

EDITORIAL

Not just credit, look at savings too

There's an old saying about poverty: Give somebody a fish and he'll eat for a day. Give him a fishing tackle and he'll eat for a lifetime. There are several variations to this theme. However, these days, there is a general view that one of the most effective ways to fight poverty may not be a fishing tool but a savings account. I remember, it was during my school days when I opened my first bank account. This seemingly small act meant that I could manage my own finances and take financial decisions on my own. We saw a bank as a place to save — they would take good care of your money and might even add a little to it and, perhaps, we could take some money out if we needed it during a rainy day. On opening the account, I received a little booklet — the ubiquitous passbook in which every deposit and withdrawal was acknowledged by the bank staff. It was a privilege to have a bank account. It was my first step on the financial ladder and an initiation to the path of financial independence. The implicit message here is that the bank account is the locus of money management. All main financial transactions would pass through the account and it would serve as a barometer of our financial health and proof of our solvency.

So in my view (it may be the same for others) a financial institution was meant to be a place to save. Borrowing might come later. The purpose of saving was not to qualify for borrowing but it was a useful thing to do. Why should it not be the same for the poor? The truth is that much of the world is in crisis today because of debt. There's too much of borrowing while people are not saving enough. More than four decades ago, the most popular retail banking product was the piggy bank deposit account. Housewives would scrape together few rupees everyday and give it to a savings collector who would visit their homes. The money collected was deposited in a bank account that paid interest and was insulated from the daily demands of life. Depositors squirreled away a decent sum by the end of the year. This was enough to buy a home appliance. The simple motivation was: Save money even if it is only a few pennies at a time. This was a sure way to build wealth.

Later, a very innovative idea of micro-credit took birth out of a radical concept: Poor people, when lent small amounts of money, pay it back in a timely manner. In the meantime that money could be put to use in ways that help boost income — goat farming or say, hand weaving — and ostensibly, raise a family's standard of living. The world soon witnessed a great global rush, pouring billions of dollars into micro-credit to help the poor. It was a powerful revolution but it bypassed the centuries-old idea of wealth creation — savings. The latter has all along been the most trusted and oldest building block of financial management for all societies. They have been the mainstay for the impoverished in the face of a biblical range of hazards. The tide is now turning, sparked in part by micro-credit's discredit.

The gift of science or a burden of law?

The biggest blanket assumption that the Surrogacy (Regulation) Bill makes is that all surrogacy centres have been exploiting would-be mothers. It doesn't fit with the existing legislation around reproductive rights or gender justice. Our sexual and reproductive rights are realised only when the country's laws and policies reflect these in totality for everyone. On December 19, 2018, the Lok Sabha passed the Surrogacy (Regulation) Bill banning commercial surrogacy, which has been legal since 2002. The Bill is intended to regulate malpractices related to surrogacy and has managed to become restrictive and counterproductive to the very principles it was trying to uphold. Surrogacy is basically an arrangement between a woman and a couple or individual, often supported by a legal agreement, whereby the woman (surrogate mother — SM) agrees to become pregnant and give birth for another person or persons (commissioning parent/s — CP). Routinely, assisted reproductive techniques are used for pregnancy, most often using the intended parent's eggs and sperms. In case that is not possible, either a donor egg or sperm or both are used. This has been possible due to advancement in scientific technology around assisted reproduction. However, these variations and the lack of clarity around legal status of this arrangement have really been the reason for some tragic past incidents.

From 2002 until this Bill was passed, commercial surrogacy was possible and a real option for realising reproductive rights of countless individuals and couples who could not conceive, women who were at high risk of death and disability if they chose to be pregnant, single people of any sexual orientation and so on. Unfortunately, what queered the pitch were several incidents of would-be parents abandoning the surrogate mothers with their new-borns and subjecting them to exploitative conditions and meagre compensation. It was largely felt that the rights of surrogate mothers were exploited and needed protection.

The issue of surrogacy is primarily linked to reproductive rights of individuals. Besides, right to scientific progress is a human right that must be central to this debate. The rights to procreate and enjoy the progress of scientific advancement are interlinked in this discourse. However, the recent Bill will translate in suppressing these rights. It has defined conditions for commissioning the surrogacy and promises to regulate the process. However, what it does is ban commercial surrogacy and makes altruistic surrogacy by a 'close relative' the only route possible. It also allows only married couples to be eligible for opting surrogacy, that too, if they don't have any child and are infertile for five years.

These conditions are based on multiple assumptions, which include, a close relative who would be willing and capable of undergoing surrogate motherhood without any emotional exploitation and future repercussion.

Playing the game of Brexit chicken



Given the fact that there is no way of knowing whether a parliamentary vote on Theresa May's Brexit deal has any chance of success, will there be a second referendum on whether to jump off the EU cliff or stay put?

There's no need to practise bleeding, as the soldiers say, but the British Government didn't get the message. On January 7, it paid 89 truck-drivers £550 each (\$700) to simulate the immense traffic jam that will happen in Kent if Britain crashes out of the European Union (EU) without a deal at the end of March.

The drivers had to bring their vehicles to Manston, a disused World War Two-vintage airfield in Kent, where the Government is planning to park 4,000 big trucks if a 'no-deal Brexit' on March 29 leads to new customs checks on trucks heading for Europe. Every extra two minutes' delay at customs, say the experts, would mean another 15 km of trucks backed up on the roads leading to the cross-Channel terminals. So the drivers parked their trucks on the airfield, then drove down to the port in convoy while the traffic-control experts counted the vehicles. This wasn't the 10,000-truck gridlock jamming the roads that might happen in late March, it was a single file of 89 trucks driving sedately along an uncrowded road. It looked like an exercise in futility, a Potemkin traffic-jam.

Yet it did have a rational purpose — a political purpose. It was being staged to persuade the British public, and especially the British Parliament that Prime Minister Theresa May's Conservative Government really will take the UK out of the EU without any deal if Parliament does not accept her deal. May's deal is almost universally disliked. The Remainers hate it because they don't want to leave the EU at all, and the Brexit hardliners in her own party hate it because it keeps Britain too closely tied to the EU. Never mind the details — they are almost theological — but the upshot is that May cannot get Parliament to pass the exit deal she made with the EU, which would at least keep the trade flowing. She just doesn't have the votes. And she can't get the EU to amend the deal either.

