



# Kashi Karvat mandir

## Mysterious temple in Banaras

Story & photos: V.V.S. Manian



Located just a stone's throw away from the famous Kashi Vishwanath Temple is the ancient Shiv temple known as *Kashi Karvat Mandir* (also referred to as Ratneshwar Mahadev). It is one of the Dwadesh Jyotirlingas temple. The small, vibrant gate of the temple, painted in bright maroon

and yellow, displays a plaque that mentions that only followers of Sanatan Dharma are permitted to enter. This Shiv temple, nestled in the heart of Banaras (Varanasi), is one of the city's lesser known yet historically significant religious sites.

### Temple shrouded in mystery

The origins of *Kashi Karvat Mandir* are steeped in legend, making it difficult to pinpoint precise historical details. According to local lore, this temple was constructed in the 15th century during the reign of Raja Man Singh, built by one of his servants in gratitude for his mother's milk. The mother's name was Ratna, and as a tribute to her, the temple was dedicated to Lord Shiva and named *Ratneshwar Mahadev*, which later came to be known as *Kashi Karvat*.

The temple sits on the banks of the sacred River Ganges and has an unusual feature: it has been tilting to one side for hundreds of years. The tilt is said to have been caused by a lightning strike that struck the temple long ago. Devotees believe that Lord Shiva took the brunt of the calamity upon himself to protect the rest of Kashi, and that the tilting of the temple represents Shiva turning his gaze to one side. Hence, the temple became popularly known as *Kashi Karvat*—the "Twisted Temple of Kashi."

### Dark chapter in Kashi's history: Kashi Karvat legend

The name *Kashi Karvat* is also linked to a dark chapter in the history of Banaras, particularly during the time of the Mughal Emperor Aurangzeb. Banaras, notorious for

its association with various thugs (criminal gangs), became infamous for a deadly scam known as *Kashi Karvat*.

At the time, many gullible travellers, hoping to attain salvation and reach heaven, would come to Kashi, believing that a visit to the holy city would secure their place in the afterlife. A devious practice was devised by criminal priests who preyed on these pilgrims. They promised salvation in exchange for large sums of money, convincing the traveller to undergo a ritual in which they would supposedly die in a state of grace and ascend directly to heaven.

The ritual involved making the traveller lie beside a well, known as the *Kashi Karvat well*, located near the Kashi Vishwanath Temple. Before the ceremony, the priests would extract money and other offerings from the unsuspecting person, psychologically manipulating them into believing that this was the only way to achieve moksha (liberation). The traveller was then pushed into the well, where sharp instruments, such as saws and knives, were embedded to mutilate the body. The remains were cast into the Ganges, further adding to the sacrilegious nature of the practice.

Many travellers, lured by false promises, met their doom in this manner. The criminals and thugs who performed this ritual used the guise of religious devotion to carry out their gruesome deeds, stealing from and killing innocent pilgrims. This horrific practice is mentioned in *Padmavat*, the epic poem by Muhammad Jayasi, and noted by the British traveller and historian Alexander Hamilton, who in 1744 described the method in which the pandits would lure people to jump to their deaths with the false hope of eternal salvation.

### Significance of the temple

Despite its dark associations, *Kashi Karvat Mandir* is also seen as a symbol of protection and divine grace. The unusual tilt of the temple is regarded by devotees as a sign of Lord Shiva's intervention to save Kashi from the calamities of the world. The temple's location, on the sacred banks of the Ganges, only adds to its spiritual significance. Worshipers believe that visiting the temple and offering prayers to *Bheema Shankar Mahadev* can resolve their problems and bring peace and prosperity. *Kashi Karvat Mandir* is a fascinating blend

of history, mystery, and legend. While the temple is famous for its tilted structure and the dark tales surrounding its name, it also serves as a spiritual sanctuary for those seeking blessings from Lord Shiva. As one of the many sacred sites in the ancient city of Banaras, it is a reminder of the complex and often turbulent history that shapes this city of light—a city where mythology, history, and spirituality intertwine.



