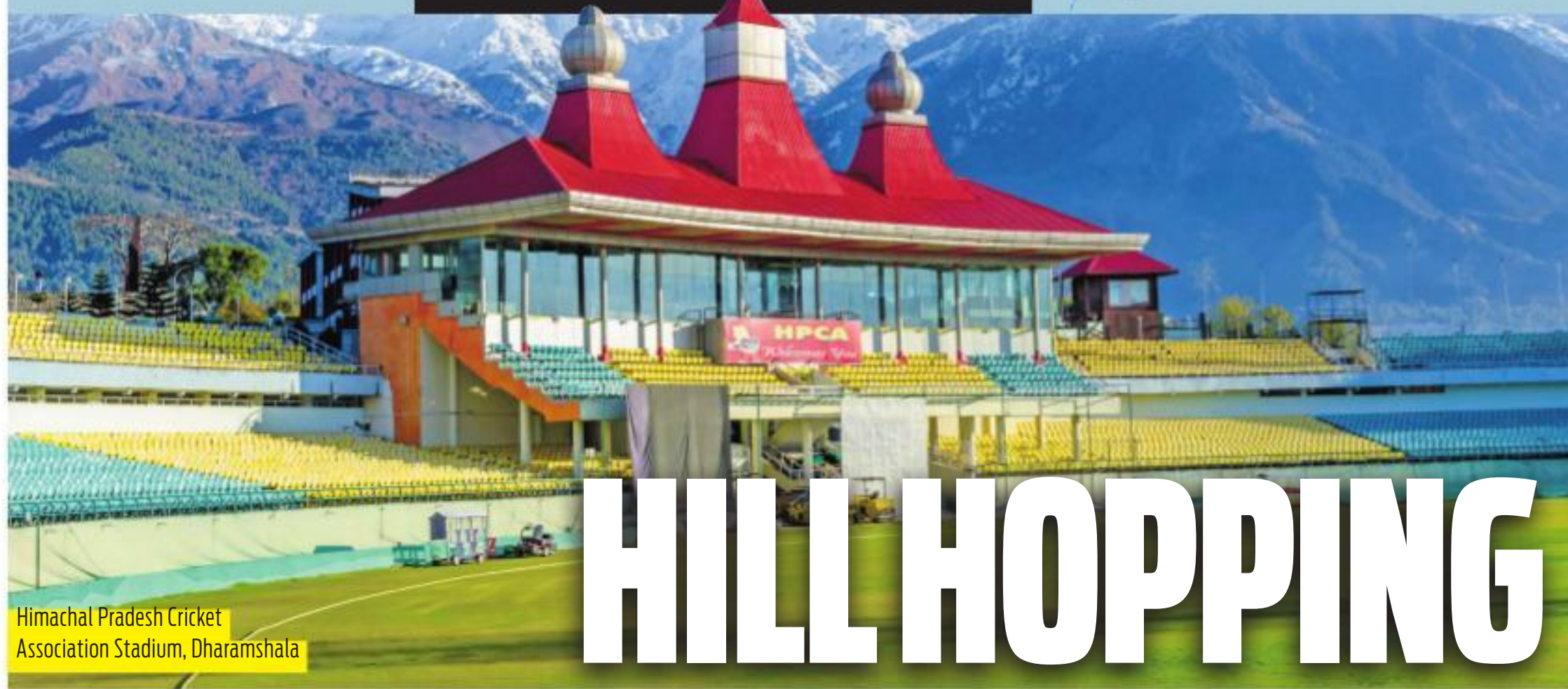


The Israel-Hamas conflict has come as a blow to India's travel sector, which is already suffering due to the suspension of visa services for Canadians



The National Highways Authority of India will build a 86 km expressway connecting the Trans-Haryana Expressway to the Delhi-Mumbai Expressway



Himachal Pradesh Cricket Association Stadium, Dharamshala

HILL HOPPING

SRUSHTI KULKARNI

Learning from our recent array of long weekends, we chart out a beginner's guide for a quick getaway to Dharamshala and McLeodganj...