The opposition to her deal in Parliament is so strong that she cancelled a scheduled vote on it a month ago because she was bound to lose it. She is now committed to holding the vote on January 15 — but she still doesn't have the votes. So she is threatening to jump off a bridge, and take everybody else with her, if they don't back her deal. It has become a game of chicken. The charade in Kent is part of a government show-and-tell campaign to prove that she really means it. So are the predictions that the chaos at the Channel ports will be so bad that Britain will have to charter planes to bring scarce medicines in, and that supermarket shelves will be bare (Britain imports 30 per

cent of its food from the EU), and that zombies will rule the streets. (I made that one up, but you get the picture.)

The problem is that nobody believes her. May has manipulated the parliamentary rules and schedules to make it appear that there are no legal alternatives except her deal or a catastrophic no-deal Brexit, but she just doesn't convince as a suicide bomber. Indeed, there was a vote in Parliament last week that blocked the Government's ability to make tax changes connected with a no-deal Brexit without Parliament's "explicit consent." That doesn't actually mean that it cannot happen, unfortunately. Parliament can block her deal but unless it can agree on some other course of action, Brexit happens automatically — without a deal. And that really would be nasty.

How nasty? William Hague, a former leader of the Conservative Party, summed it up well in the Daily Telegraph: "I don't know what will follow a rejection of [May's] deal... a constitutional shambles, a second referendum shambles, a no-deal exit shambles, a Corbyn [Labour Government] shambles. I just know that it will be an abysmal shambles."

"People who say that the deal is the worst of all worlds haven't understood how bad things might get," Hague concluded. As May herself admits, a no-deal Brexit is "uncharted territory."

So what will really happen when Parliament starts voting later this month? There will almost certainly be more than one vote, as the 650 members of the House of Commons, no longer constrained by party loyalty — it's too important for that — swing this way and that. But there may not be a majority for any specific course of action, in which case Parliament will probably end up voting for a second referendum. May has sworn that she will never allow that, because it would be a betrayal of the 52 per cent who voted 'Leave' in the first referendum in June 2016. But in the end she probably will allow it, because she is not a suicide bomber. Yet it did have a rational purpose — a political purpose. It was being staged to persuade the British public, and especially the British Parliament that Prime Minister Theresa May's Conservative Government really will take the UK out of the EU without any deal if Parliament does not accept her deal. May's deal is almost universally disliked. The Remainers hate it because they don't want to leave the EU at all, and the Brexit hardliners in her own party hate it because it keeps Britain too closely tied to the EU. Never mind the details — they are almost theological — but the upshot is that May cannot get Parliament to pass the exit deal she made with the EU, which would at least keep the trade flowing. She just doesn't have the votes. And she can't get the EU to amend the deal either.

LETTERS TO THE EDITOR

Apathy to Road Safety

Dear Editor,

Through your esteemed column "Letters to the Editor", I would like to express my views on "Apathy to road safety". Road safety is a concern for all irrespective of gender. It is a matter of fact that lack of etiquettes on the road is seen going to be much dangerous for the lives of citizens. Road safety is a priority and concern to all of us and there is a need of regularly reinforcing this message. If we value pedestrians on streets, and as citizens follow rules on the road, we will create a more responsible society. Safety, and especially road safety, depends on the ability to identify and respond to the ongoing change and challenges. Hazard identification and control are essential. The true costs of accidents are rarely assessed, and can only be of full value if assessed to formulate future projections of loss probability and effective safety management. It seems as if no one is interested in striking at the root of the traffic problems: poor driver education. The road users should avoid driving recklessly. The other example of neglecting while driving or riding are using hand phone while driving, driving when you are sleepy, driving under the influence of drugs or alcohol and playing loud music while driving. All of this reckless act can be overcome by taking some steps such as use Bluetooth phone devices when receiving or making a call while driving. If the authorities are interested in proper traffic management, the RTOs need to be modernised and upgraded.

It is a matter of fact that lack of etiquettes on the road is seen going to be much dangerous for the lives of citizens. No one follows the traffic rules and even not the traffic police can handle. Bikers are often a headache and we need to focus more on such offenders. The other example of neglecting while driving or riding are using hand phone while driving, driving when you are sleepy, driving under the influence of drugs or alcohol and playing loud music while driving. Roads are a mess today not because of the bad quality of work, but bad planning. Lane sizes, pedestrian crossings, traffic signals or left-turns are poorly designed. All of this reckless act can be overcome by taking some steps such as use Bluetooth phone devices when receiving or making a call while driving. If the authorities are interested in proper traffic management, the RTOs need to be modernized and upgraded. Duty timings of traffic cops should also be extended to man this busy junction to check erring motorists. Many people drive at 6-7 in the evening with their high-beams on, which can blind the driver on the opposite side.

More than 1,200,000 people are killed in worldwide, Road Accidents worldwide, every year. It is not the speed but poor road conditions and inconsiderate pedestrians that cause the frequent road accidents and subsequent fatalities. Very often, it is the result of an unpatched pothole that exists for months or some uneven or rough patches of road, sometimes caused by the government agencies that dug up the road and not repairing it in time. The most important method to bring down accidents is strict enforcement of speed limits. 90 % of accidents can be avoided by strict enforcement of speed limits. Heavy Penalty should be imposed on all those who cross speed limits. If this is strictly implemented, nobody will dare to go at high speed. Existing speed limits should be brought down further. Safety awareness should begin from childhood, as it is difficult to impart awareness to a grown up a human. If safety awareness is imparted at childhood, safety will be a habit. Advertisements by automobile companies which include scenes of dangerous and risky riding or driving should be banned. Youngsters are likely to imitate the same. Road Safety' to be a mandatory topic for School Projects for all classes, every year.

The World Health Organisation (WHO) has pointed out that for effective road safety management, it is imperative to have an institutionalized and sustainable data system. This includes information pertaining to drivers, such as types of licenses held and a record of violation of traffic laws. The driver licensing system in India controls and filters the number and quality of drivers on the road. Currently, the procedure is largely manual, while the number of licenses issued per year is over a crore. The inefficiencies of a predominantly manual system, given the scale of licenses issued every year, results in lakhs of licenses being issued without the prescribed checks and balances. In the absence of a central registry, often multiple licenses are held by one person for different States. Low penalties for licensing offences allow erring drivers to be behind the wheel and get away with life-threatening violations.

