

EDITORIAL

Stories in the story of presidential poll losers

In July of 1987, Mithlesh Kumar Sinha was the most protected man in the country. The authorities housed the frail 67-year-old man in a Lutyens bungalow. Police officers surrounded him, and a doctor checked on his health regularly. He headed an organisation called the Godman's party, which was the creation of a Ministry of Character Training. Shri Sinha was the third candidate in the election for a new President after Giani Zail Singh, and his continued good health was vital. He told the media, "My life has become entwined with that of Rajiv Gandhi. If anything happens to me, the election will be postponed, Zail Singh will continue as a caretaker president, and you know how eager Mr Gandhi is to get him out."

Presidential elections are a straightforward affair. The ruling party's candidate wins easily, and sometimes the opposing candidate loses his deposit. Like in 1997 when K R Narayanan trounced former Chief Election Commissioner T N Seshan. And it started with the first election in which President Rajendra Prasad was the consensus candidate despite the reluctance of Prime Minister Jawaharlal Nehru. Opposing Prasad was K T Shah, a professor of economics and an active contributor to the framing of the Constitution. As a Constituent Assembly member, he suggested that people elect the President by a popular vote rather than an electoral college of elected representatives. In his unsuccessful bid for the highest office in the country, he received 15% of the votes.

President Prasad did not face a serious challenge for his second term, nor did President Dr Sarvepalli Radhakrishnan, when he was elected in 1962. But the elections of 1967 were a different matter. In the general elections held earlier that year, the Congress had lost power in multiple states and had reduced majority at the Centre. The Opposition convinced Chief Justice of India (CJI) Kotha Subbarao to resign and challenge the government's candidates, Zail Singh and Mithlesh Sinha. In his last act as CJI, Subbarao authored the judgment where the Supreme Court ruled that Parliament could not curtail fundamental rights. He secured 43% of the

votes in the first stiffly contested presidential election. Two years later, President Zakir Hussain's untimely death necessitated an election in 1969. PM Indira Gandhi faced resistance from within about the choice of the presidential candidate. Her opponents wanted Lok Sabha Speaker Neelam Sanjiva Reddy. She saw it as a bid to remove her as PM. Things took a strange turn when Vice-President V V Giri resigned and stood for the election as an Independent. The ruling party's candidate was Speaker Reddy, and some of the Opposition parties supported Shri CD Deshmukh, who had been RBI Governor and Finance Minister. There was massive cross-voting by Congress legislators for Giri. It led to the defeat of the party's official candidate.

The election of the 6th President in 1974 was a tame affair. By then, PM Gandhi had a firm grip on her party, and his candidate Fakrudin Ali Ahmed easily defeated the Opposition's Tadb Chaudhuri, a freedom fighter and veteran parliamentarian. During his fifth term in the Lok Sabha, Chaudhuri contested the presidential poll and continued to serve two more terms in the Lok Sabha and Rajya Sabha after his loss.

President Ahmed's death in office resulted in another early poll, in which Sanjiva Reddy won unopposed. In the 1982 elections, people elect the President by a popular vote rather than an electoral college of elected representatives. In his unsuccessful bid for the highest office in the country, he received 15% of the votes.

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Dizziness indoors? Blame it on plastic pollution

Say air pollution and the first thing that pops up in mind is vehicular fumes from petrol or diesel, or smoke emanating from power plants. It may then come as a surprise that innocent-looking goods of daily use such as plastic containers, cosmetics, cooking oil, deodorants, floor disinfectants and mosquito repellents in your home are also causing air pollution. Several chemical-based consumer goods like cosmetics, disinfectants and cooking oil among others emanate volatile organic compounds (VOC). These, according to a pilot study carried out in Ahmedabad and Gandhinagar homes - one of the first in India to carry out comprehensive assessment of indoor pollutant sources over the time of day and seasons - can cause health hazards. The VOCs don't need heating, burning or cooking to emanate and can trigger symptoms like watering of eyes, irritation in upper respiratory tract, headache or dizziness, nausea and headache. Dizziness indoors? Blame it on plastic pollution. Health experts say that symptoms are often labelled 'Sick Building Syndrome.' These, on the extreme end of the spectrum, can also cause cancer, said experts. A pilot study carried out by a team of scientists from Indian Institute of Technology-Gandhinagar (IIT-GN) and American universities in Ahmedabad and Gandhinagar homes attempted to find sources of indoor pollutants in one of the first comprehensive assessments of VOCs in India and found no less than 69

compounds prevalent in the homes. The paper 'A Pilot Study to Quantify Volatile Organic Compounds and Their Sources Inside and Outside Homes in Urban India in Summer and Winter during Normal Daily Activities' was published recently in a MDPI journal 'Environments.'

