

EDITORIAL

Certainties in the wake of the IAF strikes

Reactions to the IAF strikes show that there is no patience for terror as an instrument of State policy. It will not conclusively end Pakistan's strategy of using low-cost proxies against India. Depending on whether there is an escalation or not, things may stay calm for some time. But compulsive bad habits return. They did soon enough after the defeat in Kargil with the Parliament attack in December 2001. After the panic of Op Parakram in Mumbai, 2008. And following that global opprobrium, with Pathankot and Pulwama. Respite for India, if at all, will be short-lived. There is no immediate scope for complacency.

Going ahead, Pakistan and the global community will have to keep the redefined red lines in mind. There will be an Indian military response to terror strikes coming from Pakistan. India has dropped three self-imposed limitations of the past: One, keeping conflicts



of Kashmir within and not expanding to the 'mainland' (Pakistan outside of what it occupies of Kashmir). Two, within Kashmir, respecting the sanctity of the LoC/ international border. And three, the proactive use of air power.

*Pakistan has so far executed a low-cost strategy of keeping India hurting and off-balance by using expendable proxies. Over the decades, there is no doubt left that the Pakistani army uses Jaish-e-Mohammed and Lashkar-e-Taiba as kamikaze force-multipliers, giving the establishment plausible deniability. Even when internationally-acknowledged researchers establish the connection Pakistan gets away by finally blaming it on non-state actors, or a deep state (ISI rogues) within a deep state (ISI) within yet another deep state (the army). Check out the David Coleman Headley example. This is now over. India has demonstrated that it no longer accepts that state/non-state distinction.

PM Modi monitored airstrikes realtime on Jaish camp across LoC: Report

*For too long has Pakistan thrived on the presumption that as long as it uses proxies in mufti, India will hesitate to use its uniformed forces directly. This has changed. Pakistani strategists will now need to keep this reality in mind. The basic truth is, Pakistan can cynically employ its expendable, indoctrinated, mostly illiterate youth. Like any modern democracy, India has no access to such forces. It has no choice other than its regular forces.

*If Pakistan so wishes to use it, Indian action has left it with plenty of scope for plausible deniability. It can say just a shallow penetration took place, even claim its fighters chased IAF away. It has sufficient control over its territory and media access to control the narrative and say nothing was damaged, nobody was killed. As with the post-Uri surgical strikes, Kargil showed it can even bury its uniformed dead in secret.

*If Pakistan wishes to retaliate, it has to also know that this isn't a game of cricket with one innings for either side. This will go on. Does it want to go down that slope, or climb that escalatory ladder? You can choose your metaphor, but for Pakistan the choice is tougher.

*Should it still wish to go ahead it definitely has the instruments, aircraft and stand-off weapons to do so. But it has to then prepare for an attrition spiral. And what will it hit in retaliation? India does not offer any civilian equivalent of Jaish and Lashkar. Hitting Indian military bases raises the level of conflict to beyond where India has suggested it means to keep it: at the level of non-military (and non-civilian) targets.

*The first important international reaction has come from China. It has counselled restraint on both sides. This must greatly disappoint Pakistan because it would have expected its most trusted all-weather friend to make a straight condemnation of India. But it's a new world with no patience for terror as an instrument of policy. We have to wait for Washington to wake up, and keep a close watch on US/President Trump's Twitter page.

*Since the Americans and the Saudis too are unlikely to say what Pakistan wants, its leaders will have to weigh their leverage with the world again. They've believed that given that their geography gives them unique powers with the world, Trump can't leave Afghanistan without their help, the Chinese are too heavily invested in their economy to dump them, and the Saudis depend on them for their national, and personal security. They might see the limitations and risks of that presumption now. *And finally, we need to watch how this plays out in our domestic, electoral politics. There will be risks in post-Uri type chest-thumping. Because there is no knowing if there will be a retaliatory cycle set, and if so how and when. The strategically smart thing would be to stay calm and keep it non-partisan, at least for the next several days. It seems unlikely though, if you saw Narendra Modi speak at his campaign meeting in Churu in Rajasthan on Tuesday, with the pictures of all the CRPF dead from Pulwama forming the backdrop.

In conclusion: 'Game-changer' is a much-abused expression these days. It doesn't even do justice to the significance of this turn of events. So please suggest something more apt for a development with profound implications which are tactical, strategic and political.

'Pre-emptive' cross-LoC airstrike a first for India

In pre-dawn precision airstrikes, the Indian Air Force's Mirage-2000 fighters hit at the Jaish-e-Mohammed's main training facility at Balakot in Pakistan's Khyber-Pakhtunkhwa province, crossing the Line of Control and the international border.



In pre-dawn precision airstrikes, the Indian Air Force's Mirage-2000 fighters hit at the Jaish-e-Mohammed's main training facility at Balakot in Pakistan's Khyber-Pakhtunkhwa province, crossing the Line of Control and the international border. In a statement, Pakistan PM Imran Khan said the Indian action placed "peace and stability in the region" at risk, and that his country will respond at a time and place of its choosing. It is yet to be seen if this signifies a drift into a wider conflagration as we go into the Lok Sabha elections. The Army and the IAF are in a state of alert.

All reports indicate that the air operation was of the highest professional calibre. In contrast, the Pakistani military was caught napping although Prime Minister Narendra Modi had made the country's resolve to retaliate after the Pulwama terrorist outrage clear in recent public speeches.

An official Indian statement after the airstrike was read out to the media by foreign secretary Vijay Gokhale, rather than the defence ministry. It was measured, and made a good case for the Indian action. It is noteworthy that the statement spoke of the air blitz as being "pre-emptive" and "non-military" in nature, and being "intelligence-led". The statement made no mention of

retaliation for Pulwama. What it said was that there was "credible intelligence" that the JeM planned terrorist strikes and fideyan attacks at various places in India. It said that since January 2004, when Pakistan gave an undertaking that it would not let its territory be used for terrorist strikes against India, there had been several breaches and evidence offered by India was not taken note of by Islamabad.

This explains "pre-emptive". India has not taken military action on a pre-emptive basis before. As such, this is the turning of a page. The description "non-military" suggests that the IAF had not hit any military target in Pakistan, but a major terrorist centre. The statement went on to note that care was taken to ensure that there would be no civilian losses on the Pakistani side.

It remains to be seen if the Pakistani military and the Imran Khan government are persuaded by India's logic, for there is also the element of crossing Pakistani airspace, although from the Indian perspective that was an unavoidable necessity in order to hit a key terrorist target and is tied up with the idea of "pre-emptive" action.