### FEDBANK FINANCIAL SERVICES LTD. AUCTION NOTICE

This is to inform the public at large, that FEDBANK FINANCIAL SERVICES LTD., has decided to conduct Auction of Gold ornaments belonging to accounts (mentioned below) which have become overdue or which have defaults or margin breach customers. The Auction would be held at respective Branches specified below on **Tuesday 26-11-2024 between 10.00 a.m. to 12.00 p.m.** This would continue till the auction process is over.

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# Hanuman feels sense of sadness & elation

sa hari pravārah pōpūyamānaṁ sarasiva haṁsam||5.2.58||

The heroic vanara saw the rising moon flitting in and out, shining like a fresh white conch, its color reminiscent of milk and lotus, bright like a swan floating in the lake-like sky.

Even the moon rose, casting thousands of rays at the center of a multitude of stars, spreading and illuminating the world with a canopy of bright beams, as if to offer ministerial assistance to Hanuman.

He discovered the famed palace, adorned with a garland of tall, white mansions, each marked by archways latticed with golden strings. It was guarded by the mighty Ravana and surrounded by fierce demons.

Thus ends the second sarga of the Sundara kanda of the holy Ramayana, the first epic composed by the sage Valmiki.

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### Flora Textiles Limited

Registered Office: 23, Bharathi Park Road, Coimbatore - 641 043. Phone: 91 (422) 2447395. Email: floratext1@gmail.com. GSTIN: 33AAACF4312P1ZQ. CIN No.: L17111T21993PLC004290

### NOTICE OF POSTAL BALLOT

NOTICE is hereby given that pursuant to sections 108, 110 of the Companies Act, 2013 ("the Act") read with Rules 20 & 22 of the Companies (Management and Administration) Rules, 2014, (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and other applicable provisions of the Act and the Rules including General Circulars issued by the Ministry of Corporate Affairs ("MCA") for holding general meetings/conducting postal ballot process through e-voting including General Circular No. 09/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs ("MCA Circulars"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Postal Ballot Notice along with the Explanatory Statement has been sent electronically on Thursday, 14th November, 2024, to all the members whose email ids are registered with the Company/Registrar/Depository Participants as on Friday, 8th November, 2024 (Cut-off Date), for seeking approval of the members of the Company by way of Special/Ordinary Resolution by voting through electronic means only ("e-voting") on the following matters:

1. Appointment of M/S SGCO & Co. LLP, Chartered Accountants as Statutory Auditors of the Company to fill the casual vacancy-Ordinary Resolution
2. Approval of the shifting of the registered office of the Company and consequential amendment to the Memorandum of Association ("MOA") of the Company-Special Resolution
3. Approval for change of name of the Company from Flora Textiles Limited to Anirvit Ventures Limited and consequential alteration of the Memorandum of Association ("MOA") and Articles of Association ("AOA") of the Company-Special Resolution
4. Amendment/Alteration in object clause of the Memorandum of Association of the Company-Special Resolution
5. Increase in authorised share capital of the Company and alteration of capital clause of Memorandum of Association of the Company-Ordinary Resolution
6. Alteration of Articles of Association ("AOA") of the Company-Special Resolution
7. Consideration of enhancement of the borrowing limit of the Company as per Section 180(1)(c) of the Companies Act, 2013-Special Resolution
8. Consideration of creation of security and creating charge on the assets of the Company, as per Section 180(1)(a) of the Companies Act, 2013-Special Resolution
9. To make any loans or investments and to give any guarantee(s) or to provide security(ies)-Special Resolution
10. Appointment of Mr. Ashutosh Biyani (DIN: 07349560) as an Independent Director of the Company-Special Resolution
11. Appointment of Mr. Suvir Singh (DIN: 10810873) as an Independent Director of the Company-Special Resolution
12. Appointment of Mr. Rohit Agarwal (DIN: 01780752) as a Non-Executive Non-Independent Director of the Company- Special Resolution
13. Appointment of Ms. Neha Thakkar (DIN: 10810103) as an Executive Woman Director of the Company-Special Resolution
14. To appoint Ms. Neha Thakkar (DIN: 10810103) as Whole-time Director of the Company-Ordinary Resolution