Its authors include Christina L Norris, Ross Edwards, Chinmay Ghori, James J Schauer, Marilyn Black, and Michael H Bergin from Duke University, University of Wisconsin at Madison, IIT-GN and Underwriters Laboratories (UL) Inc. The project was sponsored by UL. The study found no less than 69 compounds prevalent at home. The most common VOCs identified included acetone, formaldehyde and variants of pentamethyl heptane. The study took into consideration two seasons (summer and winter) and different times of the day (morning and evening) of 26 homes. Total indoor VOCs were measured at higher concentrations in winter (327.0 ± 224.2 micrograms per cubic meter of air) in summer (150.1 ± 121.0 micrograms per cubic meter of air) and exceeded those measured outdoors, mentioned the paper, indicating that the VOC concentration in indoors was

higher than the one measured outdoors. The study also pointed at plastic materials as a major source of VOC - in May, about 42% of the VOCs were from plastics due to increase in temperature compared to January when it just contributed 4%. Indoor cooking and consumer products accounted for about 29% and 10% of the VOCs in January, compared to 16% and 4% in May. In terms of outdoor pollution, 84% of the VOCs were from vehicular sources. Dr. Ghori, professor of chemical engineering at IIT-GN, said that VOCs have well-known health hazards ranging from short-term problems

such as mild irritation of mucous membrane to long-term health issues such as chronic respiratory problems and cancer. "In the context of climate change and continuous temperature rise, increased off-gassing generates more VOCs and increases the threat of more health hazards, especially in indoor environments," he said, adding that the data would help understand VOCs in Indian context as there are only a few studies done in the field. Dr. Bergin, professor of Civil & Environmental Engineering at Duke University, during his visit to IIT-GN had said that while summers are marked by pollutants entering the home from open windows, in the winter it's opposite with the doors and windows closed, trapping the pollutant concentration. "Our objective is to probe this difference to get an actual estimate of the indoor air pollutants," he had said. The team said that long-term aim of the project is to create awareness about source of indoor air pollutants and find ways to minimize it.

C i t y - b a s e d pulmonologists said that air pollutants often cause irritation and in extreme cases respiratory issues in the patients.

Saving mothers: On the importance of maternal health

Few things in science or social science are as incontestable as the importance of maternal health to human development. Maternal mortality indicates a woman's ability to access health care, contraceptive devices, nutrition, and, in a sense, is a mark of the efficiency of a health-care system in responding to demands made of it. A recent study published in the peer-reviewed journal, PLOS Global Public Health, casts a shadow over the progress of health care targeting women in the country, but also, questions the reliability of the country's own periodic estimates of maternal mortality ratio, or MMR (number of mothers who die from complications in pregnancy for every one lakh live births).

Researchers from the International Institute for Population Sciences triangulated data from routine records of maternal deaths under the Health Management Information System (HMIS) with data from the Sample Registration System (SRS) to provide the MMR for all States and districts of India. The analysis suggests that 70% of districts (448 out of 640 districts) in India have reported MMR above 70 deaths - a target under the United Nations Sustainable Development Goals (SDG). Many of the districts in southern India and Maharashtra have an MMR of less than 70. At the same time, the north-eastern and

central regions have the least number of districts (12 and six districts, respectively) with an MMR less than 70. Significantly, it also demonstrates the presence of huge within-State inequalities, even among the better performers - Karnataka, Tamil Nadu, Kerala, Andhra Pradesh, and Telangana. It also highlights heterogeneity was observed in other States as well. According to the SRS (2016-18), only Assam (215) has an MMR of more than 200, while in this district-level assessment, the indications are that about 130 districts have reported above 200 MMR.

