

# Decoding how PM Modi hacks EVMs, Part 4: How his govt improved lives of women – rural and urban – at home, school and work



Many big economies globally have maternity leave policy of a minimum of 3 months only. So, when my colleagues and friends in global organisations come to know that India has a mandatory 6-month maternity leave policy, they are still pleasantly surprised. As important as this reform is for women in the organised sector (bought of course by the Modi government), there was another scheme by the Modi government that caught my attention – the Pradhan Mantri Matru Vandana Yojana.

The unorganised sector, such as agriculture, for example, has lakhs of women in rural and urban India where they have to work right up to the last days of pregnancy and resume working very soon after childbirth. They typically don't have the luxury of a 6-month paid leave. The nature of the work also takes a toll both on their health and that of the baby. Through the Matru Vandana Yojana, the Modi

government started a direct benefit transfer (DBT) scheme under which "cash benefits are provided to pregnant women in their bank account directly to meet enhanced nutritional needs and partially compensate for wage loss". Coupled with the POSHAN Abhiyaan (that emphasises the nutritional status of adolescent girls, pregnant women, lactating mothers, and children from 0-6 years of age), a holistic support system has been developed for pregnant women & lactating mothers, in the unorganised sector! While nutrition efforts were done earlier too, the direct cash transfer to also compensate for wage loss will bring in mental peace that cannot be quantified. Efforts such as these have improved the Maternal Mortality Rate from 132 per 1 lakh births to 97 per 1 lakh births. Now, you just have to ask yourselves why these women wouldn't press the lotus

button on the EVM. While we are on the topic of pregnancy, the upper limit for termination of pregnancy has been increased from 20 weeks to 24 weeks. This is important because certain abnormalities can only be detected after 20 weeks, and therefore gives a medical option to terminate if necessary. While we continue on the topic of pregnancy, did you know that India did not have any law governing Surrogacy? Modi government is the first government to enact a law that lays down rules for both Surrogacy and Assisted Reproduction.

This may not fetch votes yet but lawmaking is the first step to help prevent the exploitation of women (especially for Surrogacy). In the unorganised sector, the participation of women in the workforce is much higher than in the organised sector. Women constitute nearly 57% of the popular MNREGA program (Mahatma Gandhi National Rural Employment Guarantee Act). An International Labour Organisation study has pointed out how India improved the gender pay gap in MNREGA itself, over the last 8 years. We have already discussed how the Modi government revolutionised MNREGA with excellent high funding. So, in summary, more women participate in

MNREGA; they earn more money now than before; they earn equivalent to men unlike how it was before. Now, you just have to ask yourselves why these women wouldn't press the lotus button on the EVM! In the unorganised sector, the participation of women in entrepreneurial ventures is also higher than in the organised sector. Nearly 10 crore rural women are part of nearly 1 crore Self Help Groups. However, with Prime Minister Modi, it's never about maintaining the status quo. From the ramparts of the Red Fort on August 15, 2023, he has announced the aim of creating 2 crore lakhpati didis from these groups. While announcing these, the Prime Minister has also spoken about skilling them even in the latest technologies such as drone repairing, and LED bulb making so that they aren't far off from technology. The concept of the scheme is simple – make these women lakhpatis! An endearing conversation with one such lakhpati didi gives a great glimpse of why these women feel so comfortable talking to the Prime Minister of India. The rural women have bought into the concept of thinking big and achieving big, and are now fully in tandem with the Prime Minister's vision. Another conversation with women diary entrepreneurs

of Varanasi is another proof of how big a hit he is. Now, you have to ask yourselves why these women wouldn't press the lotus button on the EVM! With so much money coming in, where would the women keep all this money? Gone are the days of hiding money at home, away from the prying eyes of others. The amazing success of the Jan Dhan Scheme means that all these women have their own bank accounts (Out of the total 51.80 crore accounts, 28.75 crore accounts are owned by women!) and therefore access to their own money in the safest manner possible. Rural women are also now able to spend more time working (either as entrepreneurs or employees) because they now have to spend less time worrying about one basic necessity in their house – drinking water. We all have heard about and also seen how women have to endure scorching conditions and walk long distances to get drinking water for their home, or we have witnessed the fights that break out at the water tanker that comes to your village. The Jal Jeevan Mission (the slogan is catchy – Har Ghar Nal se Jal) now ensures every house must have a tap and 55 litres of water supply every day. Nearly 12 crore households out of eligible 19 crore households have already.