The IAF has not crossed the LoC since the 1971 war (although the Army has). However, beyond the LoC lies Pakistan-occupied Kashmir, which India considers its own territory illegally occupied by Pakistan. But the Pakistan border was also crossed near Muzaffarabad (the PoK capital) in order to reach Balakot.

It seems unlikely that Pakistan will have any international support for a riposte, but its public opinion and military ability will guide its future moves.

Nirav Modi's properties were attached by the Enforcement Directorate (ED) under the Prevention of Money Laundering Act (PMLA), 2002.

Probe Agency Attaches Nirav Modi's Properties Worth Rs. 147 Crore

NEW DELHI: The Enforcement Directorate Tuesday attached properties worth Rs. 147.72 crore of fugitive diamondaire Nirav Modi and his companies, officials said.

The attached movable and immovable properties are located in Mumbai and Surat in Gujarat, and have a market value of Rs. 147,72,86,651. The properties comprise eight cars; plant and machinery; consignments of jewellery; paintings and some buildings, they said. The properties are owned by Nirav Modi, who is an accused in the over Rs. 13,000-crore PNB scam, and his group of companies namely Firestar Diamond International Private Limited, Firestar International Private Limited, Radheshir Jewelry Company Private Limited and Rhythm House Private Limited, an official said. It was alleged that Nirav Modi and others committed the offence of cheating PNB in connivance with certain bank officials by fraudulently getting Letter of Undertakings issued without following the prescribed procedure and caused a



wrongful loss to the bank. Several properties in India and abroad, totalling to Rs. 1,725.36 crore were also attached earlier. The properties were attached by the Enforcement Directorate (ED) under the Prevention of Money Laundering Act (PMLA), 2002. Investigation revealed that substantial proceeds of crime obtained fraudulently by the Nirav Modi-owned group of firms Solar Exports, Stellar Diamonds and Diamond RUS from the Punjab National Bank (PNB) were diverted to him, his relatives and entities controlled by him. On the basis of an FIR registered by Central Bureau of Investigation, the ED had earlier registered a money laundering case against Nirav Modi and others on February 15 last year under the provisions of the PMLA,

another official said. It was alleged that Nirav Modi and others committed the offence of cheating PNB in connivance with certain bank officials by fraudulently getting Letter of Undertakings issued without following the prescribed procedure and caused a wrongful loss to the bank. Several properties in India and abroad, totalling to Rs. 1,725.36 crore were also attached earlier. It was alleged that Nirav Modi and others committed the offence of cheating PNB in connivance with certain bank officials by fraudulently getting Letter of Undertakings issued without following the prescribed procedure and caused a wrongful loss to the bank. Several properties in India and abroad, totalling to Rs. 1,725.36 crore were also attached earlier. In addition, gold, diamond, bullion, jewellery and other valuables worth Rs. 489.75 crore belonging to the Nirav Modi Group were also seized. The official said a prosecution complaint has been filed in this case against Nirav Modi and others for the offence of money laundering.

MAIL BOX - LETTERS TO THE EDITOR

Modi's Voyage from Tea Vendor to Prime Minister of India (Part 21)

Dear Editor,
Modi is seen as distinct from incompetent and corrupt governments that came before him. He is also viewed as a modernising leader, focused on growth and business interests across the world. Modi dreams and thinks big, and questions conventional political wisdom. Modi's BJP, manned by his aide Amit Shah, goes around thinking the impossible. Voters say they like to listen to Modi, they feel good listening to him. Modi gives speeches like a skilled batsman with an appropriate shot for every kind of ball. He succeeds in setting the narrative because his message is coherent. He and his government are clear about what they are saying. If Modi has never been in the opposition benches, it is because he believes in capturing every opportunity, every space, every medium.

1] Modi is considered one of the most respected leaders in the world not because of his position, but because he set the example as a great leader. He is the man that everyone looks up to and respect because of his personality, his characters, traits, and qualities. He thinks that if you want to be a leader, you must first act like a leader. A leader cannot win the trust and hearts of others if he does not possess the qualities and characters of a leader. He has presented himself as an example of a great leader. Even today when he is going to complete about 5 years term, he is still a well-behaved man who does not misuse his status quo to garner false-respect from others.

2] One of the most important leadership qualities we can learn from him is his intense passion and enthusiasm for his work. He loves serving his country so much that he spends 18 hours every day at work.

3] He has managed to win the trust of the people of India and hence, was elected as the Prime Minister of the country. During his tenure as chief minister in the state of Gujarat, the GDP growth rate of the state soared to a value above that of the country as a whole and Gujarat topped the World Bank's "ease of doing business" rankings among all other Indian states. He understands what the people want and knows that the only way to win the election is to win the

people's heart, which he did.

4] He clearly demonstrates his confidence in his political career and he is confident that he can win the general election and focus on getting rid of corruption, played on his image as a politician who created a high GDP growth rate in Gujarat and portrays himself as a person who could bring development to India. It was his strong confidence level that won him the election and became the Prime Minister of the country.

In economic terms, he has a vision of making India a global manufacturing hub by introducing the "Make in India" initiative to encourage foreign companies to manufacture products in the country. He has launched the "Clean India" campaign that aims to eliminate open defecation within five years. Millions of toilets have been constructed in rural areas to encourage people to use them. The government has a plan to construct 60 million toilets by 2019.

5] He has shown his ability to adapt to the current technology and he has been using social media since years ago and is the second most-followed leader in the world, with over 34 million followers on Twitter. He has made his appearance not only on Twitter but also Google Hangouts. His appearance there made him the first Indian politician to interact with netizens on live chat.

6] He has shown his brilliant skill in public speaking. He is a great public speaker who can address the huge crowd confidently. As a leader, the ability to speak with charisma allowed him to win over the crowd, to motivate and influence people, and also to demonstrate skill as a leader. As a political leader, his ability to speak has helped tremendously in his journey to becoming the Prime Minister of India. He has capacity to bring the right message to the people and somehow convince them that he is the right candidate to lead India.

7] In 2001, BJP lost a few state assembly seats in the by-elections due to the allegations of abuse of power, corruption, and poor administration. And the BJP sought a new candidate for the chief ministership, and Modi was chosen as a replacement. He was offered the deputy chief minister by BJP leader, but he rejected the offer, saying he was "going to be fully responsible for Gujarat or not at all." It was his decisiveness that made him the Chief Minister of Gujarat.



8] He has a powerful network of meeting Top leaders of the world. He may not be the best networker in the world, but he considered networking a vital part of his political success. He has spent two years traveling across Northern and North-eastern India and has met many others who then shaped his life, including the Swami Vivekananda who founded the Hindu ashrams. He says that Vivekananda plays a vital role in influencing his life.