No one follows the traffic rules and even not the traffic police can handle. Bikers are often a headache and we need to focus more on such offenders. The other example of neglecting while driving or riding are using hand phone while driving, driving when you are sleepy, driving under the influence of drugs or alcohol and playing loud music while driving. Roads are a mess today not because of the bad quality of work, but bad planning. Lane sizes, pedestrian crossings, traffic signals or left-turns are poorly designed. All of this reckless act can be overcome by taking some steps such as use Bluetooth phone devices when receiving or making a call while driving. If the authorities are interested in proper traffic management, the RTOs need to be modernized and upgraded. Duty timings of traffic cops should also be extended to man this busy junction to check erring motorists. Many people drive at 6-7 in the evening with their high-beams on, which can blind the driver on the opposite side. Moreover, we may increase parking charges and impose heavy penalties for unauthorized parking to reduce the use of private vehicles. The civic body must urge people to use public transport as far as possible to reduce traffic congestion, save fuel and reduce the pollution level in the city. Let's stop giving excuses, instead look for solutions on the basis of suggestions received from experts and concerned citizens. People must be taught road etiquette, which could reduce 50% of disarray on streets.

Forming the much-delayed National Road Safety and Traffic Management Board, with a provision for State governments to participate, has to be a top priority. Without expert help, executive agencies such as the Police and Public Works Departments are unable to conduct a technical investigation into an accident. Only a scientific system can stop the routine criminalizing of all accidents. The present investigative machinery does not have the capability to determine faults, enabling officials responsible for bad road design and construction and lax traffic managers to escape liability. For accident victims, there is also the heavy burden of out-of-pocket expenditure on medical treatment. The government had promised to address this issue through a cashless facility, but it has not been able to do so as the requisite amendments to the Motor Vehicles Act have not yet been passed. Ultimately, road safety depends on enforcement of rules with zero tolerance to violations, and making officials accountable for safety. That can be ensured even today.

Also, lane-driving must be made mandatory. Drivers must be sensitized about the rights of the pedestrians. Roads are a

mess today not because of the bad quality of work, but bad planning. Lane sizes, pedestrian crossings, traffic signals or left-turns are poorly designed. We should fix these at the earliest.

Lack of knowledge about correct use of high-beam headlights creates problem at night. People just get a license with little knowledge about honking and lighting norms. Many people drive at 6-7 in the evening with their high-beams on, which can blind the driver on the opposite side. This is a bad practice as it can result in accidents. While there are a number of good traffic policemen, road users need to be brought up to the same level in terms of observing road safety rules. With the explosive growth in vehicles on the road, safety needs to come first. Road engineers must also keep constant vigil over road maintenance. Education of road users has to begin at school. 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 uncivilized, 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. It is a way of overcoming our selfish ways and paying attention to courtesy and developing a civic sense on the roads. Many drivers take it as child's play in honking without considering its seriousness, thereby inviting unnecessary rage and resentment of the public. While many drivers route to using the horn unnecessarily due to a lack of awareness regarding the negative effects of noise pollution; however, most of them do it only due to the lack of civic sense. Motorists are also eager at traffic signals. They use horns terribly and unnecessarily to seek way at intersections, roundabouts and at jam-packed stretches. In terms of creating noise pollution in cities, auto-rickshaws rank on top. One is sure to hear a dozen horns barking at him if his car does not budge the moment lights turn green. The menace of honking is especially rampant in residential colonies wherein youngsters make excessive use of horn continuously while riding bikes just to flaunt their flashy vehicles.

In India, where people drive recklessly and where there are no clear traffic rules for people to follow, the horn is the only thing the drivers can rely on, while cautioning other drivers and while trying to have their way. Also, the politicians' vehicles use the loudest of horns. Vehicles that have party flag think that they have the extra rights over the road than others. Motor and driving culture has to be imbibed in the education itself. Courteous driving is the best way to avoid stress while driving. According to the health experts the sound of horns is linked to several modern-day ills, including high blood pressure, stress and blood-sugar levels. Our growing affluence 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 recognize that they want to live in a better city. We must remember that the purpose of a horn is to warn other users of an approaching vehicle. But the use of this horn has the opposite effect. The driver is over dependent on the horn and tends to neglect other aids in safe driving such as proper steering, brakes, gear shifts and a sense of anticipation. He becomes accident-prone.

There's no concept of lane-driving. All they understand is that the road is their race track and they need to be the first one even if that means overtaking a guy who just gave the indicator to take a turn. At traffic signals, people taking a right-turn tend to stop in the middle of the lane, thus blocking the traffic. If we go through the statistics of road accident data 2015 reveals that around 1,374 accidents and 400 deaths take place every day on Indian roads, resulting in 57 accidents and loss of 17 lives on an average every hour. SC has also expressed its concern at the high number of road accident fatalities - 1.5 lakh - every year in India. The basics of road safety should be taught in all schools and the granting of a driving license made all the more stringent. There should be steep penalties for non-compliance and the avenues to finding recourse to judicial aid narrowed if found guilty.

The basic design of highways has to be reviewed. A major flaw appears to be the way a side road joins a main highway. Public transport and the related infrastructure are still static. Most accidents happen on highways due to over speeding, drunk driving and mechanical defects in vehicles. I have come across a road barricade that said: "Donate blood, not to the roads but to the hospitals". It captures the reality we are in. Steadfast enforcement of traffic rules and regulations, and more stringent punishment for violations are the antidotes. Notification that grave traffic rule violations will entail non-bailable arrest with the concurrence of judiciary will instill moral fear and help decrease the rate of accidents. The ball is in the court of officials and authorities. Stringent laws against drunk and rash driving, proper and effective enforcement of the laws and the tough and sincere judiciary in dealing with the accidents alone could ultimately have a positive effect in dealing with the ever growing accidents. Cops tend to overlook the bikers who ride without a helmet and indulge in rash driving, but they fine someone, who may be in a hurry to reach hospital, for over speeding. If people drive more sensibly, our roads will be safer for all. Let's stop giving excuses, instead look for solutions on the basis of suggestions received from experts and concerned citizens. People must be taught road etiquette, which could reduce 50% of disarray on streets.