**WESTERN RAILWAY - VADODRA**  
**MEMORIAL ACADEMY OF INDIAN RAILWAYS, VADODRA**  
**ENGINEERING DEPARTMENT**  
**E-TENDER NOTICE NO. NAIR-SPCE-CAMPUS-2022-23-01; e-Tenders for**  
 on and behalf of The President of India are invited by Sr. Professor (Civil Eng.) National Academy of Indian Railway, Lal Bahug, Vadodra-390 004 for the following works. Name of Work & Tender No.: Maintenance of Gardens, Lawns and surrounding areas in the campus of National Academy of Indian Railway, Lal Bahug, Vadodra for 24 Months. Tender No.: NAIR-SPCE-CAMPUS-2022-23-1; Approximate cost of the work: ₹ 46,79,44,000/- Bid Security to be deposited: ₹ 63,80,000/- Date and time for submission of e-tender and opening of e-tender: Online tender is to be submitted on 08.09.2022 before 15.00 Hrs. and is to be opened on same date on the website: Web site particulars and complete for location where notice details can be seen etc.: [www.treps.gov.in](http://www.treps.gov.in) National Academy of Indian Railway Lal Bahug, Vadodra - 390 004. <https://www.facebook.com/WesternRail>

**PHYSICAL POSSESSION NOTICE**  
**ICICI Bank**  
 Branch Office: ICICI Bank Ltd., Office Number 201-B, 2nd Floor, Road No 1 Plot No-03, WIPFI IT Park, Wagle Industrial Estate, Thane, Maharashtra-400064  
 Whereof:  
 The undersigned being the Authorised 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 (1)(2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued pursuant to 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.  
 As the borrower failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules or 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.  

Sl. No.	Name of the Borrower/ Loan Account Number	Description of Physical Possession	Date of Demand/ Notice Amount in Demand Notice (Rs.)	Name of Branch
1	Chelabhai Sagarbhai Bhanward/Sajabhai Ramabhai Bhanward/ LBBRH0002368232	Office No. 10, 1st Floor, Rev. Survey No. 135/1, Bhavani Center, Near Nayab Mand, N.H.No.8, Zadeshwar, Bharuch-392001-August 05, 2022	30, 2019 Rs. 8,06,692.00/-	Bharuch

 The above-mentioned borrower(s)/ guarantor(s) are hereby given a 30 day 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: August 08, 2022  
 Place: Bharuch  
 Authorized Officer  
 ICICI Bank Limited

**AKASH INFRA-PROJECTS LIMITED**  
 Regd. Office: 2, GROUND FLOOR, ABHISHEK COMPLEX, OPP. HOTEL HAVELI, SECTOR-11, GANDHINAGAR - 382011, GUJARAT INDIA  
 CIN: L45209G1999PLC036003, Ph. No.: +91-79-23272006, Fax: +91-79-23231006  
 Website: www.akashinfra.com, E-Mail: info@akashinfra.com

Extract of Statement of Standalone and Consolidated Un-Audited Financial Results for the quarter ended on 30.06.2022 (Rs. in lakhs except per Share Data)

Sr. No.	Particulars	Standalone		Consolidated	
		Quarter ended 30.06.2022	Year ended 30.06.2022	Quarter ended 30.06.2022	Year ended 30.06.2022
1	Total Income	2,933.28	5,721.76	1,320.66	9,565.73
2	Net Profit for the Period (before Tax, Exceptional and Extraordinary Items)	98.26	261.55	59.52	235.28
3	Net Profit for the Period (before Tax after Exceptional and Extraordinary Items)	98.26	261.54	59.52	235.28
4	Net Profit / (Loss) for the period after tax	80.83	286.89	47.62	237.89
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)	80.83	305.72	47.78	255.16
6	Paid-up Equity Share Capital of Face Value Rs. 10/- Each	1,686.25	1,686.25	1,686.25	1,686.25
7	Other Equity (Including non-controlling interest) as shown in the Audited Balance Sheet of Previous Year		6,270.39		6,270.39
8	Earnings Per Equity Share (Not Annualised): Basic	0.48	1.83	0.28	1.51
	Earnings Per Equity Share (Not Annualised): Diluted	0.48	1.83	0.28	1.51

NOTES:  
 1. The above is an extract of the detailed format of Un-Audited Financial Results for the Quarter and half ended on 30.06.2022 filed with the Stock Exchange under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements), 2015. The full format of Un-Audited Financial Results for the aforesaid Quarter are available on the Stock Exchange websites i.e. www.nseindia.com and on the website of the Company i.e. www.akashinfra.com.  
 2. The above results have been reviewed by the Audit Committee of the Directors and approved by the Board of Directors at their meeting held on 06.08.2022.