# Why Having Good Oral Health Matters

Taking care of your teeth is an essential part of maintaining overall health and wellness. Not only do healthy teeth allow for proper chewing and digestion, but they also play a crucial role in preventing disease and infection.

One of the most important reasons to take care of your teeth is to prevent tooth decay and cavities. Tooth decay occurs when the enamel, or protective outer layer of the tooth, is damaged by bacteria and acid.

If left untreated, tooth decay can lead to cavities, which can cause pain and sensitivity, and may even require a costly filling or root canal. By brushing and flossing regularly, and visiting the dentist for regular check-ups and cleanings, you can help prevent tooth decay and keep your teeth healthy.

Another important reason to take care of your teeth is to prevent gum disease. Gum disease, also known as periodontal disease, is an infection of the gums that can lead to tooth loss and other serious health problems.

Symptoms of gum disease include red, swollen, and bleeding gums, as well as bad breath. Thankfully, brushing and flossing, as well as regular visits to the dentist, can also help to prevent gum disease and keep your gums healthy.

As a general rule, you should see your dentist every six months. During your dental appointment, your teeth and gums will be examined for any signs of problems that need to be treated before they get worse.

## Better Teeth Mean A Better Quality Of Life

Taking care of your teeth also has a significant impact on your overall health. Studies have shown that poor oral health is linked to several chronic health conditions, including heart disease, diabetes, and stroke. In addition, poor oral health can also negatively impact your self-esteem and confidence, making it difficult to smile, speak, and interact with others. Good oral health can even affect how successful you are professionally! People who smile more often are perceived as more competent and trustworthy than those who don't smile often enough. So if you want to make a good impression on potential employers and clients - and improve their perception of your professionalism - make sure that your teeth look great and don't hesitate to show them off. So how can you take better care of your teeth?

The first step is to establish a daily oral hygiene routine. This includes brushing your teeth twice a day with a fluoride toothpaste, flossing once a day, and using an antiseptic mouthwash to kill bacteria and freshen your breath. It's also important to limit sugary and acidic foods and drinks, which can cause tooth decay and erosion. And as mentioned, another important step is to visit your dentist regularly. A dental professional can examine your teeth and gums, and provide any necessary treatments or recommendations to keep your mouth healthy. They can also help you identify potential

problems early on, and take steps to prevent them from becoming more serious. This is important, as treating dental problems before they get worse can save you thousands of dollars in the long run!

In addition to daily oral hygiene and regular visits to the dentist, it's also vital to maintain a healthy diet and lifestyle. Eating a balanced diet that is high in fruits, vegetables, and whole grains, and low in sugar and processed foods, can help keep your teeth and gums healthy. Furthermore, avoiding smoking and excessive alcohol consumption can also help to protect your oral health.

And make sure that you floss! The simple act of flossing may help to reduce the risk of heart disease. This is because flossing helps to remove plaque from your teeth and gums, which can lead to inflammation and gum disease. The inflammation can then cause a buildup of fatty deposits in your arteries, leading to blocked blood flow - and eventually a heart attack or stroke.

In conclusion, taking care of your teeth is an essential part of maintaining overall health and wellness. Not only do healthy teeth allow for proper chewing and digestion, but they also play a crucial role in preventing disease and infection. By establishing a daily oral hygiene routine, visiting the dentist regularly, and maintaining a healthy diet and lifestyle, you can help to keep your teeth, gums, and body healthy for years to come!