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Venus Crème bar "Aapki Khoobsurti Unki Nazar Se - Season 2"



Ahmedabad: Venus Crème Bar, a quality product of RSPL Ltd. is proud to announce Mr. Mandeep Singh Puri and Mrs. Ashmeet Kaur Puri as the winning couple of Venus Crème Bar "Aapki Khoobsurti Unki Nazar Se: Season 2" contest grand finale held in New Delhi. The couple received a memorable trip to Switzerland. Also 1st Runner-up Mr. Rahul Raizada and Mrs Fagun Raizada received a memorable trip to Singapore and 2nd runner-up Mr. Avinash Rajani and Dr. Sonal Rajani received a memorable trip to Bali. The pulsating event which was held at Hotel Andaz, Aerocity, was hosted by actor Jay Bhanushali and actress Mahhi Vij who kept the audience entertained with their wit and

ve. The jury comprised leading personalities from various fields including Actor & Model - Rajneesh Duggal, Actress - Deepika Singh, Singer & Socialite - Ms. Vandana Wadhwa, Model - Mr. Prateik Jain, Photographer - Mr. Sushmendra Dubey and , RJ Sayama (Radio Mirchi).

The grand finale witnessed 18 finalists competing in three gruelling rounds comprising - Weddings of India, Guftagoo Ek Doosre Se and Baatein Judges se to check how well they know each other and judge's question and answer round. The event witnessed colossal attendance with heightened energy and cheering from the audience. (1-7)

Fanny Khan with its World Television Premiere Only on Sony MAX



Mumbai: Set to conquer the world battling the daily rat-race, a father-daughter duo is passionate to achieve their goals against all odds. Catch this slice-of-life story of Fanny Khan with its World Television Premier on Friday, January 18 at 9 pm only on India's Number 1 Hindi Movie Channel, Sony MAX.

Directed by Atul Manjrekar, the film has a stellar cast including Anil Kapoor, Aishwarya Rai Bachchan, Rajkumar Rao, Divya Dutta and Pihu Sand; where they make the two extreme worlds of chawl and looming skyscraper collide to achieve what they have aspired for their entire life.

The film revolves around the relationship of a father with his overweight daughter. Prashant Kumar an orchestra singer of 90s known as Fanny

Khan (Anil Kapoor) is fan of Mohdmmad Rafi. However, he could never make it to the music world. When his daughter is born, he names her Lata after Lata Mageshkar and promises to make her a renowned singer. Many years later Lata aspires to be a singer but is criticized for her weight. Prashant works in a small factory which shuts operations, and he feels that his dream of making Lata a singer will be shattered. Soonthereafter, he secretly takesup to driving as a vocation and when the well-known singer Baby Singh, hails a ride, he kidnaps her and with the help of his friend, Adir, he takes her to his erstwhile factory. They call Baby's manager Karan Kakkad and ask him for ransom. But as the story unfolds, Fanny's world turns upside down. (19-10)

Mukta A2 Cinema, Ahmedabad hosts special screening of Uri



Mumbai: Mukta A2 Cinemas, one of India's established chain of multiplexes, hosted a special screening of the Vicky Kaushal starrer 'Uri: The Surgical Strike' for the Indian Army at their cinema in Ahmedabad. Gracing the event with their illustrious presence, in an act of patriotism, were High-ranked officials from the Indian Army like Smt. Neeti Mittal, Senior Commandant, CISF, Ahmedabad, Shri Sachin Kapoor - Deputy Commandment, CISF, Ahmedabad along with the army jawans. As the country gears up to celebrate the

70th Republic Day, the brand found it fitting to pay a tribute to the Guardians of the Nation. The screening took place on 16th January, at Mukta A2 Cinemas, Gulmohar Park Mall, Ahmedabad

Mukta A2 Cinemas is known to provide its patrons state of the art technology, along with comfortable seating, a soothing ambiance and a variety of Food & Beverage options at an affordable price. Since its inception, the chain has expanded its reach to a number of cities in a short period and become the go-to cinema of choice for many. (19-8)

Indian School of Hospitality faculty successfully obtains Qualified Learning Facilitator status



New Delhi: Indian School of Hospitality, educational-entrepreneur Dilip Puri's newest venture and a newcomer in the hospitality education space, is continuing its mission of bringing international standards of hospitality education to the country. The entire faculty at ISH, including Founder & CEO Dilip Puri, recently successfully completed the Qualified Learning Facilitator training programme delivered at their academic certification institute, Ecole hôtelière de Lausanne (EHL), Switzerland. The QLF programme, tailor-made by Ecole hôtelière de Lausanne, is based on its 125 years of experience in

training hospitality professionals. EHL provides guidance and support to a select group of hospitality or hotel management schools worldwide and assists them to reach a level of quality that matches EHL's academic standards. Through their consulting entity, Lausanne Hospitality Consulting (LHC), EHL has developed a network of certified schools through which they transfer knowledge of international hospitality industry standards and trends, management education methods and the latest learning technology with the vision of sharing Swiss hospitality education excellence around the world. (19-10)

INDIAN DESIGNERS WIN TOP AWARDS AT LEXUS DESIGN AWARD INDIA 2019



Ahmedabad: Reiterating their focus on innovative design with a cause, Lexus India announced the winners of the second Lexus Design Award India (LDAI) 2019. Lexus India handed out awards across 12 categories, and the Jury's Choice Award, having received 557 entries for the LDAI 2019. Lexus India announced the call for entries in September 2018 for the second edition of the LDAI. Winners from the 12 categories, and the Jury's Choice Award, received Lexus Design Award India trophies designed specially by Michael Foley, and the winning works will be promoted by Lexus India on digital media and at the Lexus Guest Experience Centers. Notably, the winners of the Open and Student

categories from the Lexus Design Award India 2019, will also be invited to the Lexus Design Event, at the Milan Design Week 2019. The complete list of winners is available in the Annex. "We brought the Lexus Design Award to India in 2018 because India possesses an incredible depth of design talent, and we wanted to give these designers an opportunity to exhibit their skills. The range of entries and the sheer imagination, skill and focus evident in each one of them has been impressive. We are excited about the future of design in India and are committed to helping expand the country's design capabilities," said P.B.Venugopal, President, Lexus India. (19-10)

provide the best customer service to all Ajay Khurana, E D of Syndicate Bank

The Chief Guest of the function was Sri Ajay K Khurana, Executive Director of Syndicate Bank. The Executive Director in his address called upon the employees to increase lending to under MSME, Retail, Housing sectors and also under Mudra Scheme and encourage alternative banking products/digital products to all the eligible customers for better customer experience. He has instructed all the employees to provide the best customer service to all, and show a strong commitment to social welfare and thus increase the customer base.

