

# EDUTOPIA

## Limping healthcare in India

Patients in India spend around 80 per cent of their out-of-pocket (OOP) cost for treatment, which primarily comes from their household income or savings. According to a report by the National Sample Survey Office (NSSO), over 80 per cent of the Indian households were not covered by any health scheme and most of the cost was met by OOP in 2015. The report also shows that around six million families were pushed into poverty due to high hospitalisation expenditure. The proportion of population reporting any OOP expenditure increased to 80 per cent in 2011-12 from 60 per cent in 1993-94. In situation like these, only a universal health insurance programme or provision for healthcare at subsidised rates can ensure that people are not pushed into poverty by catastrophic medical expenses.

However, India's public healthcare budget remained low at just 1.3 per cent of the GDP, which is far less than the global average of six per cent. Also, Government contribution to health insurance stands at about 32 per cent, compared to 84 per cent in a developed nation, such as the UK.

In this context, the new flagship health initiative, 'Ayushman Bharat', announced by the Government recently, though full of promises and has two main objectives: First, to strengthen primary healthcare which has been lacking in the country. Second, to offer financial protection from catastrophic expenditure, often encountered once a family member is sick and needs long-term healthcare.

The programme seeks to provide a coverage of five lakh rupees per family, annually to 10 crore families chosen through the Socio Economic Caste Census, mainly rural poor and identified urban workers. The expenditure incurred in premium payment will be shared by the Union and State Governments in the ratio of 60:40. Till now, 31 States and Union territories (UTs) have signed Memorandum of understandings (MoUs) with the Centre for the implementation of the programme.

However, the most critical issue for the success of the programme is its limited scope, uneven distribution of manpower and lack of infrastructure to cater to the health service. Around 40 per cent of the sanctioned posts are lying vacant in some States. Most of the primary health care centres and district hospitals are facing shortage of doctors and specialists. The country has severe shortage of registered medical practitioners as per the World Health Organisation (WHO) norms, particularly in rural and remote areas, where they refuse to serve even after several efforts by the Government.

## Rahul gets it right



In breaking down the Congress' approach towards taking on the Narendra Modi-led BJP in the 2019 General Election into two distinct phases, party president Rahul Gandhi has it spot on. The first phase, would have to be for all Opposition forces to get together to defeat the BJP, which is what he said was the current effort as all non-BJP parties have begun talking to each other. And the second would be for these political parties, if they do manage to score an upset electoral victory, to sit together and work out the leadership issue. It was in this context, and continuing upon the first two phases, that Rahul Gandhi said he would certainly be interested in becoming Prime Minister provided the other anti-BJP parties and Congress allies wanted him in that position. While it is understandable that in a search for headlines all the focus would be on Gandhi's conclusion, it is just as important to note in all fairness be iterated that his emphasis in the comments he made at a leadership summit in the Capital was in the two phases which would first need to be successfully negotiated if he was to have a shot at the top job.

Apart from showing political maturity in enunciating clearly that he recognised

constructing a mahagathabandhan or grand Opposition alliance was not going to be a walk in the park as Mayawati's rejection of an alliance with the Congress in Chhattisgarh, Madhya Pradesh and Rajasthan must have driven home, he was also realistic about the Congress' prospects. It is clear that Rahul Gandhi now knows that even his party's most ardent supporters do not expect the UPA to get anywhere near the 200-odd number of seats in the Lok Sabha which it had in 2009 when the Congress last formed the Government at the Centre. On its own, the Congress is expected to get 75 per cent of the total UPA tally which is certainly likely to go up from 2014.

Which is why discussions first with Congress allies within the UPA, and once there is consensus within the grouping on leadership which would not be too difficult, sitting down with Opposition leaders including the regional satraps who are expected together to run the UPA close in terms of total number of seats won, is vital for Rahul before any serious Prime Ministerial ambitions are harboured. That is what he too seems to have understood and underlined.