MANIFESTING a quick mountain getaway to a lesser-known destination? You have come to the right place. Once-upon-a-time quiet hill towns — Dharamshala and McLeodganj found their place in the spotlight in the early 1960s when they became the temporary sanctuary for the 14th Dalai Lama, Tenzin Gyatso. This marked the beginning of their journey to international fame as tourist destinations but to this day, these hilly towns remain in the shadow of the popular Shimla and Manali. Why are Dharamshala and McLeodganj visit-worthy becomes apparent when you step into the serene embrace of the mighty Himalayas. This is your guide to a two-day getaway that lets you delve into culture, food and the raw beauty of the Himalayan heartland, all in one captivating weekend.



As the day unfolds, enjoy a leisurely stroll through the lush tea gardens where you can also learn the art of tea cultivation, delight your palate with unique ice cream flavours like matcha green tea or savour a steaming cup of *chai* amidst nature's tranquillity. As the sun dips, make your way to the picturesque cricket stadium set against the stunning backdrop of the snow-capped Dhauladhar range that is set to host five World Cup matches and bid the golden hour adieu. Before you call it a day, make a delightful stop at Nivi's Bakehouse, the perfect destination for sweet treats to round off your adventure. Sunday, or the Funday as Gen Z likes to call it can begin with a 10-minute cable car



Gyuto Monastery

ride to McLeodganj offering panoramic vistas of the majestic Himalayas. Adrenaline junkies can head towards Bhagsu Nag Temple, which is sure to surprise you with its swimming pool filled with fresh glacier water right next to the shrine. Nearby is the renowned Bhagsu waterfall where activities like zip-lining and sky cycling occur. Although, it's quite the climb, the view from the summit is worth every bead of perspiration, additionally, reward yourself with sweeping views and a delectable meal at Shiva Café. The bustling McLeodganj Market

isn't just a treasure trove of Tibetan handicrafts, clothing and souvenirs but also offers local dishes like *thukpa* and *laphing* at Tibet Kitchen, a restaurant favoured by Bollywood celebrities. Before you head back, make quick pit stops at the Kangra Fort (dating back to the 4th century BC), which is an enchanting place to explore well-preserved ruins, ancient temples and colossal gateways; and Masroor Temple, which is known as the Himalayan Pyramid. This hidden gem is

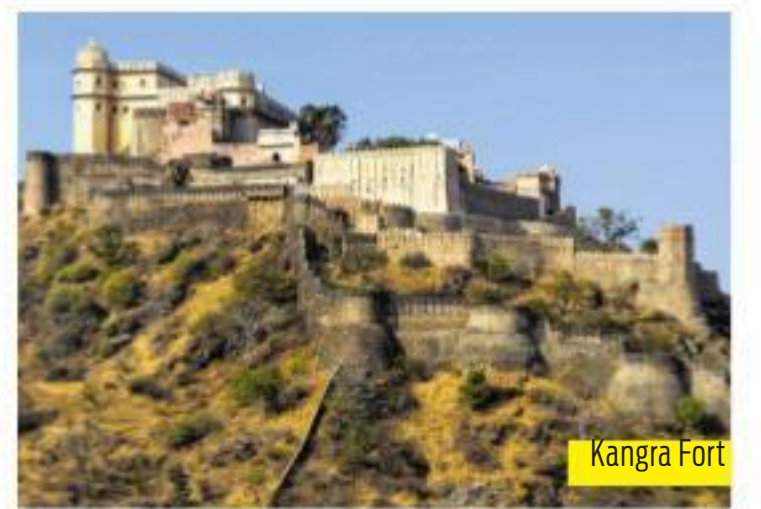
Storli by ITC Hotels, Amoha Retreat Dharamshala: Rs 17,000 onwards.



Masroor Temple



Bhagsunag Waterfall



Kangra Fort

Hotels Amoha Retreat that promises a luxurious experience nestled around a magnificent 100-year-old banyan tree and within the embrace of the Dhauladhar hills offering a range of local fares, food trails, treks, river walks and rooms with breathtaking views of the sunset.