The Executive Director, Sri Ajay Kumar Khurana in his speech informed to all the employees of the Bank about the achievements of the bank and Bank's glorious journey since 1925. At present the Bank is having 4020 Branches along with 4476 ATMs spread across the country and Overseas Branch in London. Bank is the first public sector Bank to introduce Core Banking System in the entire Banking industry. Furthermore, Syndicate Bank has also started the first



Regional Rural Bank "Prathama Grameena Bank" in 1975 to provide the banking services in Rural India.

In this mega event, a more than 300 employees of Syndicate Bank from 40 Branches and Officers of Ahmedabad Region had participated and expressed their commitment and team spirit in serving the customers as per their needs. Shri B.L.Meena, Regional Manager, Regional Office, Ahmedabad, Shri Gurbag Singh Deputy Regional Manager were also present and expressed their commitment for the development of the Bank. Syndicate Bank arranged a Town Hall Meeting, Ahmedabad by its Regional Office, Ahmedabad.

Government schemes have helped in state's progress in sport, says Gujarat official Oza

Ahmedabad: Gujarat has made an impressive start to the Khelo India Youth Games 2019, bagging more medals at the halfway stage than they did in their entire campaign at the Khelo India School Games last year. As on Sunday evening they had won nine gold, six silver and eleven bronze.

Their athletes have shown great heart and haven't backed down from challenges put forth by athletes from other big states like Maharashtra, Delhi, Karnataka, Haryana, to name a few.

Speaking about the



Gujarat contingent, official Bhaumik Kumar Oza took the opportunity to laud the schemes run by the Gujarat Government that have played a major role in the development of sport in the state. (19-10)

Haryana, Odisha join Punjab and UP in U-21 men's hockey semis

Ahmedabad: Haryana and Odisha chalked up convincing wins to enter the men's Under-21 hockey semi-finals of the Khelo India Youth Games 2019 from Pool B at the Mahindra Hockey Stadium here on Friday.

They join Punjab and Uttar Pradesh who had qualified for the last-four stage on Thursday. In Sunday's semi-finals, Punjab take on Haryana before Uttar Pradesh and Odisha clash in the day's second game. Interestingly, the same four teams are also in the semis of the U-17 men's competition as well. Haryana devastated



hosts Maharashtra with an emphatic 6-1 win to finish the pool stage with six points from three matches. Goals for the winning side came from skipper Mandeep Mor (3rd, 10th minute), Kuldeep (6th, 55th), Mohit (59th) and Deepak (60th) while Maharashtra's consolation strike was scored by Rohan Patil in the 36th minute. (19-10)



The Prime Minister, Shri Narendra Modi at the inauguration of the Kollam Bypass on NH 66, in Kerala on January 15, 2019. The Governor of Kerala, Justice (Retd.) P. Sathasivam and the Chief Minister of Kerala, Shri Pinarayi Vijayan are also seen.

Kollam bypass on NH-66 to be inaugurated by PM

The Prime Minister, Shri Narendra Modi will visit Kollam and Thiruvananthapuram in Kerala tomorrow on January 15, 2019. In Kollam, Prime Minister will inaugurate Kollam

bypass on NH-66. It is a 13 km long 2 lane bypass, with a project cost of Rs. 352 crore. It includes 3 major bridges over the Ashtamudi Lake, having a total length of 1540

metres. This project will reduce travel time between Alappuzha and Thiruvananthapuram, and will also decongest traffic in Kollam town.

Central Celebrates Red Haute Saturday on 19th January



Ahmedabad: Central, India's favorite fashion department store, celebrates Red Haute Saturday this 19th January. With Red Haute Saturday's unique proposition 'India, You Shop, We Pay', fashionistas can now shop to their fullest as your shopping will be on Central.

Everything at Central will be at flat 50% discount on this Saturday. Also, shoppers will get 50% cashback in their Central wallet powered by

Future Pay on a minimum purchase of Rs.3000. To avail additional benefits on this Red Haute Saturday, customers can register the Red Haute entry pass online on www.Centralandme.com, www.Insider.in, or through miss call on 080-46224242. Registered Fashion lovers get additional discount of Rs. 400 with applicable terms and conditions. Axis Bank customers will also get additional 10% discount for shopping at Central. (19-10)

Shantai Industries Limited

(Formerly known as Wheel and Axle Textiles Limited)
CIN:- L74110GJ1988PLC013255
Registered Office:- 820, Golden Point, Nr Telephone Exchange, Begampura, Falsawadi, Ring Road, Surat - 395003
E-mail id:- shantaiindustriesltd@gmail.com

NOTICE

Pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligation and Disclosure Requirements), Regulations, 2015 Notice is hereby given that the meeting of the Board of Directors of the Company will be held on Wednesday, 23rd January, 2019 at the office of the Company, inter-alia to consider and approve the un-audited Financial Result for the third quarter ended (Q3) 31/12/2018. The said notice may be accessed on the company's website and also at BSE website at www.bseindia.com.

For Shantai Industries Limited
(Formerly known as Wheel and Axle Textiles Limited)

sd/-
(Vasudev Fatandas Sawlani)
Managing Director
Place: Surat
Date: 16/01/2019
(DIN: 00831830)

PHYSICAL POSSESSION NOTICE



ICICI Bank Limited

Registered Office: ICICI Bank Ltd, ICICI Bank Tower, Near Chaki Circle, Old Padra Road, Vadodara- 390007.
Corporate Office: ICICI Bank Towers, Bandra Kurla Complex, Bandra (E), Mumbai - 400051
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.