The detailed explanatory statement under section 102 of the Act setting out all material facts concerning the resolutions, forms part of Notice. The Company has completed the process of sending Postal Ballot Notice electronically on 14<sup>th</sup> November, 2024.

Notice of Postal Ballot will also be available on the website of the Company at [www.floratextiles.in](http://www.floratextiles.in) and on the websites of the Stock Exchange viz. [www.bseindia.com](http://www.bseindia.com) and on the website of KFinTech at <https://evoting.kfintech.com>.

The Company has engaged the services of KFin Technologies Limited ("KFinTech") for providing e-voting facility to all its Members.

Mr. Dipesh U. Gosar of Dipesh Gosar & Co., Company Secretaries, Practicing Company Secretary, has been appointed as Scrutinizer for the Postal Ballot process including e-voting facility. Members of the Company are hereby informed and requested to note the following:

- a. The Members holding shares as on the cut-off date and have not received the Notice of Postal Ballot, may write to floratext1@gmail.com and obtain the same.
- b. Members whose names are recorded in the Register of members/beneficial owners as on the cut-off date will be entitled to vote electronically on the resolution set out in the Postal Ballot Notice. The detailed procedure/instructions on the process of e-voting are specified in the Notice. A person who is not a member as on the Cut-off Date should treat this notice for information purpose only.
- c. The remote e-voting facility will be available during the following voting period:

Voting starts on	Voting ends on
Saturday, November 16, 2024 at 9:00 A.M. (IST)	Sunday, December 15, 2024 at 5:00 P.M. (IST)

The e-voting module shall be disabled thereafter. Once the vote on a resolution is cast by the Members, no change will be allowed subsequently.
- d. The Members of the Company holding shares in physical/demat form and who have not registered/updated their email addresses with the Company / Registrar & Transfer Agents/ Depository Participants are requested to send the relevant information at the earliest via email to floratext1@gmail.com or eniward.ris@kfintech.com in order to register/update their email addresses.
- e. The result of the Postal Ballot will be announced on or before Tuesday, December 17, 2024. The results along with scrutinizer report shall be displayed at the Registered Office of the Company and on the website of the company at [www.floratextiles.in](http://www.floratextiles.in) and on the website of KFinTech at <https://evoting.kfintech.com> besides being intimated to BSE Limited.
- f. In case of any query on e-voting, Members may refer to the "Help" and "FAQs" sections/e-voting user manual available through a dropdown menu in the "Downloads" section of KFinTech website for e-voting: <https://evoting.kfintech.com> or contact Mr. Mohammed Shanoor, Corporate Registry at KFin Tech, Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032 at [eniward.ris@kfintech.com](mailto:eniward.ris@kfintech.com) or call KFinTech toll free number 1-800-309-4001.

For Flora Textiles Limited  
Visha Jain  
Place: Mumbai Company Secretary & Compliance officer  
Date: November 16, 2024 (M No. A73776)

### SALE NOTICE

Saraswati Udyog India Limited (In Liquidation)

CIN: U02102TZ1992PLC003585

Registered Office: 163, Thirunagar Colony, Erode, Tamil Nadu - 638003.

Principal Office / Factory: Kabilarmalai-Thudumal Rd, Periasolpalayam, Paramathi Velur, Namakkal, Tamil Nadu- 637204.

LIQUIDATOR: Gopalsamy Ganesh Babu

Registration No. IBB/PA-002/IF-NO0246/2017-18/10731

Liquidator address: 986-H Block, 24th Street, Anna Nagar (West), Chennai - 600040.

