

Environmental stress hits women hardest

London: Women in climate change hotspots in Africa and Asia are finding it difficult to make free choices under environmental stress, triggered by climate change. According to researchers, there is growing concern about sustainable and equitable adaptation in climate change hotspots — where climatic shifts, social structures and livelihood sensitivity converge to exacerbate vulnerability. Drawing on data from 25 case studies across hotspots in Asia and Africa the study shows how women's ability to make meaningful choices and strategic decisions, contributes to adaptation responses.

—IANS

There's more to sexting than sex



AGENCIES
New York

Sexting is extremely common among adults — but maybe not for the reasons one thinks — as a new study shows that two-thirds of people who sext do so for non-sexual reasons. “It was intriguing that two-thirds of the individuals who engaged in sexting did

so for non-sexual purposes,” said study researcher Cassidy Cox from Texas Tech University in US. “This may actually be demonstrating some individuals engage in sexting, but would prefer not to, but do so as a means to either gain affirmation about their relationship, relieve anxiety or get something tangible — non-sexual — in

In an analysis of the reasons people engage in sexting with their relationship partner, the researchers confirmed three main motivations found in previous research: Some people use sexting as foreplay for sexual behaviours later on; some sext for the relationship reassurance they receive from their partner and some sext their partner as a favour, with the expectation the favour will be returned later in a non-sexual way.

return,” Cox added. In an analysis of the reasons people engage in sexting with their relationship partner, the researchers confirmed three main motivations found in previous research: some people use sexting as foreplay for sexual behaviours later on; some sext for the relationship reassurance they receive from their partner; and some sext their partner as a favour, with the expectation the favour will be returned later in a non-sexual way (such as a dinner date). When they began the research, study researchers were curious to see if one of

these motivations was the most prevalent. Using data gathered online from 160 participants, ranging in age from 18-69, they performed a latent class analysis measuring sexting motivations, relationship attachments and sexual behaviours. To their surprise, they discovered three nearly equal clusters, suggesting no motivation is more common than another. Also surprising to the researchers was there were no significant differences in motivation based on sexual orientation, gender or age.

—IANS

From sewage to fave beverage

AGENCIES
Stockholm

Having reservations about drinking recycled sewage water? Have a beer! Swedish experts have used recycled sewage water, passed it through delicate membranes and cleaning processes including reverse osmosis and turned it into the country's first hot-selling beer.

The experts at the IVL Swedish Environmental Research Institute, famous beer-maker Carlsberg and New Carnegie Brewery have joined hands to use the water from the city to brew beer and to overcome the mental block regarding drinking of recycled water.

The popularity of the recycled water beer PU:REST, which was launched in

May this year, has soared with 6,000 litres of it being sold in the market so far, IVL expert Rupal Deshmukh said.

She said the recycled water is so clean that they had to add salt to it. It is all about acceptance of that water

which is more of a psychological issue, Deshmukh said, adding that the institute is not in the business of selling alcohol and the project is to prove a point of recycling waste water to potable levels.

The IVL has set up a pilot and demonstration facility in Hammarby Sjöstadsvärd to recycle sewage water by passing it through delicate membranes and cleaning processes and turning it into cleanest possible water, said project manager at IVL Staffan Filipsson.

“Resistance to drinking reused waste water is quite high. We were working on how to overcome this resistance. Technically drinking reused water is not a problem at all but the bigger issue is overcoming mental blocks,” Filipsson said.



Air pollution linked to higher risk of glaucoma

AGENCIES/ London

Exposure to polluted air is associated with an increased risk of glaucoma, a debilitating eye condition that can cause blindness, according to a study. The findings show that people in neighbourhoods with higher amounts of fine particulate matter pollution were at least six per cent more likely to report having glaucoma than those in the least-polluted areas.

Glaucoma, a neurodegenerative disease, is the leading global cause of irreversible blindness and affects over 60 million people worldwide, the researchers noted. The team found that people in the most-polluted 25 per cent of areas were at least six per cent more likely to report having glaucoma than those in the least-polluted quartile.

—PTI

Cut global emissions by 7.6% every year: UN report

AGENCIES/ Geneva

On the eve of a year in which nations are due to strengthen their Paris climate pledges, a new UN Environment Programme (UNEP) report warned that unless global greenhouse gas emissions fall by 7.6 per cent each year between 2020 and 2030, the world will miss the opportunity to get on track towards the 1.5 degrees Celsius temperature goal of the Paris Agreement.