Nearest railhead: Pathankot Railway Station. Nearest airport: Kangra Airport. By road, Dharamshala is four-and-a-half hours from Amritsar; five-and-a-half hours from Chandigarh; and nine-and-a-half hours from Delhi.

Airbnb & the effects it has on tourism

A new research states Airbnb contributes over ₹72 bn to the country's GDP

NEW research from Oxford Economics found Airbnb is an important pillar of India's tourism industry, contributing over USD 920 million (₹72 billion) to Gross Domestic Product and supporting over 85,000 Indian jobs in 2022 alone.



Airbnb's presence was the highest in Goa, where its guests' spending amounted to almost USD 190 million

The GDP contribution and jobs supported in India has more than doubled since 2019 despite the Covid-19 outbreak and international border restrictions.

The report also highlighted the powerful multiplier effect Airbnb guest spending has within local communities. In 2022, Airbnb guests spent a total of USD 815 million (₹64

billion) in India in areas like purchases on transportation, restaurants, and retail stores. The guests spent in 2022 more than doubled the 2019 levels.

In India, Airbnb's presence was the highest in Goa, where its guests' spending amounted to almost USD 190 million (₹14.8 billion), this was followed by Bengaluru and Delhi, Mumbai and Manali.

It details the significant contribution made by Airbnb guests to domestic tourism across the nation.

In 2022, domestic Airbnb guest spending totalled USD 670 million (₹52.6 billion), and accounted for approximately 82 per cent of total Airbnb guest spend in India, around a three-fold increase from 2019. Agency

TRAVEL DIARY

INDIA-SRI LANKA FERRY SERVICE SETS SAIL AGAIN AFTER A 12-YEAR HIATUS

The passenger ferry service linking India and Sri Lanka has commenced operations recently, marking a significant milestone. This move comes 12 years after the initial proposal and the signing of a memorandum of understanding (MoU) between the two nations. With a travel time of three hours, the ferry service connects Nagapattinam in Tamil Nadu, India, with Kankesanthurai in Jaffna, Sri Lanka. The Shipping Corporation of India (SCI) will oversee operations, while the vessel designated for this ferry service has been named Cheriyanani.

RAJASTHAN'S VALLEY QUEEN HERITAGE TRAIN STARTS OPERATION

Rajasthan's exclusive Valley Queen Heritage Train service has commenced operations recently between Marwar Junction and Khamliqat via Phulad and Goram Ghat railway stations. This heritage train resembles a 150-year-old steam engine-powered coach (it actually makes use of a diesel engine) and will run four days a week. It has a 60-seat Vistadome AC coach and the tickets are priced at ₹2,000 per person. Only the sixth of its kind in the country, the Valley Queen Heritage Train, will pass through two, nearly century-old tunnels, and 172 bridges.

KOTAK MAHINDRA BANK LIMITED
 Registered Office: 27 BKC, C27, G Block, Bandra Complex, Bandra (E), Mumbai-400051. Branch Office: #29-4-19, Kodandaramreddy Street, Opp. Rahman Park, Gopur Pet, Vijayawada-520002.

APPENDIX-IV-A [REFER PROVISO TO RULE 8(6)]