9] It is reported that in Modi's early political career when India went through a state of emergency, he was forced to go underground in Gujarat and frequently travelled in disguise to avoid being caught. He was also involved in distributing pamphlets opposing the government and organizing demonstrations. He has gone through many tough times, including the 2002 Gujarat riot which were the most challenging one in his life.

10] He has projected himself as a strong, masculine leader, who would be able to handle difficult decisions. He has often been called a fashion icon for his signature crisply ironed and half-sleeved kurta. He also wore a suit embroidered with his name when he met with the then US President Barack Obama. The public has portrait him as someone scholarly, energetic, and also charismatic. It is observed that a true and successful leader always portrays himself as someone charismatic. Mahatma Gandhi is an example with us. He may be poor, but he had the charisma to influence the millions of people across India and led them to their independence. [Total words 1039]

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US Should Not Give Aid to Pakistan Till it Stops Harboring Terrorists: Nikki Haley

Washington/New York: Pakistan has a long history of harbouring terrorists and America should not give Islamabad even a dollar until it corrects its behaviour, Indian-American former US envoy to the UN Nikki Haley has said as she praised the Trump administration for wisely restricting financial assistance to the country. Haley, who has founded a new policy group 'Stand America Now' that will focus on how to keep the US safe, strong, and prosperous, wrote in an op-ed that when the US provides aid to nations, "it is more than fair to ask what the US gets in return for our generosity" but instead Pakistan routinely

opposed the US position at the UN on several issues.

"In 2017, Pakistan received nearly USD 1 billion in US foreign aid, the sixth most of any country. Much of the aid went to the Pakistani military. Some went for road, highway, and energy projects to assist the Pakistani people," Haley wrote in the op-ed 'Foreign Aid Should Only Go To Friends'.

"On all key votes at the UN, Pakistan opposed the American position 76 per cent of the time. Much more troubling, Pakistan also has a long history of harbouring terrorists who have killed US troops in Afghanistan," she said. Haley, the former Governor of South Carolina, added that the Trump Administration has "already



wisely restricted assistance to Pakistan, but there is much more to be done." Haley, who had stepped down as the US envoy to the UN at the end of last year, has previously strongly criticised Pakistan for continuing to harbour

terrorists that turn around and kill American soldiers while taking billions of dollars in foreign aid from the US.

In an interview to US magazine 'The Atlantic' in December, Haley had said the US did not need to give

money to countries that wish harm to America, go behind its back and try and "stop us from doing things".

"The one example I'll give you is, look at Pakistan. Giving them over a billion dollars, and they continue to harbour terrorists that turn around and kill our soldiers that's never okay. We shouldn't even give them a dollar until they correct it. Use the billion dollars. That's not a small amount of change," she had said.

Last September, the Trump administration cancelled USD 300 million in military aid to Islamabad for not doing enough against terror groups active on its soil. Trump had defended his administration's decision to stop hundreds of millions of

dollars in military aid to Pakistan, saying Islamabad does not do "a damn thing" for the US and its government helped late al-Qaeda leader Osama bin Laden hide near its garrison city of Rawalpindi.

Haley's new policy group aims to promote public policies that strengthen America's economy, culture, and national security. The group will provide information to grassroots Americans, to highlight the dangers and the opportunities they face domestically and internationally. It will advocate the policies that strengthen the US at all levels of government and in the broader media and culture.

IDP Education's Study Overseas Education Fair comes to Vadodara

Vadodara: IDP Education, a global leader in international educational services organised its Study Overseas Education Fair on February 20th at Grand Mercure Vadodara Surya Palace. This was an incredible opportunity for students aspiring to pursue higher education abroad wherein 400 students attended the Fair.

The education fair was unique in terms of the opportunities and information it provided to each aspiring student; offering with it a platform to meet and interact with over 100 institutions from Canada, New Zealand, Ireland, the US and UK. The students were able to procure first-hand information on admissions, available programs, 2019 intakes, application submission, offer acceptance, campus life, international student support and much more. Further, students who were qualified were also able to explore

various scholarship options and application fee waivers. The scholarship options range from fee bursaries to up to 50% of the tuition fee for selected students.

Mr. Piyush Kumar Regional Director South Asia, IDP Education said, "IDP is a global leader in international education services and organises education fairs across the IDP global network. With over 700 institutions and universities partnered across our 6 global destinations, IDP is the ideal place for students seeking education overseas. Our counsellors help students choose the right course from an extensive range of available programs whilst considering a student's preference, academic profile, budget and further prospects. With almost 50 years of experience, IDP places one student every 15 minutes across the globe and has placed over 400,000 students worldwide." (13-9)



The Vice President, Shri M. Venkaiah Naidu addressing the gathering at the 13th Anniversary Celebrations of My Home India organization, in New Delhi on February 26, 2019

President of India presents Gandhi Peace Prize

NEW DELHI: The President of India, Shri Ram Nath Kovind, presented the Gandhi Peace Prize for the years 2015, 2016, 2017 and 2018 in the presence of the Prime Minister and other dignitaries, at a function held at Rashtrapati Bhavan today (February 26, 2019).

The Gandhi Peace Prize was presented to the Vivekananda Kendra, Kanyakumari for 2015, jointly to the Akshaya Patra Foundation and the Sulabh International for 2016, to the Ekal Abhiyan Trust for 2017, and to Shri Yohei Sasakawa for 2018.

Speaking on the occasion, the President said that Gandhian thinking, Gandhian modes of struggle and Gandhian ideals of achieving human liberty by conciliation,

by appealing to the conscience of the opponent, have influenced some of the greatest of our age. From Martin Luther King Jr in the United States to Nelson Mandela in South Africa and Lech Walesa in Poland, a dazzling galaxy of statespersons has learnt and borrowed from Gandhiji. Gandhiji and his thoughts are invaluable to any understanding of contemporary human history, and of the quest to redress oppression and inequity.

The President said that Mahatma Gandhi remains relevant to 21st century concerns as well. In his advocacy of sustainability, ecological sensitivity and living in harmony with nature, he anticipated some of the pressing challenges of our

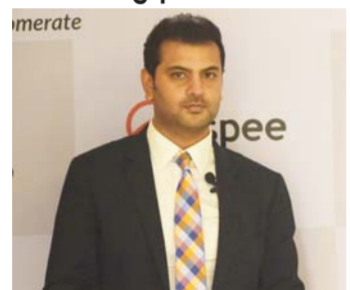
times. The Sustainable Development Goals adopted by the United Nations are Gandhian philosophy in action. India's pivotal role in the International Solar Alliance and its domestic Swachh Bharat Mission - aimed at the universalisation of modern sanitation - too are reflective of Gandhiji.