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# No place for minorities in Pakistan

Soon after his appointment to the Economic Advisory Council, Pakistan Prime Minister Imran Khan Niazi was induced to remove Dr Atif Mian because he is an Ahmadiyya, which is a Muslim sect considered blasphemous by mainstream Sunnis. Two other economists, although Sunni, namely Dr Imran Rasul and Dr Asim Jaz Khwaja, disapproved of the action and resigned. Ahmadiyyas believe themselves to be a sect of Islam, but in Pakistan, orthodoxy had them expelled some 50 years ago. The concept of a minority does not sit well in Islam and Pakistan was created as a Muslim holy land or Darul Islam. Anyone who is not a Muslim is looked down upon as a non-believer or a kafir who can theoretically be made to pay jizya and is de facto a dhimmie or a 'protected' or inferior citizen. S/he may, of course, be offered conversion to Islam, or alternatively enslaved or exiled or killed according to doctrinal law. No minority, therefore, has a future in Pakistan.

If there was any doubt whatsoever on this score, it was removed by the cruel and expeditious manner in which Hindus and Sikhs were killed or chased out by early 1948. In East Pakistan, the process was slower but equally callous. This religious cleansing was consistent with what Justice MC Chagla wrote in his autobiography entitled, *Roses in December*: "To Pakistan everything is communal. She cannot understand how Hindus and Muslims can live peacefully and have the best of relations. Pakistan's philosophy is that in the very nature of things Muslims must hate the Hindus and the Hindus must hate the Muslims. If Hindus and Muslims constitute two separate nations, then the inevitable result must follow that the 50 million Muslims in India are aliens in their own homes."

When Partition happened, he was a judge of the Federal Court of India (the apex court of Pakistan). He observed: "You are free to go to your temples, you are free to go to your mosques or to any other places of worship. In this state of Pakistan, you may belong to any religion or caste or creed that has nothing to do with the business of the state. Now, I think we should keep that in front of us as our ideal and you will find that in course of time, Hindus would cease to be Hindus and Muslims would cease to be Muslims, not in the religious sense, because that is the personal faith of each individual, but in the political sense as citizens of the state." The statement was an affirmation of what Jinnah had told a Reuters correspondent in 1946: The new state would be a modern democratic state with sovereignty resting in the people and the members of the new nation having equal right of citizenship regardless of their religion, caste or creed.



In this context, Farahnaz Ispahani observes: "This vision outlined by the founder remains unfulfilled. At the time of Partition in 1947, almost 23 per cent of Pakistan's population, which then included Bangladesh, comprised non-Muslim citizens. The proportion of non-Muslims has since fallen to approximately three per cent in the western wing. Furthermore, the distinctions among Muslim denominations have become far more accentuated over the years. Groups such as the Shias, who account for over 20 per cent of the population, are often targeted by violent extremists. Ahmadiyas, barely one per cent of the population, have been declared non-Muslims by a writ of the state. Minorities such as Christians, Hindus and Sikhs have been the victims of bomb attacks on their neighbourhoods, some of them have been converted to Islam against their will. Houses of worship have been attacked and bombed while filled with worshippers. Pakistan has descended to its current state of religious intolerance through a series of political decisions by Jinnah's successors." (Purifying the Land of the Pure: Pakistan's Religious Minorities by Farahnaz Ispahani, published by Harper Collins, India, 2015.)

The descent began in 1949 when the Constituent Assembly declared the objective of Pakistan's Constitution to be the creation of an Islamic state. It reached a nadir with the 'Islamisation' drive under General Zia during the 1980s. At the time of Partition, Christians thought that the division of India had taken place on the basis that Muslims could not co-exist with Hindus. Moreover, Christians thought they were (people of the book), and therefore, would not be harassed in Pakistan. Unfortunately, with the demise of Jinnah, the so-called tolerance for even Christians vanished. General Zia introduced Islamic laws which were openly against the minorities. The military rulers of Pakistan did nothing to control the violence of the fundamentalist outfits. Since then, Christians have been prosecuted and killed mainly on grounds of blasphemy. Salman Taseer, a Minister in the Sharif Government in Punjab was assassinated. His crime according to fundamentalists, was that

