

Matter of Thought

Common man scorched in the fires of war

The sparks of geopolitical conflict in West Asia are no longer confined to distant borders. The intensifying tensions between Iran and Israel, coupled with the strategic manoeuvring of global superpowers, are now being felt in the everyday lives of India's middle class—right down to their kitchen budgets. The wholesale inflation rate for March 2026, which has risen to 3.88 percent, is not just a statistical increase but a signal of deeper economic strain. This 38-month high, and the fifth consecutive monthly rise, underscores growing pressure on the Indian economy. India's heavy reliance on imported energy has amplified the impact. With over 80 percent of crude oil sourced from West Asia, the surge in prices—from around \$70 per barrel before the conflict to over \$122—has triggered a cascading effect. As fuel costs rise, transportation becomes more expensive, pushing up the prices of essential goods across the board. The sharp spike in inflation in the crude petroleum sector, which has climbed to 51.57 percent, is a key driver of this widespread price rise. One of the more subtle yet troubling outcomes of inflation is the rise of "shrinkflation". Instead of increasing prices outright, companies are reducing the quantity of products such as biscuits, soaps, toothpaste, and shampoos, leaving consumers paying the same for less. The burden is further compounded by India's dependence on imports for edible oils, which account for 57 percent of consumption. A seven percent rise in the prices of palm oil and sunflower oil has disrupted household budgets. According to industry estimates, this trend may persist for up to two years. Price increases are also being witnessed in sectors like textiles, paints, and consumer appliances, driven by rising costs of petrochemical derivatives and supply chain disruptions. These escalating input costs are inevitably passed on to consumers. Although there has been some marginal relief in vegetable prices, it has been overshadowed by increases in other essential commodities. With retail inflation reaching 3.40 percent, purchasing power has eroded significantly. A simple trip to the market now reflects this reality—what once filled a shopping bag now barely fills half. For middle- and lower-income families, savings are shrinking rapidly, and long-term financial stability is under threat. While the Central Government's decision on March 26 to reduce excise duty on petrol and diesel by Rs. 10 offered some relief, the scale of inflation suggests that such measures may have only limited impact. Wars can be fought on distant frontiers, but their economic consequences are borne by ordinary citizens. In this context, merely attributing rising prices to global factors is insufficient. Strengthening domestic fuel reserves and curbing hoarding and profiteering are steps that lie within administrative control. While the end of tensions in West Asia remains uncertain, addressing inflation at home cannot be delayed. Without a balanced approach combining diplomatic efforts and strong economic policy, public patience may wear thin. The focus must now shift from interpreting economic data to ensuring affordability in everyday life—otherwise, the common man's economic stability risks being consumed in the flames of a distant war.

Reliance Jewels introduces 'Smart Akshaya Tritiya' offers

MUMBAI: Reliance Jewels, one of India's most trusted jewellery brands, ushers in Akshaya Tritiya with a fresh, value-led approach—introducing new gold and diamond collections designed to make festive buying smarter and more accessible. Customers can avail gold jewellery at a flat 9% making charge and diamond jewellery with 99% off on gold value, ensuring they pay primarily for the diamonds—making this a truly compelling, one-of-a-kind festive offer. The offer is valid till April 19, 2026. This Akshaya Tritiya, customers can choose from a wide range of jewellery including earrings, rings, bangles and chains in gold and diamond. The collection includes everyday favourites like studs, hoops and sleek finger rings, as well as festive styles such as jhumkis, chandbalis, statement necklaces and intricately crafted bangles. With options spanning daily wear to bridal jewellery, the range offers both design variety and strong value for jewellery enthusiasts. Speaking on the Akshaya Tritiya offerings, Reliance Jewels spokesperson said, "Amid ongoing gold price volatility, consumer behaviour is clearly shifting—today's customers are more informed, value-conscious, and discerning."