UNEP's annual Emissions Gap Report says that even if all current unconditional commitments under the Paris Agreement are implemented, temperatures are expected to rise by 3.2 degrees Celsius, bringing even wider-ranging and more destructive climate impacts.



AGENCIES/ London

Collective ambition must increase more than fivefold over current levels to deliver the cuts needed over the next decade for the 1.5 degrees goal. 2020 is a critical year for climate action, with the UN climate change conference in Glasgow aiming to determine the future course of efforts to avert crisis, and countries expected to significantly step up their climate commitments.

“Our collective failure to

act early and hard on climate change means we now must deliver deep cuts to emissions — over 7 per cent each year if we break it down evenly over the next decade,” UNEP's Executive Director Inger Andersen said.

“This shows that countries simply cannot wait until the end of 2020, when new climate commitments are due, to step up action. They and every city, region, business and individual need to act now.”

“We need quick wins to reduce emissions as much as possible in 2020, then stronger Nationally Determined Contributions to kickstart the major transformations of economies and societies. We need to catch up on the years in which we procrastinated,” she added.

—IANS

Women's sexy outfits may reveal status anxiety

AGENCIES
Sydney

Some women may choose to wear revealing clothes due to status anxiety triggered by pressures of living in an economically unequal society, suggests new research.



The findings showed that women's appearance enhancement is driven partly by status anxiety and income inequality. Using a role-playing experiment, more than 300 people from 38 countries participated in a hypothetical society online where each version matched one of the many

economies of the world today. Participants were asked to indicate how anxious they were about social status in their respective society and then chose an outfit to wear for their first night out. Options ranged from least to most revealing.

The researchers found that women assigned to economically unequal societies chose more revealing, sexy outfits for their first night, and they did so because they were anxious about their social status.

—IANS

Heartbeat of blue whale recorded for first time

AGENCIES
Boston

Scientists have recorded the heartbeat of the blue whale for the first time, and revealed surprising operating extremes of the heart that may limit the size of the largest animal on the Earth. The researchers from the Stanford University in the US used four suction cups that secured a sensor-packed tag near the whale's left flipper, where it recorded the animal's heart rate through

electrodes embedded in the centre of two of the suction feet.

Analysis of the data suggests that a blue whale's heart is already working at its limit, which may explain why blue whales have never evolved to be bigger, the researchers said.

The data also suggest that some unusual features of the whale's heart might help it perform at these extremes. Studies like this add to our fundamental knowledge of biology and can also inform conservation efforts, they said.

IDFC First Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited)
CIN : L65110TN2014PLC097792
Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai-600031.
Tel: +91 44 4564 4000 | Fax: +91 44 4564 4022

Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from erstwhile Capital First Limited, (amalgamated with IDFC Bank Limited) and presently known as IDFC First Bank Limited. The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to erstwhile Capital First Limited, (amalgamated with IDFC Bank Limited) and presently known as IDFC First Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice	Property Address
1	14285795	Loan Against Property	1. Meena Agrawal 2. Pankaj Agrawal	11-Nov-19	Rs. 749473.53/-	East Part No. 1022-A, House No. 1492, New No. 1022, Nanda Nagar Road No. 02, Indore, Madhya Pradesh - 452001.

You are hereby called upon to pay the amounts to erstwhile Capital First Limited, (amalgamated with IDFC Bank Limited) and presently known as IDFC First Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc., within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to erstwhile Capital First Limited, (amalgamated with IDFC Bank Limited) and presently known as IDFC First Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or

Sd/-
Authorized Officer
IDFC First Bank Limited
Place : Indore (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited)

ANGEL BROKING LIMITED.
Regd. Off: G-1, Akuruti Trade Centre, MIDC, Road No. 7, Andheri(E), Mumbai-93
SEBI Registration No (Stock Broker): INZ000161534

PUBLIC NOTICE

Name of SB/AP	Trade Name of SB/AP	NSE Reg No.	MCX Reg No.	Regd Address of SB/AP
Manoj Pawar	Manoj Pawar	AP0397212471	MCX/AP/126409	S/o Jagan Pawar, 114, Akoliya, Post-Pithampur, Teh. Dhar, Pithampur, Dhar, Pithampur-454775, Madhya Pradesh
Vikram Chouhan	Vikram Chouhan	AP0397182181	MCX/AP/116805	A 304, Ram Nagarkhandwa, Khandwa, East Nimar, Ram Nagarkhandwa-450001, Madhya Pradesh

This is to inform/confirm that we have discontinued our Business Relations with the above mentioned Authorized Persons. Clients and General Public are warned against Dealing in with them in his/her capacity as our Authorized Persons and we hereby confirm that we will not be liable in any manner for any consequence of such dealings/deals. Clients are requested to contact our centralized desk 022-3355 1111/4218/5454 or email us to support@angelbroking.com.