he asked for a fair trial of Christians charged with blasphemy. Hindus and Sikhs were the first to be driven out of Pakistan during 1947-48. A very small proportion of them stayed behind. Their population, according to estimates, is about 14 lakh. A majority of them are based in Sindh. Many among them are agricultural labourers. In the last 30 years, women from the community have often been kidnapped, forced to embrace Islam and married off to Muslims. When parents of these girls have tried to get the state through police and law courts to return their abducted children, the reply they have got is the women embraced Islam voluntarily and married Muslims of their own volition. The suffering of the Shias should not be overlooked. The number of times they have been bombed while praying in their mosques is becoming difficult to keep track of. Extremists like the Wahabis have expressed a desire to expel the Shias from Islam; what was earlier done by the Ahmadiyyas. Serious intra-Islamic 'cleansing' efforts began at the time of Zia. The Ahmadiyyas were the first target of brutalisation were the Shias. Sunnis were provoked to look upon the Shia community as 'a worm in the Muslim apple of Pakistan'. The required poison was manufactured in madrasas associated with the Deobandis and Ahle-Hadith traditions. As written by the distinguished Shia scholar Vali Nasr in his book, *The Shia Revival: How Conflicts within Islam Will Shape the Future*: "The Pakistani ulama began to share Saudi Arabia's perception of the Iranian and Shia threat." The extent of the establishment hatred is such that a Sunni Muslim terrorist group called Sipah-e-Sahaba Pakistan targets and kills only Shias and is alleged to enjoy the covert patronage of the state. Whither minorities?

# Unhindered loot of public finances



Crisis in the Infrastructure Leasing & Financial Services (IL&FS) has sent India into a panic mode. While it may or may not be a Lehman moment for the Indian economy but the debt crisis has certainly raised questions about how our society has been mismanaging its finances. As projected in the media, the Government has already accepted it as a serious moment but not a scam.

It is also a fact that people's deposits in banks and other financial institutions, like Life Insurance Corporation (LIC), even in mutual funds, are at risk. It is also a wonder that for 31 years, nobody noticed that loans being granted to IL&FS were on a mere guarantee on a piece of paper without any security.

Even now, but for the sudden severe stock market crash and Small Industries

Development Bank of India's (SIDBI) approach to the insolvency court to recover dues and IL&FS filing of a petition before the National Company Law Tribunal for protection from creditors, the entire episode could have remained under garbs.

Are the monitoring systems, including that of the Reserve Bank of India, so weak? Or is there a deliberate apathy and the system is being milked by unscrupulous elements who are aware of the loopholes? This means that our experts, like their Western counterparts, who allowed the world to plunge into the Lehman crisis, are equally naive or are very negligent. Possibly, it also means that more difficult situations may knock the doors as the State Bank of India (SBI) and LIC are being told to fill the hole.

The IL&FS is a strange creature. It is dubbed as private entity, but is fully dependent on finances from public bodies, like LIC, Central Bank of India and mutual funds, including that of SBI and pension funds like HDFC, India Discovery Fund, Japan's Orix and Abu Dhabi Investment Authority. Today, all of these entities are in crisis. This means that people's hard earned money is being liquidated by defaulters like Nirav Modi and Vijay Malya and the nation remains a mute spectator.

Fund flows from various foreign companies, too, may remain affected. The coun-

try's finance management since the 1991 globalisation is a mess. The situation has aggravated all the more than being resolved. This calls for a study as to why during 1947-1991, public financial institutions or banks rarely had such dark moments, despite low Gross Domestic Product growth. The silver line was its high savings and internationally acclaimed secure system.

Let the nation not forget that the country is indeed passing through a dark moment as another private bank, ICICI, manipulated by its Chief Executive Officer, Chanda Kochhar and her family, is facing probe on account of irregularities in granting loans. Much of that is also not public knowledge. More than Lehman, possibly, IL&FS is a Satyam moment, where accounts were covered up, if not fudged.