Pointing to the contributions made by the awardees, the President said that the Vivekananda Centre has promoted self-help, sustainability and development throughout our country, especially in areas populated by tribal communities. It has built capacities in education and health, and in a sensitive and meaningful approach to rural development and harnessing of natural resources. The Akshaya Patra

Foundation has advanced education and cognition by working to remove hunger and enhance nutrition. It has leveraged modern technology to provide quality meals to schoolchildren. The Sulabh International and its founder Dr Bindeshwar Pathak were sanitation pioneers, advocating the merits of sanitation and advocating toilets in days and years when not many others were. The Ekal Abhiyan Trust is helping 2.2 million children - 52 per cent of them girls - access education. Many of its initiatives benefit tribal communities. Mr Yohei Sasakawa has been instrumental in helping us win crucial battles in the war against leprosy - to prevent and eradicate the disease, and to end stigma and discrimination.

Gujarat based Espee Group gets USFDA approval for their manufacturing plant in USA

Ahmedabad: Aavis Pharmaceuticals, part of Espee Group, located in Hoschton, GA, completed an inspection by the US Food and Drug Administration at the company's primary manufacturing facility with Zero 483 observations. With successful inspection of its formulation manufacturing plant Espee becomes the 3rd Group in Gujarat to have USFDA approved plant in USA.



The company's formulations facility was inspected by the USFDA for good manufacturing practices and PAI (Pre-Approval Inspection) in January 2019.

Aavis Pharma said it received the Establishment Inspection Report (EIR) in February 2019, which concludes the inspection process.

"It is a moment of great pride and a massive step forward towards the long-

term strategy of our group and we congratulate the entire team at Aavis for successfully clearing its first inspection with zero 483 observation", said Swapnil Shah, Executive Director of Espee Group and Ashok Barot, Chairman of Aavis Pharmaceuticals.

Closure of an inspection with zero observations is considered an achievement as a large number of inspections tend to generate one or two observations, which are subsequently addressed using mitigation measures. (13-9)

Smart India Hackathon 2019 - Third Edition of the World's Biggest Open Innovation Model

Ahmedabad: Persistent Systems in association with MHRD, AICTE, MIC, Rambhau Mhalgi Prabhodini, and i4C is co-organizing Smart India Hackathon 2019. The 36-hour Software Edition finale will be flagged off on 2nd March 2019, by Shri. Prakash Javadekar, Honourable Minister for HRD, Government of India and Chief Patron - Smart India Hackathon 2019.

This year, Smart India Hackathon has presented students with problems statements identified by 18 Union Ministries and for the first time - from 96 private sector industries. Challenging lakhs of students to develop digital solutions to address them, the final rounds of the

Software Edition will be held in 48 nodal centers in India on 2nd and 3rd March 2019.

Dr. Anand Deshpande, Chairman and MD, Persistent Systems, and Co-Chairman, Smart India Hackathon 2019

"It is great to see an idea that germinated at Persistent Systems, becoming a digital movement of national reckoning. With the continued support and patronage of MHRD and AICTE, Smart India Hackathon is moving from strength to strength. In its third year, it is heartening to see the private sector joining in. It is exactly the sort of opportunity that students can capitalize on, to work on relevant solutions for nation building in its truest sense." -

PM attends Gita Aradhana Mahotsav at ISKCON, New Delhi

NEW DELHI: The Prime Minister, Shri Narendra Modi, attended the Gita Aradhana Mahotsav at ISKCON-Glory of India Cultural Centre, New Delhi, today.

He unveiled a unique Bhagwad Gita, prepared by ISKCON devotees. It measures over 2.8 meters and weighs over 800 kg.

Addressing the gathering, the Prime Minister said that it is indeed a special occasion to unveil this magnificent Bhagwad Gita. He said this unique book will become a symbol of India's knowledge, to the world.

The Prime Minister recalled that Lokmanya Tilak had written the "Gita Rahasya," while in jail, in which he explained in a

simple way, Lord Krishna's message of Nishkam Karma. He also mentioned that Mahatma Gandhi wrote "Bhagwad Gita according to Gandhi." He added that a copy of this book was given by him to the former US President, Barack Obama.

The Prime Minister appreciated the efforts of Sri Lanka Bhaktiviedanta Prabhupadaji, in raising global awareness about this epic.

The Prime Minister said that the Bhagwad Gita can always be our guide when we face a dilemma in life. Recalling a famous verse from the Gita, he said that the divine force is always with us, as we fight against the enemies of humanity.

People from Northeast must embrace the other cultural traditions of India

NEW DELHI: The Vice President of India, Shri M. Venkaiah Naidu has said that though India is a peace loving nation and it wants to be friendly with all our neighbors, we do not want anybody to interfere in our internal affairs and whoever interferes, we will give a befitting reply. He also complimented the Indian armed forces for giving a befitting reply to terrorist organisations by conducting pre-emptive air strikes with precision.

He was addressing the gathering at the 13th Anniversary of My Home India, an NGO working for working to create the social, cultural and educational awakening amongst the tribal and backward classes in North East India, here today.

The Vice President said that from time immemorial, India's traditions and customs have been steeped in the philosophy of 'share and care'. We have always believed the world to be one family as exemplified by 'Vasudhaiva Kutumbakam', he said. We always believed in humanism and in maintaining cordial and friendly relations with citizens across the globe, he added.

Shri Naidu said that unity in diversity is the central pillar on which our multi-lingual, culturally rich and diverse country is built by our founding fathers. He further said that we must further cement this unity and the bonding of people among all regions in the country. I would like to suggest to organizations like My Home India to facilitate student exchange programmes between northeast India and the rest of the country, he added.

The Vice President said that geographical boundaries and the hilly terrains have been barriers between the main land and the beautiful hill states in Northeast India. Improved connectivity, expansion of road and rail

networks and improved air connectivity have shrunk the barriers and now Indians can reach one part to the other in matter of hours, he added.

Shri Naidu said that recent diabolical terrorist attack on our CRPF personnel in Pulwama once again underlines the global imperative to isolate and impose sanctions against nations which are perpetrating terrorism and jeopardizing peace. The world community needs to come together and act in the most stringent manner to eliminate the menace of terrorism, he said. The United Nations must conclude the Comprehensive Convention on International Terrorism with greater urgency and should not delay the process over semantics, he added.

The Vice President said that Universities, corporate offices must organise regular workshops on building bonding among people from different regions. Similarly, the people from north east must also embrace the other cultural traditions of India, including Music, Dance, Cinema and other art forms and act as unifiers, he added.