Army Commanders' Conference ends

NEW DELHI: The biannual Army Commanders' Conference (ACC) culminated in the national capital. The conference, which commenced on 13 April, was chaired by the Chief of the Army Staff (COAS), and attended by apex military leadership and was addressed by senior functionaries in the government, including the Cabinet Secretary, Chief of the Defence Staff, Defence Secretary, and Chairman NSAB, besides Chief of the Naval Staff. Aligned with the vision of evolving into a 'Future Ready Force', the Indian Army has designated the year 2026 as the year of "Networking and Data Centrality". In a statement issued, the Army spokesperson stated that the conference discussed a wide array of issues about modernisation, technology infusion in combat operations, doctrinal and training requirements, besides networking and data centrality to enhance opera-

tional readiness and address emerging security challenges. Based on the lessons learnt from Operation Sindoor, and in keeping with the current operational dynamics globally, senior Army leadership also focused on operational capability requirements, including employment of Unmanned Aerial Systems (UAS) and Counter Unmanned Aerial Systems (C-UAS). The distinguished speakers highlighted the evolving geopolitical landscape and emerging global, regional, and internal security dynamics. With specific reference to lessons emerging from global conflicts, the speakers alluded to the need for Hard Power for Guaranteed Protection of India's strategic and security interests while emphasising inter-ministerial coordination, enhanced synergy between civil and military institutions, and a whole-of-nation approach for a coordinated national

response to complex security challenges. It emerged during the discussions that there is an urgent need to accelerate indigenous production capabilities, for strengthening self-reliance in defence and ensuring long-term strategic resilience in view of the current supply chain crisis. In his address, Alok Joshi, Chairman of the National Security Advisory Board, highlighted the prevailing nature of global security with a continuum of war and peace existing side by side. Emphasising the current geopolitical landscape, he brought out that domains such as energy, trade, and technology have emerged as key arenas of contestation among nations and underscoring the need for a comprehensive national approach to secure national interests across these critical sectors to ensure resilience, stability, and growth for the nation.

Raj Thackeray slams Centre

MUMBAI: Raj Thackeray has strongly criticised the central government, alleging that the move to implement delimitation of Lok Sabha constituencies under the guise of women's reservation is a calculated attempt by the BJP to secure long-term political dominance. He described the move as a "dangerous ambition" and urged all opposition parties to unite and protest against the

proposed changes. According to Thackeray, the Centre is trying to ensure continued control over power through the Women's Reservation Bill 2023 and the delimitation process. While clarifying that his party supports 33% reservation for women, Thackeray emphasized that the opposition is not against women's empowerment but against the population-based redistribution of constituencies.

IMD issues yellow alert

NEW DELHI: Light rain is expected across several parts of the national capital region (NCR) on Friday, said the India Meteorological Department. The weather department issued a yellow alert for the city, forecasting very light to light rain accompanied by thunderstorms and lightning, during the afternoon and evening. "Light to moderate

rainfall accompanied by light thunderstorm and lightning (30-50 km/h gusty winds) is very likely to occur at most places of Delhi & NCR," said IMD. Neighbouring Haryana, Uttar Pradesh, and Rajasthan, including Kurukshetra, Kaithal, Narwana, Kamal ind, Panipat, Adampur, Hissar, Baraut, Bagpat, Khekra, Bhadra, and Bhiwari, are also likely to receive light to moderate rain.

Somnath Cultural Yatra

UP govt to send 1,008 youth, professionals

LUCKNOW: In a large-scale cultural outreach initiative, the Uttar Pradesh government will send 1,008 participants from across the state to Somnath in Gujarat on a special AC train scheduled to depart from Gomti Nagar railway station in Lucknow on April 19. The journey is being organised under the 'Somnath Swabhimaan Parv', with a focus on engaging young professionals and diverse social groups in a shared cultural experience. The group includes MBA students, startup representatives, and professionals from sectors such as technology, MSMEs and services.