The sum is that banks are having over Rs 12 lakh crore in non-performing assets (NPAs) and a high portfolio of unsecured loans, both private and Government entities. In fact, nomenclature may differ but all are dealing with the poor man's money, euphemistically called the middle class — a group that is just at the poverty line. A mistake anywhere can lead them to an abyss.

It also means that across the political spectrum either nobody understands the intricacy of securing public deposits or they are a part of the mess. Else, how would a Rs 91,000 crore debt pile up which IL&FS in 2017-18? There is another five billion dollar of such pile up with its 169 subsidiaries. It may be the case that this is not a scam, but how come the most of it has been lost in road construction and not in a year but almost over two decades?

**PUBLIC NOTICE**

**ICICI Bank Limited**

Registered Office: ICICI Bank Ltd, ICICI Bank Tower, Near Chhatra Circle, Old Padra Road, Vadodra-390 007.  
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 Branch Office: ICICI Bank Ltd, Office Number 201-B, 2ND Floor, Road No 1 Plot No -B3, WPI IT Park, Wagle Industrial Estate, Thane, Maharashtra - 40060

**Notice under Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002**

This notice is being issued in relation to the enforcement of security interest of a housing loan facility granted pursuant to a loan agreement entered into between ICICI Bank Limited (Secured Creditor), which term includes its successors and assigns) and the borrower and co-borrower mentioned below. A notice is hereby given by the Authorised Officer of the Secured Creditor (Authorised Officer) that the following borrower has defaulted in the repayment of principal and interest amount loan obtained by them from the Secured Creditor and the loans have now been classified as Non Performing Assets. Notice dated from has been 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 Secured Creditor 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 Asses To Be Realised  | Date of Notice Sent as on Date of Notice | NPA Date        |
|---------|---|---|--|-----------------|
| 1.      | Rukhsana Sautaki Panjvani/Sukshabha Babubhai Panjvani/ (LBSNR00000360157) Silver Park, 80 Feet Road, Block No. 1, Surendranagar, Gujarat 383001.        | Plot No 7 (a), R S No 1934, of Wadhwan, Sallmanagar Soc, 80 Feet Road, Wadhwan, Gujarat, Surendra Nagar 383001  | 7, 2018/ Rs. 2,21,536,000.               | October 5, 2017 |
| 2.      | Hariprakash Navalkishor Sharma / Ushabhai N Sharma - LBAB00000359004 - 290B New Ry Colony, Near Shastrji School, Salt Lake, Ahmedabad, Gujarat - 380005 | Bungalow No. 9, Madhav (Jagatpur) Ch.S.S.I., Survey No. 701, Block No. 40, Mouje Jagatpur, Tal. Dascro, Dist. Ahmedabad, Bn Sublarnam Soc., Chhatrabhuda Railway Station, Jagatpur, Ahmedabad, Gujarat-382470 | September 7, 2018/ Rs. 3,29,621,000.     | Feb 05, 2009    |

The above borrowers and/or their guarantors (where ever applicable) are advised to make the payments of all 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 the expiry of 60 days from the date of issuance of notice U/s. 13 (2) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date: 09-10-2018  
 Place: Gujarat

Sd/-  
 Authorized Officer  
 Secured Creditor

**A Realme for every Indian during Flipkart's Big Billion Days sale**



Dual Camera and a big 6.2" plus screen across all products in mid-range and budget segments, Realme offers best features at every price point; starting with Realme C1, the "Mega Battery", "Mega Screen" fashionable and trendy smartphone under 7K, the best all-rounder, Realme 2 at under 10K and the best mid-range segment phone Realme 2 Pro with "Max Power, Max Style" proposition. Highlighting the success of Realme, Madhav Sheth, Chief Executive Officer, Realme India, said, "With the love and support of our fans, Realme today is the fastest growing smartphone brand in the country. Apart from offering best features at every price point - better than any other brand, we also have some exciting offers for our customers. With a Realme smartphone for every Indian, we are confident of selling over 1 million units in the days of the Big Billion Days sale on Flipkart." (-1-7)