E-AUCTION SALE NOTICE FOR SALE IMMOVABLE PROPERTIES

E-Auction Cum 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(2) & 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 Properties/ Property mortgaged/ charged to the Secured Creditor, the Symbolic Physical Possession of which has been taken by the Authorized Officer of Kotak Mahindra Bank Limited, (Secured Creditor/ Kotak Mahindra Bank Limited) will be sold on "AS IS WHERE IS" and "WHATSOEVER THERE" is on 03.11.2023 for recovery of Bank dues of Rs. 4,36,30,563.33 (Rupees Four Crores Thirty Six Lakhs Thirty Thousand Five Hundred Sixty Three and Paise Thirty Three Only) as on 06th July 2023 due and payable to the Secured Creditor in addition to Interest, Costs and charges at contractual rate to the Secured Creditor from 1) M/s. Kamadhenu Outsourcing Private Limited, Represented by its Director Mrs. K. Narmada having its Registered Office at: No.5-70 (Old No.5-137C) Bhairava Nagar, Near RTO Office, Anantapur-515002. Also at: M/s. Kamadhenu Outsourcing Private Limited, Represented by its Director Mrs. K. Narmada, Prasanayapalli Railway Station Road, Kamadhenu Building, # 12-4-938-17, Beside Indoor Stadium, Adarsha Nagar, Anantapur-515001 and Guarantors 2) Mrs. Koppula Narmada, W/o. K. Linga Reddy, D.No.12-4-298, Obuladeva Nagar, Anantapur-515001. Also at: Mrs. Koppula Narmada, W/o. K. Linga Reddy, # 12-4-938-17, Beside Indoor Stadium, Adarsha Nagar, Anantapur-515001. 3) K. Linga Reddy, S/o. K. Samsree Reddy, D.No.12-4-298, Obuladeva Nagar, Anantapur-515001. Also at: K. Linga Reddy, S/o. K. Samsree Reddy, # 12-4-938-17, Beside Indoor Stadium, Adarsha Nagar, Anantapur-515001 and its Directors 4) Mr. Bhumireddy Rajasekar Reddy, S/o. B. Gopal Reddy, D.No.12-4-298, Obuladeva Nagar, Anantapur-515001. 5) Mr. Gowanna Dhanunjaya, S/o. G. Govanna, D.No.18/826, Neeruganti Street, SV Cinimax, Anantapur-515001. 6) Mr. Bathiyala Lakshmi Narasimha Murthy, S/o. Bathiyala Ramappa, # 5-5B, Bharavanagar Colony, Near RTO Office, Anantapur-515002 and 7) Mr. Venna Pusala Chenna Reddy, S/o. Venna Pusala Sunki Reddy, D.No.11-2-266, Naik Nagar, Anantapur-515001.

Short description of Immovable Properties/ Property with known encumbrances and certain terms of the sale:-

Loan Account No.	Name of the Borrower/ Co-Borrower(s)/ Guarantor (S)	Demand Notice Amount and Date	Reserve Price (RP)	EMD (10% of RP) and Last Date	Inspection Date & Time	Date of Auction & Time	Total Outstanding	Known Encumbrance, If Any.
0112787196 & 7813CL 0100000018 (CRN 201788054)	1) M/s. Kamadhenu Outsourcing Private Limited, 2) Mr. K. Linga Reddy, 3) Mrs. Koppula Narmada, 4) Mr. Bhumireddy Rajasekar Reddy, 5) Mr. Gowanna Dhanunjaya, 6) Mr. Bathiyala Lakshmi Narasimha Murthy, 7) Mr. Venna Pusala Chenna Reddy	Rs. 1,95,06,955/- (Rupees One Crore Ninety Five Lakhs Six Thousand Nine Hundred Fifty Five Only) Rs. 2,94,61,991.08 Pcs (Rupees Two Crores Ninety Four Lakhs Sixty One Thousand Nine Hundred Ninety One and Paise Eight Only) due as on 12.08.2021	Rs. 1,95,06,955/- (Rupees One Crore Ninety Five Lakhs Six Thousand Nine Hundred Fifty Five Only) Rs. 2,94,61,991.08 Pcs (Rupees Two Crores Ninety Four Lakhs Sixty One Thousand Nine Hundred Ninety One and Paise Eight Only) due as on 12.08.2021	Item 1 EMD amount Rs.19,50,695.00 (Rupees Nineteen Lakhs Fifty Thousand Six Hundred Ninety Five Only) Item 2 EMD amount Rs.5,28,897.06 (Rupees Five Lakhs Twenty Eight Thousand Eight Hundred Ninety Seven and Paise Six Only) Last date of Bid Submission and Time 02.11.2023 Time before 4:00 PM	On 18.10.2023 & 19.10.2023 From 11:00 A.M. to 03:00 P.M.	On 03.11.2023 At 12.00 P.M. to 01:00 P.M.	Rs. 4,36,30,563.33 (Rupees Four Crores Thirty Six Lakhs Thirty Thousand Five Hundred Sixty Three and Paise Thirty Three Only)	Nil

DETAILS OF THE IMMOVABLE PROPERTIES/ PROPERTY:

Mortgage Properties: Item No.1: (under Regd. Sale Deed No.687/2018 at Sub Registrar, Anantapur): All that the piece and parcel of Open Plot in S.No.342, 12th Ward, admeasuring 966.16 Sq.yards Opp. Smash Badminion Academy, Adarsh Nagar, Anantapur Municipality & District-515001 within the Registration District and Sub-Registration District of Anantapur. Owned by Mrs. K. Narmada. Bounded by: North: Road, South: 40' Feet Road, East: Plot of K. Narmada in the same Sy.No., and Land of others, West: Plot sold by Dr. K. Sallajanjath to others. Within these Boundaries land measuring From East to West: 93 Feet or 28.37 Meters, From North to South: 93.5 Feet or 28.52 Meters. Total admeasuring to 966.16 Sq.yards

Item No.II: (under Regd. Sale Deed No.688/2018 at Sub Registrar, Anantapur): All that the piece and parcel of Open Plot in S.No.342, 12th Ward, admeasuring 266.66 Sq.yards Opp. Smash Badminion Academy, Adarsh Nagar, Anantapur Municipality & District-515001 within the Registration District and Sub-Registration District of Anantapur. Owned by Mrs. K. Narmada. Bounded by: East: Road, West: Plot of K. Narmada in the same Sy.No., North: Plot of Others, South: 40' Feet Road. Within these Boundaries land measuring From East to West: 80 Feet or 24.40 Meters, From North to South: 30 Feet or 9.15 Meters total admeasuring to 266.66 Sq.yards.

The Auction will be conducted online through the Bank's approved Service provider M/s. C1 India Private Limited, at their web Portal www.banksauctions.com.
 The Authorised Officer shall have absolute discretion to cancel the e-auction at any point of time, without assigning any reason.
 For detailed terms and conditions of E-Auction sale tender document containing online e-auction Bid Form, Declaration etc, Please refer to the link provided in www.banksauctions.com & <https://www.kotak.com/en/bank-auctions.html> and also contact Mr. Ramachandran Rallabandi - Mob: 9515662010, Mr. Nagendra - Mob: 8976898308 & Mr. Karun - Mob: 09686812683
 Date: 12.10.2023, Place: Anantapururam
 Sd/- Authorized Officer, For Kotak Mahindra Bank Ltd.

KARVY FINANCE

Corporate Office: M/s. Karvy Financial Services Limited, 301, 3rd Floor, Gujral's house, 167 CST Road, Kolivery Area Village, Kalina, Santacruz (E), Mumbai - 400098. Email :- reddy.laxma@karvy.com Contact No.: 9010191999

PUBLIC NOTICE FOR E-AUCTION CUM SALE

SALE NOTICE THROUGH E-AUCTION (ONLINE AUCTION) UNDER SARFAESI ACT, 2002 CUM NOTICE TO SALE TO BORROWERS/GUARANTORS, RULE 8(6) UNDER SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

In exercise of powers conferred under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and pursuant to the possession of the secured assets of the borrower(s)/ mortgagors mentioned hereunder, the public and all concerned including the concerned borrowers/mortgagors, their legal heirs/ representatives, as the case may be are hereby informed that offers are invited by the Karvy Financial Services Ltd for purchase of the properties listed below.

Whereas the authorized officer of the Karvy Financial Services Ltd has decided to sell the property described herein below on "AS IS WHERE IS BASIS" AND "AS IS WHAT IT IS BASIS" AND "WHATSOEVER THERE IS BASIS" under rules 8 & 9 of the said Act, through public auction.