KKR manage 180 against GT

AHMEDABAD: A valiant 79 off 55 balls by Cameron Green helped Kolkata Knight Riders (KKR) recover from an early collapse, but a dramatic late-order failure saw them restricted to 180 in 20 overs against Gujarat Titans (GT) in the Indian Premier League 2026 clash in Ahmedabad on Friday. KKR had a shaky start, losing three quick wickets, including skip-

**PUBLIC NOTICE FOR LOSS OF DOCUMENT**  
Description of Property - All that piece and parcel of the Plot No. 91 out of S.No. 200/A at village Pimpalgaon Bahula Tal, and Dist. Nashik. The above mentioned property is owned and possessed by Nimba Waman Hyalji Previous owners Original Sale Deed document and its original RR receipt which was duly registered at the office of Hon. Joint Sub Registrar Class 2 Nashik at Sr. No. 6541 on 16/10/1982 are Mislplaced/Lost above mention document and its RR Receipt from Maruti Mandir Shrimik Nagar, Ashok Nagar, Satpur, Nashik on 11/04/2026. The above said original document and RR Receipt if found anyone than kindly inform to the below mention address within 7 days from the date of publishing this notice, Hence is this Public Notice. Place Nashik Dt. 17/04/2026  
**ADVOCATE SHRIRAM S. GOUD**  
B.com LL.B.  
B-3. Meghdoot shopping center, CBS Nashik Mob. 9226502021

SC declines Cong leader Khera's plea

NEW DELHI: The Supreme Court on Friday refused to extend transit anticipatory bail for Congress leader Pawan Khera in a case filed by Assam Chief Minister Himanta Biswa Sarma's wife Riniki Bhuyan Sharma over multiple passport claim. The case concerns an FIR registered by Assam Police on the complaint of Assam CM Sarma's wife over Khera's allegations that she held multiple passports of different countries.

**MUMBAI DEBTS RECOVERY TRIBUNAL NO-3** Ex-28  
MINISTRY OF FINANCE, GOVERNMENT OF INDIA,  
SECTOR 30A, NEXT TO RAGHULEELA MALL,  
NEAR VASHI RAILWAY STATION, VASHI, NAVI MUMBAI-400703  
RP No.217 OF 2019

**BANK OF MAHARASHTRA** Vs **Certificate Holder**  
**M/S. OJHA SAREES & ORS** Certificate Debtors

**NOTICE FOR SETTLING THE SALE PROCLAMATION**

CD 1) M/S. OJHA SAREES  
Prop. Amita Akhilesh Ojha  
Radhakrishna Market, Gala No. 4 & 10 Bhagwa Chowk,  
Ozar, Tal. Niphad, Dist. Nashik-422206  
CD 2) SHRI AKHILESH KUMAR OZA  
House No.2959, Datta Nagar, Ozar, Tal. Niphad, Dist. Nashik-422206  
CD 3) SHRI PRAMOD YASHWANTRAO SHELKE  
Ketki Plywood, Yashwant Market, Ozar, Tal. Niphad, Dist. Nashik-422206

Whereas the Hon'ble Presiding Officer has issued Recovery Certificate in O.A. No. 1052 of 2016 to pay the Applicant Bank(s) / Financial Institution a sum of Rs.17,02,597.00 (In Words Rs. Seventeen Lakh Two Thousand Five Hundred Ninety Seven Only) with interest and cost and Whereas you the CD's have not paid the amount and the undersigned has attached the under mentioned property and ordered its sale.

Therefore you are hereby informed that the 21/04/2026 has been fixed for drawing up the proclamation of sale and settling the terms thereof. You are hereby called upon to participate in the settlement of the terms of proclamation and to bring to the notice of the undersigned any encumbrances, charges, claims or liabilities attaching to the said properties or any portion thereof.