**Regal's New Manufacturing Plant in Ahmedabad, India**



Mr. Jonathan J. Schlemmer, Chief Operating Officer of Regal Beloit Corporation (NYSE: RBC), inaugurated Regal's new manufacturing plant at Ahmedabad. He was accompanied by Thomas E. Valenty, VP, General Counsel and Secretary Legal, Eric McGinnis, VP Global Industrial Motors and Power Generation, John Kunze, VP & Business Leader Climate Solutions, along with Sheel Kapoor, President & CEO of Regal's India and Middle East Operations. The new facility is located in Gallops Industrial Park, Chandigarh, Ahmedabad. The state-of-the-art manufacturing plant will produce 3 Phase High Efficiency and High-Performance Low Voltage motors on Regal's new global product platform and will serve regional & global customers. While inaugurating the plant, Mr. Jon Schlemmer said, "On behalf of Regal, I am excited to celebrate the opening of this world class facility. This is the latest in a long history of Regal investments in India. It is a great opportunity to have this facility build our new global industrial motor platform. We are now extremely well positioned to provide our customers here in India and around the world with best in class, cost, quality, delivery and product performance." (13-9)

**Helly Chilly attempts to break the Record of making World's Longest French Fry**



Ahmedabad, Ahmedabad based Helly and Chilly café brand which is in market for last 3 years and provides premium café franchise in pan India. The company which is committed to Excellence in Innovation and high quality of products and services has around 24 branches in Gujarat and Maharashtra. The brand which is certified by hygienic authority of London for hygienic standards is also the only brand to provide most affordable and hassle free café concept in India with professional training and setup. Now to bring more glory and laurels for themselves as well as the industry as they are making an attempt to break the Guinness World record of making longest French Fry. Mr. Chandresh Bayad (CEO & Chairman, Helly and Chilly) & Mr. Arpit Mehta (Managing Director, Helly and Chilly) informed Media friends that On September 22nd, 2018, the Company made world's largest French Fries dish of 659 kg. They had attempted the 2nd record too but due to bad weather conditions, they were given an alternate date to achieve the feat and so today on 7th October, 2018, We made the longest French Fry of 11.3 kg and 9.5 feet long. (19-8)

**Marriage is one such contract with its own key to success**



Wood Chandrasekhar Das

The landmark judgment by Supreme Court has rightly decriminalized adultery after striking down a 158-year-old British-era law, saying it was unconstitutional, denied the individuality of women and treated them as " chattel of husbands". Slowly we are re-aligning the ideals which are enshrined in our Constitution, equality and dignity of individuals. Marriage does not mean ceding autonomy of one to the other. Ability to make sexual choices is essential to human liberty. Marriage is undoubtedly the happiest occasion a human being can ever experience, provided it is an ideal one. It is a new era in the life of a youth, for one will be burned with responsibilities and duties. That is why, it is said, "One year of Joy, another of comfort and the rest of contest or wish." The fatal blow to any marriage is an adulterous affair where one or both spouses think they finally found the person they were meant to be with. Once convinced that he or she married the wrong person or that God put some

one knew in his or her life, the idea of divorce can take root and destroy your marriage. Loss of moral commitment in a marriage creates a dent in the relationship, but it is left to each individual to deal with the problem - some may forgive while others may seek divorce. The judiciary's analysis of Sec.497 is good enough, duly taking into consideration the prevailing situation in the Society. It is the human being to take the right path after distinguishing the right and wrong. Even if Sec.497 is scrapped, the public can still lead a concerted, disciplined family life with bondage of love among the family members. The Centre says that Section 497 was enacted to safeguard the sanctity of a marriage and diluting it would be detrimental to matrimonial bond. Section 497 of the Indian Penal Code is clear violation of fundamental rights granted in Constitution and there is no justification for continuation of the provision," said Justice Nariman. For the simple offence that the poor bride's father begot a daughter, he is to feed and dress excellently well, and to abide by the essential conditions of the "The Great Matrimonial Charter". Nuptial marriage is another source to squeeze the blood in the form of money of the father-in-law. Sumptuous dishes must be served. After all the matches are not pleasing I would like to point out that staying married cannot be boring exercise unless the partners make sacrifices for