Date: 27.11.2019
Place : Madhya Pradesh
For ANGEL BROKING LTD
Sd/-
Authorized Signatory

PNB Housing Finance Limited
Ghar Ki Baat

Registered Office : 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110 001
Phones : 011-23357171, 23357172, 23705414, Website : www.pnbhousing.com
BRANCH ADDRESS:- 201, 2nd Floor, Mega Polis Square, 579, M.G. Road, Indore-452001 (M.P.)
Phones : 0731-2567200, Email: - customercare@pnbhousing.com, Website:- www.pnbhousing.com

APPENDIX -IV-A
PUBLIC NOTICE-E-AUCTION CUM SALE OF IMMOVABLE PROPERTY
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) & guarantor(s) indicated in Column No-A that the below described immovable property (ies) described in Column No-B mortgaged charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column No. - C) by the authorized Officer of M/s PNB Housing Finance Limited (PNB HFL) Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the details mentioned below.

Notice is hereby given to borrower(s)/mortgagor(s) Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrower(s)/mortgagor(s)(since deceased) as the case may be indicated in Column No. - A under Rule-8(5) & 9 of the Security Interest (Enforcement) Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in M/s PNB Housing Finance Limited (PNBHFL), secured creditor's website i.e. www.pnbhousing.com.

Loan No. Name of the Borrower/Co-Borrower/Guarantor(s) Legal heirs (A)	Demand Amount & Date (B)	Nature of Possession (C)	Description of the Properties Mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/ Court Case, if any. (K)
1. (0006660002500, 0006670003651 & NHL/IND/0416/279567) Rajesh Navlani, Amit Navlani, Muskan Navlani & Shrawati Navlani Guarantor :- Jairam Des Tharani	Rs. 33,86,587.28/- (Rupee Thirty Three Lacs Sixty Six Thousand Six Hundred Eighty Seven and Twenty Eight Paise Only) Due as on 29-01-2019	(Physical)	Shop No. F-56 & F-65, First Floor, MPL House No.16/2 & 16/3, Plaza Prakash Talkies, River Side Road Indore (M.P.) - 452001 Admeasuring Area of Shop No. F-56, Super Build-up Area 70 Sq. Ft. Bounded as East - Prakoista No. F-57, West - Common Passage, North - Prakoista No. F-65 and South-Common Passage of Building Admeasuring Area of Shop No. F-64 Super Build-up Area of 66 Sq. Ft. Bounded as East-Prakoista No. F-64, West - Common Passage of Building, North - Common Passage of Building, and South - Prakoista No. F-56	Rs. 18,60,000/- (Rupee Eighteen Lac Sixty Thousand Only)	Rs. 1,86,000/- (Rupee One Lac Eighty Six Thousand Only)	28-12-2019	Rs. 10,000/-	12-12-2019 at 11.00 A.M. to 5.30 P.M.	30-12-2019 at 11.00 A.M. to 2.30 P.M.	**Nil/Not Known
2. (0006660003595) Gaurav Kumar Bairathi and Saurav Bairathi	Rs.10,97,189.58 (Rupee Ten Lac Ninety Seven Thousand One Hundred Eighty Nine and Fifty Eight Paise Only) Due as on 04-09-2017	(Symbolic)	Flat No.301, Sunrise Tower, Plot No.123, Shri Krishna Avenue, Phase-1, Sector-A, Gram Limbodi, Khandwa Road, Indore (M.P.) Admeasuring Area of 82.99 Sq.Meter bounded as East- Flat No.302, West-Other Land, North-Road and South-Flat No.305	Rs.12,90,000/- (Rupee Twelve Lac Ninety Thousand)	Rs.1,29,000/- (Rupee One Lac Twenty Nine Thousand Only)	28-12-2019	Rs. 10,000/-	12-12-2019 at 11.00 A.M. to 5.30 P.M.	30-12-2019 at 11.00 A.M. to 2.30 P.M.	**Nil/Not Known