**SCHEDULE OF IMMOVABLE PROPERTY**

1) All That Piece And Parcel Of Commercial Property Bearing Shop No.5, Admeasuring 19.98 Sq.mtrs I.E. 215.00 Sq.ft. Situated On First Floor In Radhakrushna Market, Constructed On Grampanchayat Holding No. 756 Cts No. 368, Area Admeasuring 285 Sq.mtrs. Ozar (MIG), Tal. Niphad, Dist. Nashik And Also Within The Percinct Of Zilla Parishad Nashik And Taluka Panchayat Samitee Niphad.  
2) All That Piece And Parcel Of Commercial Property Bearing Shop No. 4, Admeasuring 19.98 Sq.mtrs I.E. 215.00 Sq.ft. Situated On First Floor In RCC Building Knows As "Radhakrushna Apartments" Constructed On Grampanchayat Property No.756/21 And 756/25 Respectively And CTS No.368 Paiki Situated Being And Lying At Ozar(MIG), Tal. Niphad, Dist. Nashik And Also Within The Percinct Of Zilla Parishad Nashik And Taluka Panchayat Samiti Niphad.  
3) All That Piece and Parcel of Commercial Property Bearing Shop No. 10, Admeasuring 14.97 Sq.mtrs I.E. 161.00 Sq.ft. Situated On First Floor In RCC Building Knows As "Radhakrushna Apartments" Constructed On Grampanchayat Property No.756/21 And 756/25 Respectively And CTS No.368 Paiki Situated Being And Lying At Ozar(MIG), Tal. Niphad, Dist. Nashik And Also Within The Percinct Of Zilla Parishad Nashik And Taluka Panchayat Samiti Niphad.

Given under my hand and seal of this Tribunal on : 16/02/2026  
(MUKESH CHAND MEENA)  
RECOVERY OFFICER-II  
Debts Recovery Tribunal-3

**HDFC BANK** **HDFC BANK LTD**  
Branch Address : HDFC House, Sharanpur Link Road, Nashik 422005

**POSSESSION NOTICE**

Whereas the Authorised Officer of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (HDFC), under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("said Act") and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and /or realisation.

| Sr. No. | Name of Borrower (s)                 | Outstanding Dues                 | Date of Demand Notice | Date of Possession | Description of Immovable Property (ies) / Secured Asset(s)  |
|---------|--------------------------------------|----------------------------------|-----------------------|--------------------|---|
| 1.      | Mr. Wable Prasad Fakirrao (Borrower) | Rs.31,79,977/- as on 31/10/2024* | 18/11/2024            | 16/04/2026         | Flat No.503, on 5th Floor, Shree Ganesh Avenue Apartment, Plot No.75/76/77, S.No.78, Sadguru Nagar, Canal Road, Gangapur Road, Mauje Satpur, Tal. & Dist. Nashik-422007. (Admeasuring Carpet Area 56.37 Sq.Mtrs. + Open Balcony Area 9.30 Sq. Mtrs) |

\*with further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and /or realisation.  
However, since the borrower/s mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrower/s mentioned hereinabove in particular and to the public in general that the Authorised Officer/s of HDFC have taken physical possession of the immovable property (ies) / secured asset(s) described herein above in exercise of powers conferred on him/them under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.  
The borrower(s) mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid Immovable Property (ies) / Secured Asset(s) and any dealings with the said Immovable Property (ies) / Secured Asset(s) will be subject to the mortgage of HDFC.  
Borrower/s attention is/are invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured asset/s. Copies of the Panchanama drawn and inventory made are available with the undersigned, and the said Borrower(s) is / are requested to collect the respective copy from the undersigned on any working day during normal office hours.  
Place : Nashik  
Date : 18/04/2026  
Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai-400013  
For HDFC Bank Ltd. sd/- Authorised Officer

**HDFC BANK** **HDFC BANK LTD.**  
Branch Address:HDFC House, Sharanpur Link Road, Nasik-422005  
CIN L65920MH1994PLC080618 Website: www.hdfcbank.com

**E- AUCTION SALE NOTICE (Sale through E bidding only)**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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) indicated in Column (A) that the below described immovable property(ies) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive/physical possession of which has been taken as described in column (D) by the Authorised Officer of HDFC Bank Limited Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below :  
Notice is hereby given to Borrower/Mortgagor(s)/legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s)/Mortgagor(s) (since deceased), as the case may be, indicated in Column (A) under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.  
For detailed terms and conditions of the sale, please refer to the link provided in HDFC Bank Limited Secured Creditor's website i.e.,www.HDFCBANK.Com.