Name Of Borrower	Auction Date	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)	Total Loan Outstanding (As on 3rd Oct 2023)
1. Loan Code No. 504489 Borrower & Co-Borrowers 1. Gangavaram Ramaniah 2. Mrs. Gangavaram Lakshma Kanthamma.	28-Oct-23	3rd March 2021 & 44,99,337/-	All That Piece And Parcel Of Immovable Property Being Survey No 2136, 2137, 2138, Plot No S 795 & 807, Ward No.2, Near Dno. 53-62, D No. 02-567, Rajaram Reddy Nagar, 5Th Main Road, Nellore Bit - 1, Kothur , Nellore - 524004, The Subject Property Consists Of Ground Floor With Rcc & First Floor With Acc Residential Building	Rs. 1620000/- (Rupees Sixteen Lakhs Twenty Thousand Only)	Rs. 162000/- (Rupees One Lakh Sixty Two Thousand Only)	Rs. 6393657/- (Rupees Sixty Three Lakhs Ninety Three Thousand Six Hundred and Fifty Seven Only)
1. Loan Code No. 515345 Borrower & Co-Borrowers 1. Bandi Srinivasulu 2. Mrs. Yanamala Uma Maheshwari 3. Mrs. Bandi Ramanamma	28-Oct-23	26th Feb 2021 & 22,71,970/-	All That Piece And Parcel S.P.S.R Nellore District-Gudur Registration District-Gudur Sub Registration-Gudurmandal-Gudur Municipality-East Gudur- Sy.No. 1760/2-8 W.No.15-Varada Nagar-Old No 333-8- New D.No.15/28-420 - Asst.No.1029001515 R.C.C House G.F.7 and site is bounded With the boundaries 11 aaks 30 Sq.ft or 91.33 Sq.yards site therein- 'in an extent of 575 RCC House - doors and doorways-windows Almaras-HSC No. 311130100927- Municipal Tap enqress and egress with all easementary rights.	Rs. 1395000/- (Rupees Thirteen Lakhs Ninety Five Thousand Only)	Rs. 139500/- (Rupees One Lakh Thirty Nine Thousand Five Hundred Only)	Rs. 3479203/- (Rupees Thirty Four Lakhs Seventy Nine Thousand Two Hundred and Three Only)

IMPORTANT TERMS & CONDITIONS:

- The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself.
- The intending bidders may obtain the Tender Forms from P Geethavani Advocates, 2nd Floor, Brahmareddy Buildings, Opp. State Bank of India, Achari Street, Nellore - 524001.
- The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorised Officer, M/s. Karvy Financial Services Limited, together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "Karvy Financial Service Limited" on or before 27-10-2023 by 6p.m. of Tender-cum-Auction sale hereby notified. The Demand Draft will be returned to unsuccessful bidders
- For document verifications, intending purchaser may visit: P Geethavani Advocates, 2nd Floor, Brahmareddy Buildings, Opp. State Bank of India, Achari Street, Nellore - 524001.
- The Property/ies is sold on "AS-IS-WHERE-IS" AND "AS-IS-WHAT-IS" AND "WHATSOEVER THERE IS BASIS" basis.
- The Sealed Tenders will be opened in the presence of the intending bidders by 3p.m on 28-10-2023 of Tender-cum-auction Sale hereby notified. Though in general the same will be by way of closed tenders, the Authorized Officer may, at his sole discretion, conduct an open Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of M/s. Karvy Financial Services Limited.
- The successful bidder shall have to pay/ deposit twenty five per cent (25%) (inclusive of EMD paid) of the sale amount immediately on the same day or not later than next working day on completion of sale and the balance amount of seventy five per cent (75%) within 15 days from the date of confirmation of Sale, failing which the initial deposit of 25% shall be forfeited. At any cost it shall not be refunded. The property shall forthwith be put up again and resold, after the issue of fresh proclamation of sale.
- The Sale Certificate will be issued by the Authorized Officer in favor of the successful purchaser only after receipt of the entire Sale consideration within the time limit stipulated therein.
- The Successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law.
- The Successful bidder should pay the statutory dues (lawful house tax, Electricity Charges and other Dues), TDS, GST if any, due to Government, Government undertaking and Local bodies.
- The Authorized Officer has absolute right to accept or reject Tender or Bid any or all the offers and adjourn/postpone/cancel the Auction without assigning any reason thereof and also modify any terms and conditions of the sale without assigning any reason thereof and also to modify any terms and conditions of the sale without any prior notice.

Place: Nellore
 Date : 12th Oct, 2023
 Sd/- Authorized Officer
 KARVY FINANCIAL SERVICES LIMITED