3. (HOU/IND/1017/441185) Garima Singh, Guarantor :- Bhpendra Prem Singh Thakur	Rs.19,58,248.37 (Rupee Nineteen Lac Fifty Eight Thousand Two Hundred Forty Eight and Thirty Seven Paise Only) Due as on 25-03-2019	(Physical)	House On Plot No. TE-52, Gyanshikha City, Village Dhabli, Indore - 452001 (M.P.) Admeasuring Area of 900 Sq. Ft. Bounded as East - UE 52, West- Road, North- TE-53, South-TE-49	Rs.16,00,000/- (Rupee Sixteen Lac Only)	Rs.1,60,000/- (Rupee One Lac Sixty Thousand Only)	28-12-2019	Rs. 10,000/-	12-12-2019 at 11.00 A.M. to 5.30 P.M.	30-12-2019 at 11.00 A.M. to 2.30 P.M.	**Nil/Not Known
4. (HOU/IND/0515/221053) Mahesh Kaitwans and Lata Kaitwans	Rs.17,80,562.56 (Rupee Seventeen Lac Eighty Thousand Five Hundred Sixty Two and Fifty Six Paise Only) Due as on 01-12-2016	(Symbolic)	Flat No.207, Reva Avenue, Plot No.11/21,11/2,14,14 old (17 new), & 2/2, Chandra bahga Main Road, Junl Indore - 452007 (M.P.) Admeasuring Area of 1016 Sq. Ft. Bounded as East- House of Vyas, West- Common Passage, North- Flat No. 206, South- Flat No. 208	Rs.18,50,000/- (Rupee Eighteen Lac Fifty Thousand Only)	Rs.1,85,000/- (Rupee One Lac Eighty Five Thousand Only)	28-12-2019	Rs. 10,000/-	12-12-2019 at 11.00 A.M. to 5.30 P.M.	30-12-2019 at 11.00 A.M. to 2.30 P.M.	**Nil/Not Known
5. (HOU/IND/0815/228710) Shiv Shankar and Smt Sumitra Devi	Rs.62,91,596.53 (Rupee Sixty Two Lac Ninety One Thousand Five Hundred Ninety Six and Fifty Three Paise Only) as on 01-12-2016	(Physical)	D2-603, Sixth Floor, Divine-D2, Belmonte Park, Survey No.287/2 (P.T.), 286/1/1 GA, 286/1/1, 286/1/1, 286/1/2, 287/2 PT, etc. Village Kalid Hala, Tehsil & Distt. - Indore-452001(M.P.) Admeasuring Area of 2870 Sq. Ft. Bounded as East- Open Area, West-D3/604, North- Open Area, South-D2/602	Rs.57,50,000/- (Rupee Fifty Seven Lac Fifty Thousand Only)	Rs. 5,70,000/- (Rupee Five Lac Seventy Thousand Only)	28-12-2019	Rs. 25,000/-	12-12-2019 at 11.00 A.M. to 5.30 P.M.	30-12-2019 at 11.00 A.M. to 2.30 P.M.	**Nil/Not Known (Loan is booked under TPA)

*Together with the further interest @18% p.a. as applicable, incidental expenses, cost charges etc. incurred upto the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/claims in respect of above mentioned immovable secured assets except what is disclosed in the column no-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances.

1. As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties secured assets.

2. The prospective purchaser/bidder and interested parties may independently take the inspection of the plying in the proceedings/orders passed etc. if any, stated in Column No. - K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s).

3. The M/s SHIRAM AUTOMALL INDIA LIMITED (SAMIL) would be assisting the authorized Officer in conducting sale through an e-auction. For any assistance related to inspection of the property or obtaining the bid documents and for any other query or to registration, you have to co-ordinate with our marketing agent/ service provider on phone no. 703044421 (Mr. Ramnath Kalle), having registered office at Shiram Automall India Limited, Best Sky Tower - 201, 2nd Floor, F-5, Opposite Fun Cinema, Netaji Subhash Place, Piliam Pura, New Delhi, Delhi 110034, www.eauctions.samil.in or Mr. Iqbal Alam, Mobile No-9956195453 or Mr. Raju Chouhan Mob no. 9755979717. Authorized Person of PNBHFL or refer www.pnbhousing.com.

Place : INDORE
Date : 26-11-2019
Sd/- Authorized Officer
PNB Housing Finance Limited

FPJ - SUDOKU - 45

Level: easy

7	3	2		9				
	5		4					7
8	1			5				
		7	5					
9				6		3		2
		3			8	6		
		4			1		3	
3				9			6	
			3			2	4	9

WHAT TO DO: Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 to 9. Every puzzle has only one correct solution.