# NCAP targets to achieve reductions up to 40% of PM 10 concentrations by 2025-26

MoEFCC provides financial assistance to States/ UTs under National Ambient Air Quality Programme (NAMP) for monitoring of ambient air quality in towns and cities. Presently 1340 Monitoring Stations have been set up for monitoring ambient air quality in 489 cities and towns of the country. Details of Ambient Air Quality Monitoring Stations in 489 cities/towns, are provided at Annexure I. Ministry of Environment, Forest and Climate Change (MoEFCC) launched National Clean Air Programme (NCAP) in January, 2019 with an aim to improve air quality in 131 cities (non-attainment cities and Million Plus Cities in 24 States by engaging all

stakeholders. The Programme envisages to achieve reductions up to 40% or achievement of National Ambient Air Quality Standards for Particulate Matter<sub>10</sub> (PM<sub>10</sub>) concentrations by 2025-26. Under the Programme, Cities are required to take measures to improve air quality inter-alia include solid waste management, control of pollution from biomass burning and air pollution from construction & demolition activities. Ministry of Housing and Urban Affairs has launched the scheme 'Swachh Bharat Mission - Urban 2.0' which aims at setting up of setting up of solid waste management processing facilities, remediation of all

legacy waste dumpsites in all cities, C&D waste management and procurement of mechanical road sweepers in 152 cities/towns which includes 131 cities covered under NCAP. MoEFCC has notified Solid Waste Management Rules, 2016 which provide statutory framework for the management of solid waste in the country. Rules mandate the local authorities and village panchayats of census towns and urban agglomerations, to allow only the non-usable, non-recyclable, non-biodegradable, non-combustible and non-reactive inert waste and pre-processing rejects and residues from waste processing facilities to go to

sanitary landfill sites. MoEFCC provides financial assistance to States/ UTs under National Ambient Air Quality Programme (NAMP) for monitoring of ambient air quality in towns and cities. Presently 1340 Monitoring Stations have been set up for monitoring ambient air quality in 489 cities and towns of the country. Details of Ambient Air Quality Monitoring Stations in 489 cities/towns, are provided at Annexure I. Ministry of Environment, Forest and Climate Change (MoEFCC) launched National

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# Police probing 'eat, pray, love' angles

Ahmedabad: In the aftermath of the assault on international students at the Gujarat University hostel compound, investigators are unravelling the complex web of factors that may have triggered the violent incident. Investigators received information that the intolerance over their food habits, the alleged 'love affair' of a foreign student with a local woman and offering namaz outside the hostel rooms are among the possible triggers for the attack. Foreign students attacked for offering namaz in Gujarat: State firefigths as MEA dials govt; 2 held Investigation has

revealed that a local group intensified their vigilance after rumours surfaced about a romantic involvement between a foreign student and a local woman. "Our probe has revealed that some group members temporarily stayed in Block B, located across Block A where the foreign students resided, to ascertain if a local woman was meeting a foreign student. They stayed for four days and noticed some foreign Muslim students regularly offering namaz in the open," said a senior police officer. Resentment also brewed over the dietary preferences of international students, particularly their consumption

of non-vegetarian food. "Some students complained that the leftover non-vegetarian food was being discarded improperly," said another officer. Police officers are leaving no stone unturned in their quest for justice, probing all angles to apprehend the perpetrators and prevent similar clashes in the future. Meanwhile, senior police officials said that interrogation of the accused revealed that one of the persons involved in the violence placed a call against the international students to the police control room, falsely claiming that they were encroaching upon the hostel space.

**ICICI Home Finance** Corporate Office: ICICI Home Finance Company Limited ICICI HFC Tower, Andheri- Kurla Road, Andheri (East), Mumbai- 400059, India

Branch Office: 1st Floor, 101 & 102, SPG Empressa, opposite LG Showroom, BS. Passport Seva Kendra, near Mithakhali Six Roads, Navranpura- 380009

[See proviso to rule 8(6)]  
**Notice for sale of immovable assets**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **Physical Possession** of which has been taken by the Authorized Officer of ICICI Home Finance Company Ltd., will be sold on "As is where is", "As is what is", and "Whatever there is", as per the brief particulars given hereunder;