each other so as to enjoy the fruits of marital enjoyment. One would find that in our Indian society, a woman plays a key role in making adjustments & stabilizing the relationship. Every marriage has its inconveniences, minor rows and major spat. As the mind is the biggest sex organ, the couple should understand the important of mind in the art of lovemaking. Lovemaking is a tonic to a happy marital life. It is rightly said, "Blessed are they who are loved", but twice blessed are they who have the ability to love and give. No doubt, the first year of marriage is supposed to be the boredom one as each partner has to adjust to the other's tastes & temper, ideals & interests. It is found that jealousy is also another emotion, which kills the marriage life. Each partner should think in terms of "We" and not "I". Minor issues must not be given importance. Lastly I would like to point out that the relationships acquired by marriage are equally important, if not more, as have to be carefully cultivated. Marriage is one such contract with its own key to success. Both mates can begin to make little adjustments, little allowances & compromises to make life easier.

**ProKreation Event to be organize Ahmedabad's First Ever Heritage Garbo 2018**

Ahmedabad, Prokreation event organized first ever Heritage Garbo 2018 at Aakash Aman Patry plot for 10 Days with the support of Ahmedabad Municipal Corporation. This year it is for 10 days which would be from 10th Oct to 19 Oct. Talking about this show ProKreation Director Ms Munal Bhuya said that, We are very happy to share that after received honored of Ahmedabad is World Heritage City we have decided to celebrate it with different manner where entire Ahmedabad can also be part of it and enjoy the same than with the idea we have planned this 10 Days Garba at Aakash Aman Patry plot on the Heritage theme. Where we are decorating entire ground with all know places of Ahmedabad like aadalaj ni vav, tin darwaja, pol and all. In our team we are six directors Minalbhuvu, Vikas Dahiya, Richa Patel, Chintan Patel, Payid Datta and Barkha Patel who all are working since three month to make this event successful. We have invited all known singers like Aditya Gadhvi, Raad Mehta, Shyam Soumil Munshi, Nayyan Pancholi and Jasraj Shastri the city make our khelaiya happy for 10 different days. (19-8)

**BSNL Cultural Meet 'TANA-RIRI' Concluded**



Ahmedabad: The grand gala event of 18th All India BSNL Cultural Meet 2018-19 'TANA-RIRI' organized at Thakorbhai Hall, Ahmedabad, Gujarat, concluded on 6th October, 2018. In which more than 250 participants have participated from 18 BSNL circle. The closing ceremony of event was directed by Smt Sujata Ray, Director (HR & IT), BSNL Board and Mrs. Manju Mehta, renowned singer & trustee, Saptak along with Dr. Pradeep Kumar Hota, CGM, BSNL Gujarat Circle. On the eve of the final day, a grand musical night was organized by BSNL employees and their family members, enthralled large gathering with their performing skills. On Third and Last day, all winners and participants of event from various BSNL circles from all India were awarded the trophies and certificates by Smt Sujata Ray, Mrs. Manju Mehta and Dr. Pradeep Kumar Hota, Gujarat circle and declared as winner and runner up of the event respectively. As gift of upcoming festivals, BSNL offers new extremely economic plan voucher of Rs. 1499 for esteemed prepaid customers which provides Unlimited calls on all networks, unlimited data and 100 SMS/day for 365 days.