Email: [ganeshabugopal007@gmail.com](mailto:ganeshabugopal007@gmail.com) | Mobile: 8248346152

E-AUCTION: Sale of Assets under Insolvency and Bankruptcy Code, 2016

Date and Time of E-Auction: 17-12-2024 at 11.00 AM to 01.00 PM (with unlimited extension of 5 minutes each)

Sale of Assets owned by Saraswati Udyog India Limited (In Liquidation)-E-Auction will be conducted on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATSOEVER THERE IS BASIS". The sale will be done by the undersigned through the e-auction service provider M/s. Auction Basear at the Web Portal - [www.auctionbasear.com](http://www.auctionbasear.com).

Location	Particulars	Qty.	Reserve Price (Rs.)	EMD (Rs.) (Refundable)	Incremental Bid Amount (Rs.)
Factory premises at Kabilarmalai - Thudumal Road, Periasolpalayam, Paramathi Velur, Namakkal, Tamil Nadu - 637204.	Car- Hyundai Make - Xcent - Petrol, Reg. No. TN86C 9473 Engine in Working condition	1 No	2,20,070	22,000	5,000

The details of vehicles to be auctioned, its location, Reserve Price, EMD and Incremental Bid amount and the detailed Terms & Conditions, E-Auction Bid Document, Declaration and other details of online auction sale are available on [www.auctionbasear.com](http://www.auctionbasear.com). In case of any clarification, please contact the Liquidator at [ganeshabugopal007@gmail.com](mailto:ganeshabugopal007@gmail.com).

It is clarified that, this invitation purports to invite prospective bidders and does not create any kind of binding obligation on the part of the Liquidator or the Company to effectuate the sale. The Liquidator reserves the right to cancel or modify the process and / or not to accept and / or disqualify any interested party / potential investor / bidder without assigning any reason and without any liability. Excluding taxes, levies, charges, duties, transfer fees, stamp duty, registration fee, premiums etc. No representation as to warranties and indemnities shall be made.

As per the Paragraph 12 of Schedule I of IBB (Liquidation Process), Regulations, 2019, "On the close of the auction, the highest bidder shall be invited to provide balance sale consideration within ninety days of the date of such demand."

Provided that payments made after thirty days shall attract interest at the rate of 12%.

Provided further that the sale shall be cancelled if the payment is not received within ninety days."

Last Date to apply and submission of Documents : 02-12-2024

Announcement of Eligible Bidder : 03-12-2024

Last date for inspection : 13-12-2024

Last date for EMD Submission : 14-12-2024 (up to 5 p.m.)

Date and time of E-Auction : 17-12-2024 (11 a.m. to 1 p.m.)

(with unlimited extension of 5 minutes each)

In case of any clarification, please contact the Liquidator at : [ganeshabugopal007@gmail.com](mailto:ganeshabugopal007@gmail.com)

Gopalsamy Ganesh Babu

Liquidator of Saraswati Udyog India Limited (In Liquidation)

Date : 16-11-2024

Place : Chennai

IBB/PA-002/IF-NO0246/2017-18/10731

### JM FINANCIAL

Home Loans

Corporate Office: 3<sup>rd</sup> Floor, Sushash IT Park, Plot No. 66E, off Datta Pada Road, Opp. Tata Steel, Borivali (E), Mumbai - 400 066

### DEMAND NOTICE

Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Specific Interest Act, 2002 ("Act") read with Rule 3 of the Securitisation (Enforcement) Rules, 2002 ("Rules").