The Founder of My Home

India Organization, Shri Sunil Deodhar, the President of Ajinkya DY Patil University, Shri Ajinkya DY Patil, the National Secretary, My Home India, Shri KG Suresh, the National In-charge, North East Project, My Home India, Shri Sanoj Kumar, the Vice President, Sikkim Student Association, Delhi, Ms. Dorin Dolkar Bhutia, the General Secretary, North East Student Society, Delhi University, Shri Kritinganba Leishangthem, the Asst. General Secretary, Naga Student Union, Delhi, Shri Hr. Yaorei, the Education Secretary, Kuki Student Union, Delhi, Shri Thangminlal Doungel and other dignitaries were present on the occasion.

Following is the text of Vice President's address: "I am happy to address the 13th anniversary celebrations of My Home India organization, which has been working to bring an emotional and cultural integration among people from different parts of the country with special focus on North East region.

I am glad to know that the organization has been working with the objective

of spreading the idea of friendship and fraternity among the people.

Dear sisters and brothers, even 71 years after Independence, the country is facing many challenges—about 18-20 per cent people are still below the poverty line, an equal number continue to be illiterate, gender discrimination, caste barriers, corruption and cross-border terrorism.

I am delighted to learn that My Home India has been working for a brighter India that is free of the barriers of caste, creed, community, provinces and other forces of division and has been engaged in activities to create the social, cultural and educational awakening amongst the tribal and backward classes in North East India.

DHFL reinforces its steadfast commitment to its financial obligations

Ahmedabad: DHFL expresses concerns over ICRA's re-rating of its Commercial papers (CPs) citing it is not merit-based and is unwarranted. DHFL clarifies that ICRA chose to go ahead with the rating action without considering the company's intent of extinguishing CP outstanding by March end - which was well-acknowledged by ICRA in their press release. The company is surprised that ICRA did not even consider DHFL's steadfast commitment towards its obligations through sustained efforts including asset sale and reduced CP exposures. Also, DHFL's progress towards fund raising transactions was not taken into cognisance.

Expressing views over this rating action, Mr. Kapil Wadhawan, Chairman and Managing Director said "I am surprised with ICRA's rating action for DHFL's CPs which is not at all merit-based. This comes barely three weeks after the company was downgraded and kept on watch by all the rating agencies. Since then, no material event has taken place which would have compelled the rating agency to review the ratings in less than a month's time. This

rating action has been taken in spite of repeated representations to the rating agency. DHFL's Commercial Papers ratings were reaffirmed by ICRA ratings in September 2018, followed by another revalidation in December 2018. The only paper that is rated by ICRA is the short term CP rating comprising of the remaining 2% and that too the outstanding amount is Rs. 1,525 crores. ICRA's uncalled-for action triggers question on the motivation of this rating action, especially when the company is slowly getting back to normalcy and has met each of its obligations on time. However we will take all remedial measures to protect the interests of all our stakeholders and continue to service all our obligations as we have done in this industry crisis since September 2018."

In DHFL's borrowings, ICRA has rated only the short term instruments of company namely Commercial Papers of only Rs. 1,525 crores out of a rated amount of Rs. 8,000 crores, which form less than 2% of the company's outstanding borrowings. Post repayment of outstanding CP of Rs.1,525 crores, DHFL will not have any outstanding commercial paper rated by ICRA. (19-10)

Deputy Minister of Primary Industries Malaysia addresses ASEAN Chamber of Commerce & Industry Business Meet - 2019



Ahmedabad: The Federation of Karnataka Chambers of Commerce and Industry (FKCCI) organised ASEAN Chambers of Commerce & Industry Business Meet 2019, from 25th - 27th February at The Lalit Ashok, Bengaluru, India. The international Business Meet brought together the Exporters and Importers of ASEAN, delegates from India & Overseas.

Top management of Leading Corporates and Industry, Bureaucrats, Policy Makers and Heads of PSUs and Members of National and State Industry Associations on a single platform. The meet aimed to promote Trade, Business and Investments for India as well as the participating countries and to create a high-level networking ground for people to explore new collaborations and showcase new products to stakeholders.

The Official Opening of

the ASEAN Chamber of Commerce & Industry Business Meet was addressed by Honourable Datuk Seri Shamsul Iskandar bin Mohd. Akin, Deputy Minister of Primary Industries Malaysia.

Before his keynote address, the Hon. Deputy Minister expressed his feelings about the recent terrorist act in no uncertain terms, saying "On Feb. 14, a suicide bomber in Kashmir drove his explosives-filled vehicle into a bus carrying members of India's paramilitaries, killing over 40 and injuring dozens more. Coming from Malaysia where Islam is the official religion in our constitution, we denounce terrorism in all its forms and manifestations and reiterate the need to combat these inhuman acts with a decisive and collective response without any double standards. Let us observe a minute of silence in honour of the victims of the terrorist attack" -

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 -B3, WIFE 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.

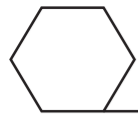
The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of 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.	Kanaiyalal Uttamchand Baxani/ Dinesh Kanaiyalal Uttamchand Baxani/ Renuben Kanaiyalal Baxani/ Chander Kanaiyalal Baxani- LBSUR00001438395	Plot No 60, Shubham Co Op Housing Society Ltd, T.P Scheme No 13, Ref Survey No 282/2, 283 And 285, Honey Park Rd, Near Tulsi Bung, B/H Citizen School, Adajan, Tal : Choryasi, Surat-395004 / February 22, 2019	October 22, 2018 Rs.12,23,952/-	SURAT
2.	Mahipatsinh Ishwarsinh Vansia/ Bhagirathi Ben Mahipatsinh Vansia- LBSUR00000351204	Govindnagar Society, Survey No 168/2, T.P Scheme No 32, Final Plot No 81, Plot No 33, opp Honey Park Road, Adajan, Surat-395009/ February 22, 2019.	October 31, 2018 Rs.1,33,164/-	SURAT
3.	Ashok Kanjibhai Patel/ Arunaben Ashokbhai Patel- LBSUR00002273750	Block No 557, T.p. Scheme No 25, Final Plot No 97, Sub Plot No 1, Building No E, Rev Survey No 700,701, 703/2, Shantiketan Flora, Flat No 503, Kathor, Village: Motta Varachha, Surat-395006/ February 22, 2019.	Nov 5, 2018 Rs.14,07,284/-	SURAT

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 : 28-02-2019
Place : Gujarat

Sd/
Authorized Officer
ICICI Bank Limited



Dust storm hits Ahmedabad: Gujarat on high alert after air strike in Pakistan

Strong winds since the morning and dust storm in the afternoon brought down the temperature temporarily on Tuesday

AHMEDABAD / PALANPUR: Strong winds since the morning and dust storm in the afternoon brought down the temperature temporarily on Tuesday. The weather department officials said that this was effects of a cyclonic circulation which would dissipate by Wednesday.