Sr. No.	Name of Borrower(s)/ Co-Borrowers/ Guarantors/ Legal Heirs. Loan Account No.	Details of the Secured Asset (s) with known encumbrances, if any	Amount Outstanding	Reserve Price Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	Dwivedi Punyaprakash Ramshankar (Borrower) Dwivedi Kanaklata Punyaprakash (Co Borrower) Loan A/c No. LHAHZ00001352156 & LHAHZ00001352117	Flat No. D/104 on First Floor in The Scheme Known as "Anand Crystal", Situated at- Survey No. 312, Final Plot No. 255, T.P. Scheme No. 69 [Chandkheda - Tragad-Zundal] Situate, Lying And Being of Mouje Village Tragad Sim, Taluka: Ghatoliya, District: Ahmedabad and Sub-district Ahmedabad-8 (Sola)	Rs. 53,65,132/- March 19, 2024	Rs. 44,56,836/- Rs. 4,45,690/-	April 15, 2024 11:00 AM 03:00 PM	April 23, 2024 02:00 PM 03:00 PM
2.	Sharma Rushi Avinashbhai (Borrower) Sharma Kiran Rushi (Co Borrower) Loan A/c No. LHAHZ00001362281 & LHAHZ00001359943	All That Piece and Parcel of The Residential Flat Being Constructed Property Bearing Unit No. 501 on Fifth Floor of Block B, in The Land Accommodating The Blocks B, C, D, E, F, G, H, I and J of The Scheme "Radhe Kishan" of The Non Agricultural Land Bearing Final Plot No. (275/1+2+3) 1-125/2 (Allotted in Lieu of (1) Consolidated Survey No. 247+1+255-1+2+256 Paiki (Northern Side) (Consolidated of Old Revenue Survey No. 247/1, Survey No. 247/2, Survey No. 255/1, Surey No. 255/2, Survey No. 256, Surey No. 84/2 (Southern Side), Survey No. 371, Survey No. 390 Paiki (Northern Side) Which is Now Comprised in Draft Town Planning Scheme No. 1 (Mahemdabad-Khatra), Situated, Lying and Being at Mouje Mahemdabad, Taluka Mahemdabad in The Registration District of Kheda and Sub-District of Mahemdabad.	Rs. 26,89,152/- March 19, 2024	Rs. 19,68,300/- Rs. 1,96,830/-	April 15, 2024 11:00 AM 03:00 PM	April 23, 2024 02:00 PM 03:00 PM
3.	Rajubhai Manishbhai Kothiya (Borrower) Kothiya Seema Rajubhai (Co Borrower) Loan A/c No. LHAND00001461256 & LHAND00001461252	Residential Bungalow No. 63, Known as "Sant Villa", Constructed On Plot No. 55 Situated In Survey No. 187, Mouje- Manjipura, Sub Dist- Nadiad, Dist- Kheda.	Rs. 62,23,656/- March 19, 2024	Rs. 39,48,030/- Rs. 3,94,810/-	April 15, 2024 11:00 AM 03:00 PM	April 23, 2024 02:00 PM 03:00 PM

The online auction will be conducted on website (URL Link- <https://BestAuctionDeal.com>) of our auction agency **Globe Tech**. The Mortgagees/notice are given a last chance to pay the total dues with further interest till **April 22, 2024 before 05:00 PM** else these secured assets will be sold as per above schedule.

The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer Column E) at **ICICI Home Finance Company Limited, 1st Floor, 101 & 102, SPG Empressa, opposite LG Showroom, BS. Passport Seva Kendra, near Mithakhali Six Roads, Navranpura- 380009** on or before **April 22, 2024 before 04:00 PM**. The Prospective Bidder(s) must also submit signed copy of Registration Form & Bid Terms and Conditions form at **ICICI Home Finance Company Limited, 1st Floor, 101 & 102, SPG Empressa, opposite LG Showroom, BS. Passport Seva Kendra, near Mithakhali Six Roads, Navranpura- 380009** on or before **April 22, 2024 before 05:00 PM**. Earnest Money Deposit Demand Draft (DD) should be from a Nationalized/Scheduled Bank in favor of "ICICI Home Finance Company Ltd.- Auction" payable at **Ahmedabad, Mahemdabad, Kheda**.

For any further clarifications with regards to inspection, terms and conditions of the auction or submission of tenders, kindly contact **ICICI Home Finance Company Limited on 9920807300** or our Sales & Marketing Partner **NexXen Solutions Private Limited**.

The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons.

For detailed terms and conditions of the sale, please visit <https://www.icicifhc.com/>

Date : March 22, 2024  
Place : Ahmedabad, Mahemdabad, Kheda.

Authorized Officer  
ICICI Home Finance Company Limited

# Student body seeks VC's resignation

Ahmedabad: A group of students affiliated with the National Students Union of India on Wednesday staged a protest at Gujarat University, demanding the resignation of GU vice-chancellor Neeraj Gupta over the attack on international students performing namaz.