**Sustainable production can be achieved through organic farming by way of improvement in soil health and fertility: Radha Mohan Singh**

Union Agriculture & Farmers Welfare Minister Shri Radha Mohan Singh has said that organic farming has the potential to provide livelihood to farmers and create employment opportunities for rural and urban people. Addressing Jatvik Krishi Sammelan organised by the National Centre of Organic Farming in Pandit Deen Dayal Dham, Mathura yesterday, he said that Sustainable production can be achieved through organic farming by way of improvement in soil health and fertility. The Minister said that the Modi government launched a new initiative the Paramparagat Krishi Vikas Yojana (PKVY) in 2015-16. From 2015-16 to 2018-19, Rs 1307 crore has been allocated to promote organic farming on cluster mode in the country. With the successful implementation of PKVY, Mission Organic Value Chain Development (MOVCD) and APEEDA, more than 23.02 lakh hectares have been brought under certified organic farming till date in the country. He added that the demand for Indian organic produce is high in the global market. During 2016-17, India produced 15 lakh tonne organic produce, where in, the export volume was 3.64 lakh tonne with value of Rs 2478 crore whereas the domestic market size is estimated at Rs 2000 crore which is expected to touch Rs 10000 crore in the next three years. The Minister called for adoption of organic farming and reducing dependence on chemical fertiliser and pesticide. He asserted it is imperative that we protect our environment, soil health and fertility, mitigate climate change & global warming and achieve sustainable & nutritional security. He expressed happiness over NCOF developing multi-action waste decomposer and its simple mass multiplication technology for farmers. Shri Singh said that the Modi government is committed to promoting organic farming and is providing every possible help to farmers for the development of organic farming in the country. For an Organic Farming Revolution, he called upon farmers groups, NGOs and other stake holders to adopt organic farming in order to free the soil and environment from deadly chemicals.

**IPS Probationers of 2017 batch call on PM**

About 100 Probationers of 2017 batch of the Indian Police Service, today called on Prime Minister Narendra Modi. Interacting with the Probationers, the Prime Minister emphasized the importance of working with dedication, to perform with distinction, the various roles and responsibilities that they would be looking after. The Prime Minister recalled the sacrifices of over 33,000 police personnel, who have laid down their lives, while performing their duty. Subjects such as good governance, discipline and conduct, women empowerment, and forensic science, also came up for discussion.

**Allocation of requisite EVMs and VVPATs across all Polling Stations Underway**

The Election Commission of India is making all preparatory arrangements to ensure EVM VVPAT allocation well in time for General Elections across States. The mandatory First Level Checks and training to District Officers are also being ensured to meet the requirement of 100% VVPATs across approximately 10.6 lakh polling stations for the upcoming Lok Sabha Election in 2019. The Commission has been consistently reviewing the status of production and supply of EVMs and VVPATs with the CMDs of PSUs. Around 22.3 lakh Ballot Units, 16.3 lakh Control Units and nearly 17.3 lakh VVPATs will be used for the forthcoming elections in 2019. This number of machines includes the buffer stock for training as well as replacements. The EVM VVPAT inventory is securely managed through a robust tracking system to track all operations on machine movement, First Level Checks, randomization, poll day defects. A more user friendly EVM management Software will be pilot tested in the forthcoming Assembly elections in select Districts namely Ajmer, Indore, Durg, Aizawl and Mehbobnagar. Till date, Electronic Voting Machines have been used in 113 General Elections of State Assemblies and 3 Lok Sabha Elections since 2000. Use of EVMs has ended the days of booth capturing and the delays and errors in counting of ballot papers. Also during the ballot paper era, large number of votes in each Assembly constituency ended up being invalid. There have been instances of invalid votes being higher than even the winning margin in several elections. Addition of Voter Verifiable Paper Audit Trail (VVPAT) to the EVM has