Whereas The undersigned being the Authorized Officer of ICICI Bank Limited 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 upon the borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in 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/ Co-Borrower/ Loan Account Number	Description of property/ Date of Physical Possession	Date of Demand Notice/ Amount in Demand Notice (Rs.)	Name of Branch
1.	Hitendrabhai Girdharbhai Parmar/ Pragnaben Udaysinh Parmar/ LBBRH00002296964	Flat No B/ 404, 4th Floor, Aastha Residency Tower B-1, Pavan Puri Society, Near Rang Inn Hotel, Dahje Road, Near Rang Inn Hotel, R S No 74 75 77 78 Paiki Plot No C/95, Bharuch, Gujarat Bharuch - 392015/ January 10, 2019	June 30,2017/ Rs. 11,66,329/-	Bharuch
2.	Harjit Singh/ Parabjitkaur Harjit Singh/ LBBRH00002079228	Flat No 301, 3rd Flr, Milan Residency, S. No. 70/2, Paiki Sub Plot No. 61 To 63, Rahadpor, Bharuch- 392001/ January 10, 2019	June 30,2017/ Rs. 13,94,602/-	Bharuch

The above-mentioned borrowers(s)/ guarantors(s) are hereby given a 30 days 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 the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: 17-01-2019
Place: BHARUCH
sd/-
Authorized Officer
ICICI Bank Limited



REGD OFFICE : IV/470A (Old)/638A (New) Manappuram House Valapad Thrissur, Kerala 680567
CORP OFFICE : A Wing, 3rd Floor, Kanakia Wall Street, Andheri Kurla Road, Andheri East, Mumbai-400093.
PHONE: 022-68194000, Website : www.manappuram.com

POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the authorised officer of Manappuram Home Finance Ltd ("MAHOFIN") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest "Act", 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 9 of the security interest (Enforcement) Rules, 2002 issued a Demand Notice calling upon the borrowers and co-borrowers to repay the amount mentioned in the notice and interest thereon within 60 days from the date of receipt of the said notice. The borrower having 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 exercise of powers conferred on him/her under section 13(4) of the said "Act" read with rule 9 of the said rules. 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 the Manappuram Home Finance Ltd as mentioned below for each of the respective properties:

Sr. No.	Name of Borrower and Co-borrower and Loan account number	Description of Secured Asset in respect of which interest has been created	Date of Demand Notice sent & Outstanding Amount	Date of possession notice	Branch
1.	Bharatkumar Chuniyabhai Kishori & Manjulaben Bharatbhai Kishori & WSURA0002815	Plot No. 364, Garden Velly, Nr Aaradhana Dream Bs Shivdhara Residency Jolwa Palsana, Surat- 394327	08/11/2018 & Rs.9,42,014/-	12/01/2019	SURAT

Date: 17-Jan-2019
Place: Surat
sd/-
Authorized Officer
Manappuram Home Finance Ltd

Vibrant Gujarat 2019: International Universities Conclave 2019 to be held on January 18, 2019

Gandhinagar/Ahmedabad: The Department of Education, Government of Gujarat in collaboration with the Pandit Deendayal Petroleum University and Knowledge Consortium of Gujarat, Ahmedabad will be organizing an International Universities Conclave 2019 on January 18, 2019, the inaugural day of Vibrant Gujarat Global Summit 2019, at Mahatma Mandir, Gandhinagar.

The conclave will focus on the subject of Internalization of Higher Education (Joint Prospects). Minister of Education Mr. Bhupendrasinh Chudasma and Minister of State for Higher Education Mrs. Vibhavari Dave are expected to be present at the event and address the audi-

ence comprising heads of national and international academic institutes.

The academicians of Indian universities will be represented by Vice Chancellors of Universities, academicians, educationists and principals are expected to attend this programme. The Conclave will be attended by around 20 participants from fifteen universities.

Elaborating on the theme of the Conclave, Mrs. Anju Sharma, IAS, Principal Secretary, Higher and Technical Education, Government of Gujarat, said, "Internalisation continues to be on the agenda of higher education providers worldwide. The conclave aims to understand how the process is being conceived and implemented

throughout the world for internalization of higher education. This will include examining the impacts of internationally open programmes by facilitating dialogue between academia from the country and those from foreign universities."

The expected outcomes of the programme include underlining the importance of the role played by institutional policies; providing information regarding increasing technological changes and intense globalization trend in academia; effect a cultural change through infrastructure and global trends so to improve administration, financial health and performance of organisations and facilitate discussions to initiate academic collaborations with

foreign universities. inagar/Ahmedabad: The Department of Education, Government of Gujarat in collaboration with the Pandit Deendayal Petroleum University and Knowledge Consortium of Gujarat, Ahmedabad will be organizing an International Universities Conclave 2019 on January 18, 2019, the inaugural day of Vibrant Gujarat Global Summit 2019, at Mahatma Mandir, Gandhinagar. The conclave will focus on the subject of Internalization of Higher Education (Joint Prospects). Minister of Education Mr. Bhupendrasinh Chudasma and Minister of State for Higher Education Mrs. Vibhavari Dave are expected to be present at the event and address the audience comprising heads of national and international academic institutes.

Somnath set to be declared 'only veg zone'

AHMEDABAD/RAJKOT: Ahead of Lok Sabha polls, the Vijay Rupani government is set to ban non-vegetarian food in temple town Somnath and declare the peripheral area around the temple as 'only vegetarian zone.'

Local Hindutva outfits have been protesting the sale of non-veg food and eggs near the temple for quite sometime now.

Top sources in the district collector office and police have confirmed that the announcement to declare the peripheral area, mostly three km, from Patan Main Chowk to Kajli Marketing Yard, will be made any time soon.

In April last year, the BJP-ruled Veraval-Patan municipality had passed a resolution to ban non-veg food and now it is learnt that the government too has given the nod.

Pratik Bhuva of Hindu Yuva Sangathan in Somnath said, "Within few days of the municipality passing the resolution, permission was granted to two shops to sell



non-veg food near the temple. We had represented chief minister Vijay Rupani thrice and he is positive about our demand."

Bhuva said BJP will have to bear the consequences if the veg zone is not notified.

Gir-Somnath district BJP president Jhaver Thakrar said, "All the formalities are completed and very soon the veg zone in Somnath will be declared. The process took a

long time as we had complete all the legal formalities so it no one can challenge this decision in the future."

"Government has finally decided to declare veg-zone in the areas around the temple. Details that how much area should be notified and process of shifting non-veg sellers out of this area is being worked out," a senior officer in the district administration told.

When contacted, superintendent of police, Gir Somnath district, Rahul Tripathi, said "We have given our nod for the veg zone proposal after assessing the law and order situation in the district."