Place: Gandhinagar  
 Date: August 06, 2022

**YOGINKUMAR HARISHAI PATEL**  
 MANAGING DIRECTOR  
 DIN: 00463335

A farmer's encounter with climate change

My grandfather, Balam Jakhar, was amongst the pioneers of citrus plantation in North India in the mid-1950s. In 1972, when he first became a member of Punjab's legislative assembly, he had promised to transform the bleak near-arid, barren sand dunes into California. As his days came to a close, he loved to talk of the promise and similarities of the much-diversified farming in the area, when asked about it. We farm in village Maugair, in the Khuan Sarwar block of Fazilka district in Punjab. In the block, of the 1,50,000 acres of land, about 37,000 acres are under perennial kinnow citrus plantations, while another 5,000 acres are cultivated for other fruits and vegetables. Approximately 1,00,000 acres of wheat is grown in the rabi season and 75,000 acres of cotton and 28,000 acres of paddy in the kharif season, probably making it amongst the most diversified agricultural landscapes in Punjab. Yet, this region is

another two months of the harvesting window till mid-December. The most tortuous the harvesting season to one month. Further, the quality of the fruit had deteriorated to the point where its shelf-life was reduced to a few days. This double whammy meant that the kinnow could not be transported to the traditional far-off markets of south India. Thus, geographically, the market for the kinnow was reduced to Uttar Pradesh. As a result, there was a glut of the fruit in the market. Consequently, the farmgate price - which had initially been hovering at a historical high of over Rs 23 per kg - fell by over half, amounting to a loss of over Rs 300 crore to the farmers of just one administrative block in India. Harvesting came out of a particularly harsh winter in the long spell of January frost devastating hopes and the citrus crop, the first week of March brought hope for a new beginning in the spring. The tens of thousands of citrus orchards produced a magical sight - trees with millions of sweet-smelling white flowers and ripening wheat fields turning a golden hue, ready for harvest in April.

**POONAWALLA HOUSING FINANCE (FORMERLY, MAGMA HOUSING FINANCE LIMITED)**  
 Registered Office: 602, 6th Floor, ZERO ONE IT PARK, S.No. 79/1, GHORPADI, MUNDHWA ROAD, PUNE - 411036  
 Branch Office: 1st Floor, Sun City House, Opp. Kotak Mahindra Bank, Mithakhali 6 Cross Road, Mithakhali, Navrangpura, Ahmedabad-380009

**E-AUCTION - SALE NOTICE**  
 Sale of secured immovable asset under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act")  
 Notice is hereby given to the public in general and to the Borrowers/Co-Borrowers/Guarantors in particular that the under mentioned properties mortgaged to Magma Housing Finance Ltd have now been renamed as Poonawalla Housing Finance Ltd vide Certificate of Incorporation. The possession of which had been taken by the respective Authorised Officer of the company under section 13 (4) section 14 of the Act, will be sold through e-Auction as per the terms mentioned below for the recovery of company's outstanding debts with applicable interest, charges, and costs etc.  
 The property described is being sold on "AS IS WHERE IS" WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" under the Rule 8 & 9 of the Security Interest (Enforcement) Rules (hereinafter referred to as the Rules).  
 For detailed terms and conditions of the sale, please refer to link provided in Poonawalla Housing Finance Basis' Secured Creditor's website i.e., www.poonawalla.com.