| Sr. No. | Name/s of Borrower(s)/Mortgagor(s)/Guarantor(s) /Legal Heirs and Legal Representatives (whether known or unknown) Executor(s), Administrator(s), Successor(s) and Assign(s) of the respective Borrower(s)/Mortgagor(s) /Guarantor(s) (since deceased), as the case may be. | Outstanding Dues to be recovered (Secured Debt) (Rs.) | Description of the immovable property/Secured Asset. (1 Sq.Mtr. is equivalent to 10.76 Sq.Ft)   | i) Reserve Price (Rs.) / ii) Earnest Money Deposite (Rs.) / iii) Type of Possession | Bid Incremental Rate | Date(s) and Time of Inspection   | Last Date of Submission of Bids | Date(s) and Time(s) of E-Auction          |
|---------|--|---|---|---|----------------------|----------------------------------|---------------------------------|---|
| (A)     | (B)  | (C)   | (D)   | (E)   | (F)                  | (G)                              | (H)                             | (H)                                       |
| 1.      | Mr.Umarwal Motilal Sai (Borrower)<br>Mrs.Umarwal Chandrakor Motilal (Co Borrower)<br>M/s.Shree Sai Associates (Co Borrower)  | Rs.9,58,050/- as on 30/09/2022*                       | Flat No.B-10, 2nd Floor, B-Wing, Kasturiganadh Co-Op Hsg.Soc. Ltd. Nashik, Plot No.99 & 100, S.No.266/A/1/99, Village Mhasrul Shiwari, Tal. & Dist. Nashik-422004. (Admeasuring Carpet Area 33.85 Sq.Mtrs, Built Up Area 40.61 Sq.Mtrs) | 1) Rs.14,00,000/-<br>2) Rs.1,40,000/-<br>3) Physical                                | Rs.10,000/-          | 14/05/2026 (11.00 am to 4.00 pm) | 15/05/2026 (upto 5 p.m.)        | 18/05/2026 Between 10.00 a.m to 10.30 a.m |

**TERM AND CONDITION:** The Sale shall be subject to the Term & Condition prescribed in the Security interest (Enforcement) Rules 2002 and to the following further 1. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 2. The particulars of Secured Assets Specified in the Schedule here in above have been stated to the best of the information of the Authorised officer, but the Authorised officer shall not be answerable for any error, misstatement or omission on the proclamation. 3.The Sale will be done by the undersigned through E-auction platform provide at the Website: <http://assets.matauctions.com>. 4. For details terms and condition of the sale, please refer [www.hdfcbank.com](http://www.hdfcbank.com). 5. All statutory dues/attendant charges /other dues including registration charges, stamp duty, Tax/Any Authority charges etc. shall have to be done by the purchaser and Authorised Officer or the bank shall not be responsible for any charges, lies in encumbrance are any other dues to govt. or anyone else in respect of property (e- auctioned) not known to the bank the intending bidder is advised to make there on independent inquiries regarding the encumbrance on the property including statutory liabilities, arrears of property tax, electricity dues etc.  
Matex Technologies Pvt. Ltd., would be assisting the Authorized officer in conducting the auction through an E-Bidding process. For any assistance related to inspection of the property or for obtaining the bid document and for any other queries, please get in touch with the client service delivery (CSD) department of Matex Technologies Pvt. Ltd., through Mr. Vijay Kumar.J +91-7305081260, +91-7200538774, E-mail id: solutions@matex.net or Authorized officer, HDFC Ltd. 1) Mr. Pratik Vyas Mob. 9822910308 E-mail:pratik.vyas1@hdfc.bank.in, 2) Mr Devidas Ghadge, Mob. 7058654159 E-mail: devidas.ghadge@hdfc.bank.in  
The bid Document can be collected/ obtained from the Authorized officer of HDFC Bank Limited of below mentioned office addresses or directly from Matex Technologies Pvt. Ltd.  
Place : Nashik  
Date : 18/04/2026  
For HDFC BANK LTD. sd/- Authorised Officer