Whereas the undersigned being the Authorized Officer of JM Financial Home Loans Limited (JM FHL) under the Act and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Rules already issued demanded Demand Notice dated below under Section 13(2) of the Act, calling upon the Borrower(s) to pay the amount mentioned in the respective Demand Notice, within 90 days from the date of the respective Notice, as per details given below. Copies of the said Notices are sent by Registered Post and are available with the undersigned, and the said Obligor(s)/Legal Heir(s)/Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours. In connection with the above, Notice is hereby given, once again, to the said Obligor(s)/Legal Heir(s)/Legal Representative(s) to pay to JM FHL, within 90 days from the date of the respective Notice, the amount indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column III of the date of payment and / or realization, read with the loan agreement and other documents/arrangements, if any, executed by the said Obligor(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to JM FHL by the said Obligor(s) respectively.

Sr. No	Borrower(s) Co-Borrower(s) Guarantors/Address/ Last Ac No.	Description of secured asset (immovable property)	1. Demand Notice Date 2. Date of NPA 3. Amount Due in Rs. As on
1.	M. K. Ravikrishnan 2. Mrs. Muthukrishna Ravi	1st. TAKKU ITEM No. 1: All that Piece and parcel of Land Situated at Kanur District Kanur Registration District, Joint No. 1, Kanur Sub Registration District, Kanur Taluk, Puliyur Village, situated in Old S. No. 1443, New S. No. 1443/23, with the measuring of East-West both sides 42 1/2 feet, South-North both sides 68 feet. Totally an extent of 2890 sq. ft. of land within the following four boundaries, East of - 2 feet with South-North Santhi of P. Sevanjan and J. Dewan, South of - 2ft 2inches with South-North Santhi of P. Sevanjan and J. Dewan, West of - 2nd 1/2 inch and 2 feet with South-North Santhi of P. Sevanjan and J. Dewan, South of - Property of Railway Cross, North of - East-West highway.	1.12-Nov-2024 2.04-Nov-2024 3. Rs. 28,99,504/- (Rupees Twenty Eight Lakh Ninety Eight Thousand Five Hundred & Four Only) outstanding as on 08-Nov-2024.
2.	M. Mr. Thangavel Kumarasamy 3. Mrs. Gowaneswari Thangavel 4. Mr. Karthick Thangavel 5. Mrs. Tamilselvi Muthukruppan	Namakkal Registration District, Namakkal Joint 2 Sub Registration District, Namakkal Group Chinnampalayam Village. In the new SF No. 431/1 Acre 2.57 SF No. 491/A Acre 1.86; SF No. 491/B Acre 1.83; SF No. 491/C Acre 1.00 SF No. 492/A Acre 1.34, SF No. 494/A Acre 3.96 in this Acre 3.42, SF No. 451/A Acre 3.69 in this Acre 2.34 Totally Acre 14.40 this extent is divided into house sites, in this house site Plot No. 271 measuring 50 feet in North south or Eastern side, 50 feet in North south or western side, 21 feet in East west on southern side and 18 feet in East west on Northern side totally 975 sq. ft. and situated within the following four boundaries, East of - Plot No. 272, West of - the Punjab land of Chinnampalayam, South of - Plot No. 284 North of - the East west common Pathway As Per New S. No. 451/A 1A.	1.12-Nov-2024 2.04-Nov-2024 3. Rs. 42,24,588/- (Rupees Forty Two Lakh Twenty Four Thousand Five Hundred & Ninety Eight Only) outstanding as on 08-Nov-2024.

with further interest, additional interest at the rate as more particularly stated in respective Demand Notices cited mentioned above, incidental expenses, costs, charges etc. incurred till the date of payment and/or realization, if the said Obligor(s) shall fail to make payment to JM FHL, as aforesaid, then JM FHL shall proceed against the above Secured Asset(s)/Immovable Property(ies) under Section 13(A) of the said Act and the applicable Rules entirely at the risk of the said Obligor(s)/Legal Heir(s)/Legal Representative(s) as to the costs and consequences.

The said Obligor(s)/Legal Heir(s)/Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s)/Immovable Property(ies), whether by way of sale, lease or otherwise without the prior written consent of JM FHL. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

Date: 16-11-2024, Place: Tamil Nadu

Sd/ Authorised Officer, For JM Financial Home Loans Limited