There are nearly 50 outlets, including the fish and mutton market, in Patan village near Somnath and hawkers selling non-veg food. The ban could affect livelihood of at least 1,000 people directly and roughly 400-500 indirectly.

Sources said that a huge population in the district including Patan town where the famous Shiva temple is located consumes non-vegetarian, mostly seafood. The communities include Muslims, Kolis, Dalits, Kharvas, Darjis and Bavajis. Majority of this population is also engaged in fisheries business. Earlier in 2006 when Somnath was part of Junagadh district, then collector had banned the sale of non-veg around in 500 m periphery of the temple.

Vibrant Summit: Hotels to serve international cuisine, local delicacies

AHMEDABAD: Leading hotels across Ahmedabad have created special menus for their foreign guests who will check in to participate in the Vibrant Summit. While some hotels will present the best of local flavours with an eclectic mix of Gujarati and Indian preparations, others will serve a range of international cuisines including Japanese, Korean, Arabic, French, and African.

"To give our guests personalized experience, we have placed in their rooms beverages specific to their countries," said Aniruddha Limaye, executive chef, Courtyard by Marriott. "For instance, Korean guests will be offered special Korean tea and Japanese guests will be served an exotic variety of green tea. International cuisine on our menu will include Japanese preparations such



as sushi." Vivek Sharma, the general manager of Hyatt Regency, Ahmedabad, said: "We will have a range of continental, African, South-east Asian and Middle East-

ern culinary preparations." Some hotels have imported ingredients including meat. "We have a plethora of international cuisines on offer from January 17 to 28, includ-

ing French, Mediterranean, pan-Asian, Oriental, Chinese and Arabic," said Norton Pereira, area general manager, western India, InterContinental Hotels Group.

Two dead, 10 injured in accident involving three cars

AHMEDABAD: Two women died and 10 persons were severely injured in an accident involving three cars on the Changodar-Bavla road on the outskirts of the city on Tuesday morning. One of the deceased was going to the Jashodanagar area of Ahmedabad for the funeral of her mother.

The accident took place when the tyre of a sedan coming from Rajkot burst suddenly and the driver lost control and ramed into two other cars.

The deceased were identified as Kailash Kanu Chauhan and Janak Sanjay Bharwad, both about 35 years of age, and natives of Limbdi taluka of Surendranagar. Those injured are Vitthal Jograna (35), Lakshman Jograna (45), Bhavan Govind Bharwad (40), Chandu Chauhan (54), Pratik Chauhan (24), Kanu Jograna (55), Dana Jograna (56), Vashram Jograna (26) and Chaku Jograna (26).

According to the FIR filed at Changodar police station, the Jograna family were travelling to Ahmedabad when the tyre of their sedan burst. Their car first hit the divider and then the car in which the Bharwad family was travelling. The third car then hit the Bharwads' car. "The two women died on the spot," said a police official.

Locals called up emergency ambulance services and rushed the injured persons to the Sola Civil Hospital. Changodar police registered a case of negligent driving causing death and began

an investigation. Two women died and 10 persons were severely injured in an accident involving three cars on the Changodar-Bavla road on the outskirts of the city on Tuesday morning. One of the deceased was going to the Jashodanagar area of Ahmedabad for the funeral of her mother.

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90% class 2 rural students can't read their textbook in rural Gujarat

AHMEDABAD: A serious learning crisis plagues education in schools in rural Gujarat. The Annual Status of Education Report (ASER 2018) says that nearly 90% of class 2 students of private and government schools cannot read their own textbooks. The gravity of the problem can be assessed from the fact that 13% cannot read even a single letter and 67% unable to read even a word.

"56% of class 8 students can't do basic division"

Right to education may have ensured that more students are now enrolled in schools and fewer students are dropping out, but a majority of those who pass out of Class VIII can't do basic maths. A quarter of them can't even read. TNN P 14

Situation is more critical when it comes to basic mathematics

In fact, acknowledging poor quality of education, the government has also recommended that Gujarat be allowed to test class 3 students as well and not promoted if they fail.

The situation is more critical when it comes to basic mathematics. A good 93.5% class 2 students could not do double-digit subtraction while 99% students could not divide.

Students' mathematics abilities failed to get better with higher classes -- 98% class 3 students could not perform division. In class 8 too, 68% were unable to subtract and 64% children were unable to divide numbers. The ASER survey was conducted in over 15,000 households in 779 villages studying 18,650 children in the age group 3-16. Between 2012 and 2018, the only silver lining was rural students recorded 12.4% improvement in reading levels for all standards in government schools and 12.8% in private schools. Educationist Sukhdev Patel said poor quality of education is primarily because of lack of quality assessment at local school level. "The government should now empower School Management Committee (SMC) in government schools, with larger parents' representation, to improve quality of teachers and

education. Currently, SMCs are largely dysfunctional in private and government schools, their existence only on paper in rural areas." Education minister

Bhupendra Chudasama said that the ASER survey may have exaggerated the learning problem. "The ASER survey is not reliable as their method of sur-

veying is flawed. Instead of schools, they study is home-based. I feel just 2% to 4% of children may have learning issues".

Dandi memorial to be dedicated on January 30

AHMEDABAD/SURAT: The Dandi Memorial built at an estimated cost of Rs72 crore will be dedicated to the nation on January 30.

Ministry of Culture, Government of India had sanctioned Rs90 crore for the project. It was to be completed by October 02, 2018.

Sudarshan Iyengar, vice chairman of High Power Dandi Memorial Committee (HPDMC), constituted by the Ministry of Culture, told TOI, "Last minute polishing and carving work on some stones is going on. This is likely to be completed by next week. The statue of Mahatma Gandhi and those of 81 satyagrahis are ready. The 24 murals too are ready at the project site. By January 30, we will be able to open the

main memorial for the people. Other things might take a few more weeks."

He said the issue as to who should be entrusted with the memorial's responsibility is yet to be resolved. At present, the Ministry of Culture, Government of India and Gujarat Tourism Development Corporation (GTDC) are working for its completion. A final arrangement on its future maintenance is yet to be finalized.

