank, Jio Payments Bank, and Ujjivan Small Finance Bank, ensuring a seamless and efficient investing experience. (19-10)

Duolingo English Test Unveils 360° Campaign



Ahmedabad, The Duolingo English Test (DET), a global pioneer in digital English proficiency testing trusted by over 3 million test-takers worldwide, has launched a new campaign celebrating the determination of millions of students across India, including Gujarat, who are chasing their global education dreams. The integrated, 360-degree campaign brings to life the real stories of three students, each capturing the hopes, challenges and resilience of lakhs from across the country. Conceptualised and produced by Kulfi Collective, the campaign also includes OOH activations and influencer collaborations

across Gujarat, one of India's most aspirational study-abroad hubs. Gujarat, home to some of India's most globally ambitious students, accounted for about 8% of all Indian students studying abroad in destinations like the US, UK, Canada, and Australia in 2024. This positions Gujarat consistently among the top three states sending students overseas for higher education. The Duolingo English Test has emerged as a preferred choice among these aspirants, offering a trusted, affordable and accessible testing experience that reflects their pace and potential. Through the stories of Purva from Nagpur, Shashank from Bangalore, and Vraj from Gujarat, the brand films capture the heartfelt journeys of students navigating the many hurdles of preparing for overseas education, from finding an affordable and reliable English test to managing limited access in smaller cities. (1-7)

'Spectacular Saudi' debuts in Ahmedabad

Ahmedabad, The heart of Arabia is set to arrive in Ahmedabad as Saudi's national tourism brand, Saudi, Welcome to Arabia, brings its much-loved experiential showcase, Spectacular Saudi, to the city for the very first time. Opening at Nexus Ahmedabad One Mall from 21-23 November, the three-day celebration promises to transport visitors beyond the city's rhythm and into a world of mirrored landscapes, desert melodies, and the unmistakable aroma of Saudi coffee. Making its debut in Ahmedabad as part of its multi-city showcase including Delhi, Bengaluru, Hyderabad, and Mumbai, Spectacular Saudi 2025 brings together the country's culture, cuisine,

and creativity in one immersive experience - from The Essence of Saudi, a celebration of heritage and design, to Brewtopia: A Qahwa Experience, where the air hums with the scent of bakhour and freshly poured coffee. The Epicurean-Culinary Corner, meanwhile, will introduce visitors to Saudi's evolving food story - a blend of tradition and modern flair served with characteristic generosity. For travellers already tempted, the event promises to make the journey smoother than ever. On-site Tasheer kiosks will offer visitors easy access to travel information and assistance, helping turn spontaneous travel dreams into reality. (1-7)

Railway slashes freight charges for bulk cement

New Delhi, Railway Minister Ashwini Vaishnaw on Tuesday announced a reduction in the freight charges for the transportation of bulk cement in tank containers, as part of the new reforms to bring down the cost of the building material for affordable housing.



Unveiling the policy at Rail Bhawan here, the minister described it as "a game changer to bring down the cost of cement for the middle and poor families as they build their dream home."

The new rate structure has been simplified and rationalised by introducing charges based on the actual tonnage, calculated as the Gross Tonne Kilometre (GTKM) of the train. To enhance ease of doing business, the previous distance and weight slabs have been removed. Under the revised system, freight is charged at a flat rate of Rs 0.90 per tonne per kilometre for the actual distance covered. The tank containers will be an end-to-end pollution-free logistics solution for bulk cement transportation, the minister explained.

The policy promotes the use of tank containers to support efficient multimodal, end-to-end logistics for bulk cement. The Tank Container is a "Made in India" product. It is designed with standard dimensions of 20 ft x 8 ft x 8.5 ft, offering a payload capacity of 26 tonnes and a gross weight of 31 tonnes. Each container allows efficient operations with a loading and unloading time of just 25-30 minutes. Its design makes it ideal for seamless multimodal transportation—moving easily from train to trailer and back to train—enabling smooth delivery from the point of production to the point of consumption, according to an official statement.

The transportation of bulk cement from manufacturing plants to terminals near consumption centres using specialised wagons is both cost-effective and environmentally friendly. To

further support this shift towards efficient logistics, Indian Railways will facilitate the development of bulk cement terminals across the country under the "Bulk Cement Terminal" policy, enabling smoother handling, storage, and distribution of cement. The bulk cement terminals will be constructed, operated, and maintained with direct connectivity to the railway network to ensure seamless logistics. These terminals will be equipped with essential facilities such as hoppers, silos, bagging plants, and other related infrastructure to support efficient handling, storage, and distribution of bulk cement

The policy offers several key benefits, including a substantial reduction in cement transportation costs and a significantly smaller carbon footprint compared to road transport, thereby supporting environmental sustainability and reducing road congestion.