Five individuals arrested for assaulting international students at Gujarat University's hostel during prayer. Previous detainees: Hitesh Mevada, Bharat Patel. FIR against 20-25 unidentified individuals. Injured students hospitalized. Videos emerged showing the incident. Foreign students at Gujarat University in Ahmedabad were attacked after a dispute over namaz, leading to vandalism and police intervention. The incident has sparked condemnation and concerns over mass radicalisation, with authorities working to address the situation.

Arrests made in Gujarat University assault on international students during namaz. MEA involved. Controversy grows as officials react. Emphasis on cultural sensitivity for foreign students. Police directed for fair probe.

**ICICI Home Finance** Registered office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai- 400051

Corporate Office: ICICI HFC Tower, JB Nagar, Andheri Kurla Road, Andheri East, Mumbai- 400059

Branch Office: 1st Floor, 101 & 102, SPG Empressa, opposite LG Showroom, BS. Passport Seva Kendra, Near Mithakhali Six Roads, Navranpura- 380009

Branch Office: Unit No. 03, 1st Floor, Shanti Complex, Plot No P-50/1, G.I.D.C. B/H, 21st Century Hospital, Vapi- 396195

Whereas

The undersigned being the Authorized Officer of ICICI Home Finance Company Limited under the Securitization, 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.

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 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 Home Finance Company Limited.

Sr. No.	Name of the Borrower/ Co-borrower/ Loan Account Number	Description of property/ Date of Possession	Date of Demand Notice/ Amount in Demand Notice (Rs.)	Name of Branch
1.	Manoj Kumar Prahladhbhai Patel (Borrower), Jayshree Manoj Kumar Patel (Co-Borrower), NHABD00000733684.	Flat No-A/ 1, Ground Floor, Palm Groove Appt, Nr Sambhav Press, bh New York Plaza S No- 318/2/2, Judges Bung Road, Bodakdev Ahmedabad- 380054. (Ref LAN No. NHABD00000733684) Bounded By- North: B-2, South: Sambhav Press, East: Parking, West: Adj Flat./ Date of Possession- 16-Mar-24	31-07-2023 Rs. 10,78,302/-	Ahmedabad (West)-B
2.	Namdev P Chandiwale (Borrower), Snehlata Namdev Chandiwale (Co-Borrower), LHVP00001526896.	2 Flat No C-G-02 Ground Floor Karambhoomi Complex Survey No 280/2 Near Arihant Garden Chanod Vapi Chanod 280/2 Vapi Gujarat- 396191 (Ref. LAN No. LHVP00001526896). Bounded By- North: Building Parking, South: Open Space, East: Flat No. C-G-01, West: Building Parking./ Date of Possession- 18-Mar-24	19-12-2023 Rs. 11,98,280.98/-	Vapi-B
3.	Angad Thakur (Borrower), Pujja Devi (Co-Borrower), LHVP00001532180.	A 202 Khetshwar Avenue Flat No 202 2nd Floor Building A S. No 27/1 +28/11 Paikae Plot No 40 41 42 Moje Chharwada Vapi Valsad Chharwada S. No 27/1 +28/11 Paikae Vapi Gujarat- 396191 (Ref. LAN No. LHVP00001532180). Bounded By- North: Flat No. 201, South: Flat No.203, East: Passage, West: Open Space./ Date of Possession- 18-Mar-24	19-12-2023 Rs. 10,46,018/-	Vapi-B
4.	Angad Thakur (Borrower), Pujja Devi (Co-Borrower), LHVP00001532421.	A 202 Khetshwar Avenue Flat No 202 2nd Floor Building A S.no 27/1 +28/11 Paikae Plot No 40 41 42 Moje Chharwada Vapi Valsad Chharwada S. No 27/1 +28/11 Paikae Vapi Gujarat- 396191 (Ref. LAN No. LHVP00001532421). Bounded By- North: Flat No.201, South: Flat No.203, East: Passage, West: Open Space./ Date of Possession- 18-Mar-24	19-12-2023 Rs. 51,471/-	Vapi-B

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 : March 22, 2024  
Place: Ahmedabad, Vapi

Authorized Officer  
ICICI Home Finance Company Limited