According to India Meteorological Department (IMD), rainfall occurred at isolated places in North Gujarat and some parts of Saurashtra and Kutch.

Jayanta Sarkar, regional director of IMD, mentioned that the weather change was caused by induced cyclonic circulation over south-west Rajasthan and adjoining areas at the height of 0.9 km

above sea level. "We had predicted light rainfall for Kutch, Banaskantha and Sabarkantha districts. Fishermen were also warned of strong winds - having speed of about 35 to 40 km per hour in south-west to west direction. Other areas in Gujarat remained dry. There has not been major change in minimum temperature," said Sarkar, adding that the weather would be normal from Wednesday onwards.

A number of major events on Tuesday evening were halted temporarily as dust storm were reported from multiple areas of the Ahmedabad city.

North Gujarat experienced sudden shift in weather with stormy wind followed by

rains. As per experts, the unseasonal rains have affected crop in the region. Cumin, said experts, would be hit due to the rains whereas it would be lesser for the crops such as mustard, castor and wheat.

However, state agriculture department officials maintained that the damage would not be much. "Rabi crop at harvesting stage would not suffer adverse effect," said PK Patel, deputy director of agriculture, Banaskantha. Saurashtra region also reported light showers in Morbi, Surendranagar and adjoining areas. Some parts of Kutch also experienced rain with strong winds.



AHMEDABAD: Gujarat police issued a high alert for state and the security apparatus, including the Border Security Force (BSF) and the Indian Coast Guard (ICG) have intensified patrolling along the land and sea borders of the state, following India's air strike against terror camps in Pakistan. The DGP cancelled the crime conference he had

called in Gandhinagar, directing all officers to return to their jurisdictions. Trawlers on the high seas have been directed to return closer to the coast.

While chief minister Vijay Rupani and chief secretary J N Singh chaired separate meetings to review security measures, police in all districts but especially those sharing borders with

Pakistan, have been directed to intensify patrolling and to work closely coordination with the Army, BSF and other agencies to prevent infiltration.

Defence sources said security has been beefed up along the border and at all vital installations in Gujarat.

Gujarat CM Vijay Rupani convened a meeting of top officials of departments such as the anti-terrorist squad, state intelligence bureau and police officials of districts bordering Pakistan. The meeting was attended by Dy CM Nitin Patel, MoS Home Pradipsinh Jadedja and top officials including the DGP, ATS IG, ACS Home and the chief secretary.

Chief secretary J N Singh convened a separate meeting of officials of the ICG and the BSF. While the ICG is the first line of defence along the coast, BSF guards the international border with Pakistan in Kutch and Banaskantha districts. The

ICG has been direct to ensure that all Indian fishing vessels close to the International Maritime Boundary be directed to return to Indian waters. Officials of the BSF also briefed the CS about deployment along the border.

BSF IG G S Malik said troops have been on high alert on both sea and land borders of Gujarat. "We have intensified patrolling in the creek area of Kutch, as many infiltrations attempts by Pakistani fishermen are made in the area," he added.

Top officials in the DGP's office said a special message has been sent to all district police chiefs and commissioners of police, to put their forces on a high level of alert and to maintain law and order in their jurisdictions.

"We have mobilized our intelligence network at places like hotels, guest houses, railway stations. Security and vigil at airports and bus stations has also been beefed

up," said a senior police official. Gujarat was already on alert after an intelligence input warned that Jaish-e-Muhammed operatives, including a man from Hyderabad and one person from Ahmedabad, are planning suicide attacks in Gujarat. By Tuesday evening, police had intensified checking of vehicles in several districts.

In wake of the air strike on Tuesday, the umbrella organisation of fishermen in Gujarat issued a warning to members on the high seas, especially those close to the International Maritime Boundary Line (IMBL). Manish Lodhari, secretary of the National Fishworkers' Forum, said fishermen near the IMBL have been directed to immediately return to the Dwarka coast. Porbandar Boat Association president Bharat Modi said, "We have told our fishermen to inform security agencies about any suspicious activity."

Nabard to set up 250 FPOs in Gujarat

AHMEDABAD: National Bank for Agricultural and Rural Development (Nabard) aims to set up 250 Farm Producers Organizations (FPOs) in Gujarat over the next three years. The announcement was made during a media briefing by senior officials of NABARD on Tuesday - a day ahead of its annual state credit seminar which will be held in Gandhinagar on Wednesday.

Setting up of the FPOs - which are farmers' collectives that help reduce cost of production by encouraging common cultivation and bulk transport - is a NABARD initiative to help boost the income of small and marginalized farmers in the state. Currently, there are 168 FPOs operational in Gujarat, spread across Banaskantha, Bhavnagar, Dahod, Narmada, Sabarkantha, Bharuch, Bhavnagar and Panchmahal districts. Explaining how FPOs help boost farmers' incomes, Sunil Chawla, chief general manager, Nabard- Gujarat Regional office, said, "About



66% of farmers in Gujarat are small and marginal farmers, who barely have 30% of the total land holding by farmers. Smaller land parcels will not help boost farmer incomes. Therefore, by setting up FPOs, we are not just encouraging collective cultivation but also helping farmers through financial assistance as well as skill development. This way they can reduce cost of production and also adopt better farming practices to help boost individual incomes."

So far, Nabard has provided financial assistance to some 31 FPOs, with an average credit of more than Rs 3 lakh per FPO, Chawla added. According to Nabard data, small and marginal farmers in Gujarat have an

average land holding of less than two hectare. However, after being part of the FPOs, individual income of farmers have increased significantly.

Mahendra Makwana, CEO of a Nabard-promoted FPO in Gokulpura village in Palanpur taluka of Banaskantha, said, "We are an FPO comprising some 150 small and marginal farmers who cultivate fennel crops. Three years ago, before we started out, the individual earning of each farmer was roughly Rs 1 lakh. However, through collective production, our individual earnings have gone up by at least 25% over a 3-year period." "Instead of individual transportation, we have taken to bulk transportation which aids in significant cost savings. That apart, we were able to market products directly to the export clients which helped us get better price for our organic produce. Going forward, we plan to rope in more farmers and also diversify into other crops, which could boost our incomes," he added.