PHYSICAL POSSESSION NOTICE

ICICI Bank 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 Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken possession of the property described below, by exercising 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 are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Physical Possession	Date of Demand Notice/ Amount in Demand Notice (Rs.)	Name of Branch
1.	Mridulata Vinay Maurya/ Vinay Ramvishal Maurya- LBSUR00005744679/ LBSUR00005725621	Flat No. 602, 6th Floor, Building A/2, Nandini Apartment-1, Near Phoenix A.C Market, R.S. No. 493, Revised Survey No. 269/2, 308/1, 310, T.P.S. No. 6, F.P. No. 4, 9, 10, Vesu, Surat- 395007./ November 16, 2025.	February 28, 2024 Rs. 51,22,829.00/-	Surat
2.	Tejash Patel/ Sonal Patel- LBVP100002840422/ LBVP1000006520110	Flat No. 303 , 3rd Floor , Building No. C, Shree Siddhi Vinayak Residency, Survey No. 214/1, Village: Chharavda, Dist.: Valsad, Vapi- 396191./ November 16, 2025.	February 24, 2025 Rs. 14,83,054.00/-	Vapi
3.	Purushottam Rawal/ Anita Purushottam Rawal- LBVP100005308457/ LBVP100002466720/ LBVP100002466712/ LBSIL00003952993	Flat No. 5-E, Fifth Floor, Wing-A, Panchlabdhi, Survey No. 9, 11/2, 11/3, 11/3/ Palkeas 1 And 1063, City Survey No. 3200, 3201, 3212, 3213, Within Limits of Vapi Municipality, Vapi Kasba, Tal.: Pardi, Dist.: Valsad -396191./ November 16, 2025.	March 28,2025 Rs. 21,30,572.00/-	Vapi

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

Date: November 19, 2025
Place: Surat & Vapi

Sincerely Authorised Officer,
For ICICI Bank Ltd.

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). Ravrani Devang Hasmukhbhai, Present & Permanent Address :-Krushnagar,Behind bus-stand,Gondal, Rajkot-360311 Also :-1.1). Ravrani Devang Hasmukhbhai, Property Address :-Sub Plot No.25/3, Gayatrinagar,Behind S.T.Bus-Station, Near Shree Gayatri Temple,Off.Jetpur Road, Gondal,Rajkot-360311 ... Borrower No.1	13(2) Notice date 18.04.2025 Rs.53.61,100/- (Rupees Fifty Three Lakh Sixty One Thousand One Hundred Only) as on dated. 07.04.2025 under reference of Loan Account No. SHLHRAJK0001001 & Rs.2,20,395/- (Rupees Two Lakh Twenty Thousand Three Hundred Ninety Five Only) as on dated. 07.04.2025 under reference of Loan Account No. SLPHRAJK0001002	Rs46,33,600/- (Rupees Forty Six Thousand thirty three thousand six hundred Only) Bid Increment: Rs. 10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs.4,63,360/- (Rs. Four lakh sixty three thousand three hundred sixty 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.	Ashfaq Patka 9819415477 Debjyoti Roy 9874702021 Dharmendrasinh Chauhan- 76007 62777 Property inspection Date. 23 December 2025, Time.11 AM to 1 PM
2). Brijeshbhai Hasmukhbhai Ravrani, Present & Permanent Address :-Krushnagar,Behind bus-stand,Gondal, Rajkot-360311 Also :-2.2). Brijeshbhai Hasmukhbhai Ravrani Property Address :-Sub Plot No.25/3, Gayatrinagar,Behind S.T.Bus-Station, Near Shree Gayatri Temple,Off.Jetpur Road, Gondal,Rajkot-360311 ... Borrower No.2				
3). Ravrani Hasmukhbhai Maganbhai, Present & Permanent Address :-Krushnagar,Behind bus-stand,Gondal, Rajkot-360311 Also :-3.2). Ravrani Hasmukhbhai Maganbhai, Property Address :-Sub Plot No.25/3, Gayatrinagar,Behind S.T.Bus-Station, Near Shree Gayatri Temple,Off.Jetpur Road, Gondal,Rajkot-360311 ... Borrower No.3				
4). Ravrani Manishaben Hasubhai., Present & Permanent Address :-Krushnagar,Behind bus-stand, Gondal, Rajkot-360311 Also :-4.2). Ravrani Manishaben Hasubhai. Property Address :-Sub Plot No.25/3, Gayatrinagar,Behind S.T.Bus-Station, Near Shree Gayatri Temple,Off.Jetpur Road, Gondal,Rajkot-360311 ... Borrower No.4				
5). Majithiya Arti Jentiali, Present Address :-Krushnagar,Behind bus-stand,Gondal, Rajkot-360311 Also :-5.2). Majithiya Arti Jentiali, Present Address :-Bharwad Street,Kanpur,Rajkot-360040 Also :-5.3). Majithiya Arti Jentiali. Property Address :-Sub Plot No.25/3, Gayatrinagar,Behind S.T.Bus-Station,Near Shree Gayatri Temple,Off.Jetpur Road, Gondal, Rajkot-360311... Borrower No.5				
Loan Account No. SLPHRAJK0001002				
Date of Possession & Type 05.11.2025 and Physical Possession				
Encumbrances known Not known				
Description of Property				
A Residential House on Sub-Plot No.25/3, with land admeasuring 99.59 Sq.Mtrs. of Plot No.25, at Gondal Revenue Survey No. 427/2, A.4-10 G.Ta.Gondal, District Rajkot				
Boundaries of the property:- East : Sub-Plot No.25/2, West : Plot No.26, North : Road, 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/ 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 : Rajkot Date : 19-11-2025			Sd/- Authorised Officer- Truhome Finance Limited (Formerly Shriram Housing Finance Limited)	