helped strengthen the voters' trust and transparency of the voting process. A VVPAT is an independent printer system attached with the Electronic Voting Machines (EVM) that allows the voters to verify that their votes are cast as intended. VVPAT slips will be visible to the voter for seven seconds behind the transparent screen of VVPAT, before falling into the sealed compartment at the base of the machine. The specially designed thermal paper to be used in the VVPAT is capable of retaining the printout for more than five years so that the printout is available for manual verification by the Court in case of need of a dispute for cross checking the counting of votes cast. So far, VVPATs have been used in 933 State Assembly Constituencies and 18 Parliamentary Constituencies. Till date, VVPATs have been used in all 100% polling stations during the General Assembly Elections in 7 States, namely, Goa, Himachal Pradesh, Gujarat, Meghalaya, Nagaland, Tripura and Karnataka, held in 2017-18. Since December 2017, the Commission has been promoting doing a verification of VVPAT count from one randomly selected Polling Station selected per Assembly constituency. VVPAT slips of 873 VVPATs machines have been counted till now and each of these has exactly matched the count taken from EVMs. The EVMs and VVPATs being used in the ECI election process are manufactured only at the two premium PSUs - Electronics Corporation of India Limited (ECIL) and Bharat Electronics Limited (BEL) under the technical expertise of an independent Technical Expert Committee and supervision of the Election Commission making them absolutely tamper proof.

Use Innovations to transform lives: Vice President

The Vice President of India, Shri M. Venkaiah Naidu has said that Science and technology should ultimately result in the betterment of human condition. He was addressing the gathering after inaugurating the Diamond Jubilee Celebrations of National Institute of Technology (NIT), Warangal, Telangana today. Expressing his deep affection for the city of Warangal, the Vice President said that Warangal had a very unique character, that it is a smart city as well as a heritage city. He expressed hope that story of Warangal would serve as an example to all of us. It urges us to embrace modernity but hold on to all the good things that our ancient culture and traditions have given us. He congratulated NIT Warangal for being one of the top technology institutions in India and lauded the many new initiatives being taken up by NIT to further technological and scientific research. He insisted that technological institutions such as the NIT should focus extensively on innovation. He proposed that innovation be the one Mantra that leads the institution forward. He remarked that innovation was no longer a luxury for a country like India but an urgent necessity.

The Vice President said that India is committed to build a five trillion-dollar economy by 2025, making India the 3rd largest consumer market in the world. He added that the world was waking India. The Indian growth story has taken the world by surprise and a number of foreign businesses wish to invest in India. He cautioned that for India's growth to be sustainable we have to go on an innovation 'overdrive'.

**PUBLIC NOTICE**

**ICICI Home Finance**

Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051  
 Corporate Office: RP Road, Andheri (West), Mumbai - 400053  
 A notice is hereby given that the following borrower's have defaulted in the repayment of principal and interest of the loans facility obtained by them from the secured creditor 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 the last known addresses as provided to the secured creditor 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/ (Borrower's Name & Address)  | Property Address of Secured Asset / Asset to be Enforced  | Date of Default/ Outstanding Notice in Rs. | NPA Date     |
|---------|--|---|--|--------------|
| 1.      | Darshan V Shah/ Vijay Kumar L Shah/ Vimal Stocks Limited/ Vimal Stock, 206, S/ Shoppers Plaza, Opp. Municipal Market, Navrangpura, Ahmedabad - 380009 (NHABDD0000791067) | Sho no. 102, Sabar Avenue, Upper Ground Floor, B/H Fairfield House, Navrangpura, Ahmedabad - 380014 | Aug 30, 2018<br>Rs. 25,88,770.00.          | Aug 14, 2017 |
| 2.      | Kusumben Navnetaal Thakkar / Ushaben Hareesh Stuti-21/ Smt. Manjivaben, Ni Siam Nagar, Maninagar East, Ahmedabad, Gujarat - 380008/ LHABDD0000351463                     | Plot No. 68, Shiji Park, Nr. G.E. Society, Ni Siam Nagar, Maninagar East, Ahmedabad, Gujarat-382330 | Sep 7, 2018<br>Rs. 5,15,761.00.            | Mar 28, 2003 |

The above borrower 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 the 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: 09-Oct-2018  
 Place: GUJARAT

Sd/-  
 Authorised Officer  
 For ICICI Home Finance Company Ltd.