Royal Orchid Hotels rallies 3% on opening hotel in Gujarat

AHMEDABAD : Royal Orchid Hotels shares gained more than 3 percent intraday on Wednesday after the company opened its new hotel, Regenta Central Harsha in Vapi, Gujarat. The stock was quoting at Rs 103.65, up Rs 2.90, or 2.88 percent on the BSE, at 11:21 hours IST. The hotel has 57 well equipped and luxurious rooms. "We are putting our continuous effort to expand footprint at strategic locations in the country ensuring a memorable stay for the travellers," Chandan K Bajjee, Managing Director, Royal Orchid Hotels said. Ramco Cements, ACC jump 5-7% after Deutsche Bank raises price targets on strong south biz D-Street Buzz: Nifty Infra in green led by IRB Infra; UltraTech jumps 2%, Zee Entertainment drags In the

last two years the company has spread across the country with conscious selection of economically growing cities which welcomes trade and new businesses, he added. Royal Orchid Hotels primarily operates a blend of 5 star, 4 stars, leisure, business and adventure hotels. It currently operates 48 hotels across the country. Stewart & Mackertich Wealth Management is bullish on the stock and assigned strong buy rating with a price target at Rs 161, implying 60 percent potential upside from February 26's levels. "Rapid expansion of properties via the asset light model, favorable taxation structure under GST, turnaround in business operations combined with lower operational and finance expenses is a boost to the company," the research

house said. The company's growth strategy is to expand via leased hotels in order to increase the topline and plans to have 100 properties by 2022. "Ongoing tourist season to be continued till end of FY19 along with increasing foreign tourist arrival and robust air passenger traffic bodes well for the company. The 5 percent hike in corporate contracts is an added advantage for the company since more than 40 percent of the total revenue is attributed to the same," it said. Disclaimer: The above report is compiled from information available on public platforms. Moneycontrol advises users to check with certified experts before taking any investment decisions.

Western Naval Command, Gujarat on alert after air strike in Pakistan

Police in Gujarat, which borders Pakistan, also issued a "high alert" across the state following the air strikes

AHMEDABAD: The Western Naval Command here is on "high alert and fully prepared" to tackle any eventuality after India's air strikes on terror camps in Pakistan, an official said here Tuesday. Police in Gujarat, which borders Pakistan, also issued a "high alert" across the state following the air strikes. The Mumbai Police are also on a high alert following the air strikes, the official said. "The Western Naval Command remains alert 24X7. Now, it is fully prepared to deal with any untoward situation in the wake of the air strikes in Pakistan," he said. Celebrations were held in Mumbai and adjoining Thane after the air strikes. In Mumbai, Muslims gathered in suburban Bandra to celebrate the air strikes. In Thane, people distributed sugar to passersby to express their happiness over the attacks.

Mumbai, the financial capital of the country, has been one of the most preferred targets for terrorist organisations and has witnessed several terror attacks, including explosions in Mumbai suburban trains in July 2006, and the unprecedented attacks of 26 November 2008, when two prime hotels, a landmark train station, and a Jewish Chabad house were attacked. Gujarat police Tuesday issued a "high alert" across the state after India's air strikes. Director General of Police Shivanand Jha cancelled a conference on crime-related issues and asked all officers who reached here to attend it to return to their headquarters in view of the alert sounded in the state. "In view of the action on terrorists across the border by IAF, all establishments have been put on high alert," a message from DGP's office to the district headquarters said.

Leopard enters house in Gujarat's Amreli district, runs away with 2-year-old infant

Ahmedabad: In a tragic incident which has come to light from Gujarat, an infant was reportedly mauled to death by a leopard in the Sarasiya range of Gir forest in Amreli district. Officials with the forest department said that the incident took place on Monday when the big cat entered the house of a farmer in the district.

Chief conservator of forests (Junagarh) DT Vasavada told news agency PTI that the leopard took away the two-year-old child from the house in Gopalam village on Monday. The animal entered the house and ran

away with the child in his grasp, added Vasavada. The boy's grandfather witnessed the incident and summoned locals for help. Upon hearing a commotion, the big cat left the child and ran away. Unfortunately, the infant had passed away by that time.

An official with the forest department in the area told media personnel that efforts are underway to capture the animal. Cages are being placed across the area to trap the animal, he added. A similar incident was reported from Gujarat's Chhota Udaipur district in July of last year



when a fully-grown leopard attacked a couple and their child near Raipur village in Pavi Jetpur tehsil. The victims were reportedly travelling on a motorcycle at the time of the attack. It was only after bystanders raised an alarm that the big cat fled the spot.

Rupani reviews security situation in Gujarat post air strikes

GANDHINAGAR : Gujarat Chief Minister Vijay Rupani Tuesday chaired a high-level meeting to review the security situation in the state after IAF's air strikes on terror camps Pakistan as the state shares both land and sea border with the neighbouring country. Post the pre-dawn air strikes, the state was put on high alert and orders were issued to step up vigil at public places and important sites like the Somnath Temple and the Statue of Unity, he said.

Defence forces and the Gujarat police are coordinating security arrangements, the chief minister said. Rupani also congratulated the Indian Air Force (IAF) for the successful operation, which targeted a camp of the Jaish-e-Mohammad, the Pakistan-based terror group which had

taken responsibility for the February 14 Pulwama suicide bombing that killed 40 CRPF personnel.

"I congratulate the Indian Air Force for successful air strikes and destroying of camp of Jaish-e-Mohammad in Pakistan," he told reporters after the meeting. "After the Pulwama terror strike, Prime Minister Narendra Modi had promised to avenge the loss of lives. He has delivered what he had promised."

"Earlier also our nation had faced such attacks but the air force has avenged this by destroying a big (terror) camp by going deep inside the enemy territory," he added. "We had held a security meeting today as Gujarat shares land and sea border with Pakistan," Rupani said. "The Army, IAF, BSF, Coast Guard, local police and all security establishments are coordinating things. They are on vigil and all arrangements have been made (for security)," he said. "Security has been stepped up at places like Somnath Temple, the Statue of Unity and other important installations," he said. Earlier in the day, DGP Shivanand Jha asked district police headquarters to remain on high alert and directed Superintendents of Police (SPs) to reach their respective headquarters. Senior police officers, including district SPs, had assembled in Gandhinagar for a conference which was later cancelled.

Big cat's carcass found in Mahisagar

Chief Conservator of Forests, Vadodara, S K Srivastava, said the tiger's carcass was found at Kantar village in the forest area of Lunawada taluka of Mahisagar district on Tuesday evening.