The main monument of pyramid of light represents the theme of energy and shows the significance of Salt Satyagraha in India's freedom struggle. It also has 81 marchers' statues, who accompanied Mahatma Gandhi, on the Dandi March. It would have a symbolic representa-

tion of the path from Sabarmati Ashram to Dandi on the seacoast and 24 murals showing 24 halts during the march. Mahatma Gandhi's statue is 15 foot high. The lifsize statues of 81 satyagrahis are ready. The 24 murals too are ready at the project site. By January 30, we will be able to open the

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Reaching new airport at Hirasar to get easier

Ahmedabad/RAJKOT: Year 2019 began on a positive note of people of Rajkot, who are set to get direct connectivity to the new under construction international airport at Hirasar near Chotila.

The Rajkot Urban Development Authority (RUDA) during its budget board meeting on Monday approved 18-lm long Ring Road III from Gauridat to Kuvadva which will also connect Ring Road 1 and 2 and provide direct connectivity to people wanting to go to the new airport without entering the Rajkot city.

The Ring Road 3 is a part of Master Development Plan-2031 which was prepared in 2013 considering the future development of the city.

Kuvadva connects falls on the Ahmedabad-Rajkot national highway. The new ring road will connect the newer parts of the city directly to the under construction international airport at Hirasar. The

proposed Ring Road 3 will meet existing Ring Road 2 at Ronki village.

RUDA chairman Banchha Nidhi Pani said, "From Ring Road 2 a new road will be constructed to connect Raiya smart city. The new ring road will link international airport to smart city."

In the next phase, the Ring Road 3 will connect Para Pipalia village on Jamnagar road where the Khandheri stadium is already located and where new Inland Container Depot (ICD) and AIIMS are also proposed.

After completion of this new ring road the vehicles coming from Junagadh and Somnath can directly reach Khandheri stadium and go towards Kuvadva road or Ahmedabad or the international airport in Hirasar.

The proposed road will also ease the traffic in the city specially on Kalavad road and 150-foot Ring Road.

RUDA chief executive officer P V Antani said, "This is part of 89km of four-phased Ring Road out of which first phase is Gauridat to Kuvadva, followed by second phase joining Jamnagar road to Kalavad Road, third phase connecting Kalavad Road to Gondal Road and fourth phase between Gondal Road and Ahmedabad Highway." The entire ring road will pass through 29 villages and process of land acquisition has already begun, Antani added.

The RUDA in its meeting also finalized to widen the existing two-lane Ring Road 2 between Ghanteshwar and Kalavad road into four lane. The Mota Mauva bridge on Kalavad road which is currently a huge bottleneck will also be widened to four lane. According to RUDA budget of Rs 100 crore has been allotted for the construction and widening of roads and bridge. Year 2019

began on a positive note of people of Rajkot, who are set to get direct connectivity to the new under construction international airport at Hirasar near Chotila.

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SYMBOLIC POSSESSION NOTICE

ICICI Bank
ICICI Bank Limited

Registered Office: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara-390007, Gujarat.
Corporate Office: ICICI Bank Towers, Bandra Kurla Complex, Bandra (E), Mumbai - 400051
Branch Office: ICICI Bank Ltd Office Number 201-b, 2nd Floor, Road No. 1 Plot No-b-3, WIFIT PARK, Wagle Industrial Estate Thane (west) 400604.

Whereas
The undersigned being the Authorized Officer of ICICI Bank Limited 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 upon the borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The borrower having 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 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/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand (Rs.)	Name of Branch
1.	M P Resources - Piyush Patel (proprietor) / Piyush Patel / Minaxi Piyush Patel - 654705600237	Property 1) 1001, 10th Floor, Block No F, Vraj Vatika Apts, Near Avenue Park And Jayraj Park, Ravapur Road, Vajepur, Morbi, Gujarat-363641. Property 2) 1002, 10th Floor, Block No F, Vraj Vatika Apts, Near Avenue Park And Jayraj Park, Ravapur Road, Vajepur, Morbi, Gujarat-363641. Property 3) 1003, 10th Floor, Block No F, Vraj Vatika Apts, Near Avenue Park And Jayraj Park, Ravapur Road, Vajepur, Morbi, Gujarat-363641. Property 4) 1004, 10th Floor, Block No F, Vraj Vatika Apts, Near Avenue Park And Jayraj Park, Ravapur Road, Vajepur, Morbi, Gujarat-363641. / January 11, 2019	Sep 21, 2018 Rs. 80,33,909.00/-	Ahmedabad

The above-mentioned borrowers(s)/ guarantors(s) are hereby given a 30 days 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 the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: 17-01-2019
Place: Gujarat

Sd/-
Authorized Officer
ICICI Bank Limited

COMFORT INTECH LIMITED

Regd. Off: 106, Avkar Aligani Nagar, Kalaria, Daman - 396210.
Corp Off: A-301, Hetal Arch, S.V.Road, Malad (West), Mumbai 400064 Phone No: 022 28449765/66/67, Fax: 022 28892527, Email: info@comfortintech.com Website: www.comfortintech.com CIN: L70100DD1994PLC001678

EXTRACTS OF THE UNAUDITED FINANCIAL RESULTS FOR THE THIRD QUARTER ENDED ON 31ST DECEMBER, 2018

Sr. No.	Particulars	Quarter ended		Nine months ended		Year ended
		31.12.2018	30.09.2018	31.12.2017	31.12.2018	
		Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total income from operations	1240.05	1365.40	955.42	3819.69	1295.28
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	48.94	48.93	769.97	63.82	799.73
3	Net Profit for the period before Tax (after Exceptional and/or Extraordinary items)	48.94	48.93	769.97	63.82	799.73
4	Net Profit for the period after Tax (after Exceptional and/or Extraordinary items)	51.57	36.24	531.46	57.88	533.04
5	Total Comprehensive Income for the period after tax	71.75	-162.95	521.81	-167.21	727.46
6	Equity Share Capital	3199.38	3199.38	3199.38	3199.38	3199.38
7	Earnings Per Share (of Rs. 1/- each) Basic & Diluted	0.02*	0.01*	0.17*	0.02*	0.17*

* Not Annualised

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results is available on the website of Stock Exchanges (www.bseindia.com) and on the website of the Company (www.comfortintech.com).

For and on Behalf of the Board of Directors of
Comfort Intech Limited
Sd/-
Anil Agrawal
Managing Director
DIN : 00014413

Place : Mumbai
Date : 15/01/2019