Proposal No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP) (F)	EMD Submission Date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known encumbrances/ Court cases (K)
Loan Account No. HL0105H14/100110 JAY MAHTA/KELA BHANDAR (BORROWER) KJAY PRAVINCHANDRA KELAWALLA KELAWALLA AMI (CO-BORROWER)	Notice date: 27-08-2018 11,01,748.39/- (Rupees Eleven Lakh One Thousand Seven Hundred Forty-Eight and Thirty-Nine Paise) payable as on 14/08/2018 along with future interest @ 15.00% per annum.	Physical	ALL THAT PIECE AND PARCEL OF THE MORTGAGED PROPERTY BEARING GODOWN NO.1, ON THE BASEMENT ADMEASURING 870 SQ FT OR 80.82 SQ MTR SUPER BUILT UP AREA ALONG WITH UNDIVIDED SHARE IN THE LAND OF "GHANSHYAM BHAVAN" SITUATED AT NONDH 10/2631, OF WARD NO.12, OF MOUJE SAVADPURA CITY OF SURAT GUJARAT 395003	Rs. 695,313/- (Rupees Six Lakh Ninety-Five Thousand Three Hundred Thirteen Only)	Rs. 69,531/- (Rupees Sixty-Nine Thousand Five Hundred Thirty-One Only)	26/08/2022 Before 5 PM	10,000/-	20/08/2022 (11AM - 4PM)	27/08/2022 (11AM - 2PM)	NIL
Loan Account No. HL0105H14/100072 BHAVESHKUMAR M TANKWALA (BORROWER) JASWANTH BEN MANHARBHAI TAKOLIA (CO-BORROWER)	Notice date: 30-06-2017 Rs. 15,88,719/- (Rupees Fifteen Lakh Eighty-Eight Thousand Seven Hundred and Nineteen Only) payable as on 21.06.2017 along with future interest @ 13.50% per annum.	Physical	ALL THAT PIECE AND PARCEL OF THE MORTGAGED PROPERTY/ PLOT NO.3 OF BODAD REVENUE SURVEY NO. 650/1 ADMEASURING AREA 100 S Q MTRS. SITUATED AT KAILASH NAGAR, B/H JAWAHAR NAGAR, NEAR DARSHAN ROAD, NEAR DARSHAN SOCIETY, ANAD DHAM RESIDENCY AREA BOTAD, GUJARAT-394104	Rs. 657,176/- (Rupees Six Lakh Fifty-Seven Thousand One Hundred Seventy-Six Only)	Rs. 65,717/- (Rupees Sixty-Five Thousand Seven Hundred Seventy-One Only)	26/08/2022 Before 5 PM	10,000/-	20/08/2022 (11AM - 4PM)	27/08/2022 (11AM - 2PM)	NIL

For further details and queries, contact Authorised officer, name Mr. Iqbal Alam (Mobile # 9859195437)  
 The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third-party interests and satisfy himself/herself in all aspects thereto. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/ prospective purchaser(s). The bidders/ prospective purchaser(s) are requested, in their own interest, to satisfy himself/herself with regard to the above and the other relevant details pertaining to the above-mentioned property/Properties, before participating in the bid.  
 The interested bidders are required to register themselves with the portal and login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider/ M/s. NeXGen Solutions Private Limited - #203, 2nd Floor, Shree Shyam Plaza, Sector 4&5 Crossing, Railway Road, Gurugram - 122 006 (Contact No. +91 93100 29933/+91 9810 29926/+91 124 423 533), Contact Client Service Delivery (CSD) Call no. (M) +91 93100 29933/+91 9810 29926 (TEL) +91 124 423 533. Email:csd@pooanwalla.com. Please note that Prospective bidders may avail online training e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of bank of NEFT/RTGS in the account of "Poonawalla Housing Finance Ltd., Bank: ICICI BANK LTD. Account No-000651000460 and IFSC Code: ICIC00000000, R. N. Mukherjee Road, Kothakota-700001 from an authorized or scheduled Bank or before 26/08/2022 and register their name at <https://DisposalHub.Com> and get user ID and password free of cost and get training on e-auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and self-validated hard copy to respective Magma Housing Finance Limited (M): VESHA, ULADPADIYA, Address- Branch Office: 1st Floor, Sun City House, Opp. Kotak Mahindra Bank, Mithakhali 6 Cross Road, Mithakhali, Navrangpura, Ahmedabad-380009. Mobile No. 9826740167, e-mail: id@valadpadiya@poonawalla.com.  
 Date: 08-08-2022  
 Place: Gujarat  
 Poonawalla Housing Finance Limited  
 (Formerly known as Magma Housing Finance Limited)