Ahmedabad: A tiger was found dead at Kantar village in Mahisagar district of Gujarat on Tuesday, days after the state government confirmed spotting of a tiger in the state for the first time in three decades, an official said. On February 12, the state government had confirmed the presence of a tiger, aged 7 to 8 years, after it was captured on a camera trap. A few days prior to that a man had claimed that he had spotted a tiger crossing the road. Chief Conservator of Forests, Vadodara, S K Srivastava, said the tiger's carcass was found at Kantar village in the forest area of Lunawada taluka of Mahisagar district on Tuesday evening. The cause of its death has not been ascertained yet, he said. Srivastava said it was yet to be confirmed whether it was the same tiger as was caught on the camera trap around two weeks back. "We have



found the carcass of the tiger at Kantar village of Mahisagar district. We are yet to ascertain the cause of death as to whether it was poached or died due to some other cause," he said. "Its post-mortem is being conducted. It cannot be confirmed as of now whether this tiger is the same one that was spotted two weeks back," the forest official said. Srivastava said after the presence of the tiger was confirmed, the state forest department organised over 150 camps in villages around the area about its presence in the district with an aim to create awareness. "There was no reason to capture the tiger that we had found."

PUBLIC NOTICE

ICICI Bank
ICICI Bank Limited

Registered Office: ICICI Bank Tower, Near Chakil Circle, Old Padra Road, Vadodara- 390007, Gujarat.
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Branch Office: ICICI Bank Ltd., Office Number 201-B, 2ND Floor, Road No 1 Plot No - B3, W/IT Park, Waglie Industrial Estate, Thane, Maharashtra - 400604

A notice is hereby given that the following borrowers have defaulted in the repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non Performing Assets (NPA) The notice dated were issued to them under Section 13 (2) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act-2002 on their last known addresses as provided to the bank by them, that in addition thereto for the purposes of information of the said borrowers enumerated below, the said borrowers are being informed by way of this public notice.

Sr. No.	Name of the Borrower/Co-Borrower/ Guarantor/ Loan Account Number & Address	Property Address of Secured Asset / Asset to be Enforced	Date of Notice Sent/ Outstanding as on Date of Notice	NPA Date
1.	Bhumika D Bachkaniwala/ Dushyant Bhupendra Bachkaniwala- Flat No 404, B-1, Akash Nidhi Apt, Radio Mirchi Road, Vejalpur, Ahmedabad- 380009/ LBABD0001893312/ LBABD0002408176	Flat No 104/A, Ashirwad Enclave, R.S No 50/1 And 50/2, T.P Scheme No 43, Final Plot No 50, Block No 113 And 114, Near Sai K Bangalows, Althan, Surat-395007	February 13, 2019 / Rs. 14,08,109.57/-	October 31, 2018
2.	Gauri Shankar D Garg/ Dipak D Garg- Ba/7-218 Room-2, Bahudas Mohalla, Shiyadbaug, Vadodara-390010/ LBBD00002030683	C- G/4, Casa Residency, Flat No 4, Tower C, Ground Floor, Near Vadsar Bridge, Rev. Survey No 746/1, Towards Vallabh Vatika, Vadsar Road, Vadodara- 390010	February 11, 2019 / Rs. 13,71,566/-	'August 31, 2018.
3.	Sanjay Kispotta/ VI, Pui J Thikar- B 12, Mangalam Park Society, Rajesh Tower Road, Gotri, Vadodara- 390023/ LBBD00003412206	Flat No 407, Tower A, 4th Floor, Shahajand, Opp Pramukh Swami Residency, Rev Survey No 691/1, C.S No 1794, Near New Water Tank, Moje Attadara, Vadodara-390012	February 13, 2019 / Rs. 14,78,685/-	August 31, 2018.
4.	Manishkumar B Sheladiya/ Bhikubhai C Sheladiya/ Vipul Sheladiya- 55 Sneh Milan Society Varachha Cng Pump Nana Varachha Surat 395006/ LBSUR00001941858-	Flat No C/901, Vraj Ratna Apartment, Rev Survey No 13, Block No 35, T.P Scheme No 21, F.P No 3, Near Sarthana Jaktatnaka, Simadgam, Surat-395006	February 11, 2019 / Rs. 13,14,433/-	November 30,2018
5.	Anilbhai K Dhameliya/ Hiralben Anilbhai Dhameliya- 01/94-2 New Shakti Vijay Apartments, Behind Varachha Main Road, B/S Gayatri Baug Society, Surat-395009/ LBSUR0002279736/ LBSUR00002922301	Flat No C-302, Sai Puja Residency, R.S No 80/1-1 And 80/2, Block No 124, Tps 27, F.P. 141, Kosad, Adajan, Surat- 395004	February 14, 2019 / Rs. 32,72,424/-	November 30,2018
6.	Rameshbhai Kalathiyar/ Geetaben Anandshih Mori- 3D- Sy No 503/1/B 503/2/3, Plot No/A/45 1st Floor, Madhav Park Society, Singapore Char Rasta, Ved Road, Surat- 395004/ LBSUR00002909026/ LBSUR0000236330	Flat No 104, Building D1, Star Mangalath, Survey No 144/2, Block No 350, T.P Scheme No 48, Final Plot No.140, Near Shubham Row House, Village Kholwad, Kamrej, Surat-394520	February 13, 2019 / Rs. 20,98,608/-	October 31,2018
7.	Aniruddh Pratapsinh Mori/ Prakashba Anirudhsinh Mori- 3D- Sy No 503/1/B 503/2/3, Plot No/A/45 1st Floor, Madhav Park Society, Singapore Char Rasta, Ved Road, Surat- 395004/ LBSUR00002909026/ LBSUR0000236330	Flat No C 306, Building C, 3rd Floor, Mahesh Residency, Cozway Road, Rev Survey No 22, T.P Scheme No 26, Final Plot No 22, Taluka Singapore, Surat-395004.	February 13, 2019 / Rs. 14,24,145/-	October 31,2018
8.	Tulsi Kirit Patel/ Kirit Ramanlal Patel- F 203, Shivvaik Heights, Gurukul Road, Chala, Vapi-396195/ LBVP100003181429-	Flat No 903, 9th Floor, Survey No 378/2/A Paikae, Prestige Tower, Panchratna Co Op Housing Society, Chala Vapi, Taluka Pardi, Daman Road, Vapi-396191	February 9, 2019 / Rs. 15,55,854/-	'August 31, 2018.

The above borrower/s and/or their guarantors (where ever applicable) are advised to make the payments of outstanding within period of 60 days from the date of issuance of notice U/s. 13 (2), failing which further steps will be taken after expiry of 60 days from the date of issuance of notice U/s. 13 (2) dated mentioned above as per the provisions of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002

Date: 28-02-2019
Place: GUJARAT

Sd/-
Authorized Officer
ICICI Bank Limited