



Climate change, and in particular extreme events, are still really being underestimated when it comes to conservation planning. It's not just going to be a gradual shift of temperature over many years

- Stefanie Heinicke, lead author

INDIA'S \$4.51 TN INFRA PUSH AT RISK WITHOUT DISASTER RESILIENCE

S V KRISHNA CHAITANYA @ Chennai

INDIA'S ambitious plan to invest \$4.51 trillion in infrastructure by 2030 and scale into a \$30 trillion economy by 2047 could face mounting fiscal and developmental risks unless disaster resilience is built into roads, railways and power systems from the design stage itself, according to a new report released on Tuesday by the Coalition for Disaster Resilient Infrastructure (CDRI) in partnership with the Department of Economic Affairs (DEA), Ministry of Finance.

Titled 'Mainstreaming Disaster Resilience into Infrastructure Projects in India,' the study makes an economic case for proactive resilience spending, noting that global infra-

structure losses linked to disasters are estimated at \$845 billion annually, while actual losses may be far higher once indirect economic disruptions are counted. The report says India's infrastructure-heavy growth strategy is especially exposed because the three largest investment sectors under the National Infrastructure Pipeline — power (24%), roads (18%) and railways (12%) — are also among the most vulnerable to floods, cyclones, earthquakes and extreme weather.

According to the study, roads and bridges account for 39% of exposure among key transport assets, followed by railway tracks at 33%, and transmission lines and substations at 28%. Flooding alone causes an estimated average annual loss of \$172.31 million in road assets and \$86.21 million in power as-



IMPACT OF NATURAL HAZARDS ON CRITICAL INFRASTRUCTURE ASSET CLASSES

Table showing impact of natural hazards (Earthquake, Flood, Tsunami, Wildfire, Heat) on various infrastructure sectors (Roads, Energy, Railway, Real Estate, Urban Public Transport, Healthcare, Telecommunication) with a degree of impact scale from Very High to Low.

sets. Railways too face heavy recurring losses from floods and earthquakes.

CDRI Director General Amit Prothi said resilience spending should be viewed as a fiscal safeguard rather than an additional burden. "Disaster resilience is about protecting public finances and securing development gains. Investing in resilient infrastructure today reduces fiscal shocks tomorrow and is one of the smartest investments governments can make," he said.

The report draws on pilot applications of CDRI's Resilience Cost-Benefit Analysis (RCBA) tool, which found that targeted resilience measures in selected projects could generate returns of up to 12:1 through avoided damages, reduced service disruption and lower repair costs. This implies that every rupee spent upfront on resilience could potentially save twelve rupees over an asset's lifetime, a finding likely to resonate with policymakers balancing budget constraints and infrastructure expansion.

Baldeo Purushartha, joint secretary, Department of Economic Affairs, said resilience must be integrated into the architecture of public investment.

"As natural hazards increasingly threaten infrastructure investments, we must shift our focus towards incorporating disaster resilience into the very fabric of our infrastructure development strategies. This proactive approach not only safeguards our assets but also ensures sustained economic growth by mitigating future disaster impacts," he said. The study identified five sys-

temic gaps slowing resilience mainstreaming: outdated or inadequate contractual clauses, weak integration of risk across project lifecycles, poor hazard data systems, shortage of technical expertise and insufficient financing or insurance mechanisms.

In many standard engineering and concession contracts, disaster risks are either vaguely defined or pushed into force majeure clauses, creating uncertainty over liability, compensation and repair obligations. The report recommends explicit resilience clauses, project-specific hazard thresholds and clearer public-private risk sharing.

Among its 11 recommendations, the report calls for mandatory hazard risk and vulnerability assessments for priority projects, centralized disaster-risk data platforms, stronger design codes, longer defect liability periods, resilience experts in project appraisal teams, and new financing vehicles such as an India Infrastructure Resilience Fund and sovereign risk-pooling mechanisms. To support implementation, CDRI launched two practical tools alongside the report: the RCBA tool to help ministries quantify resilience benefits, and an Infrastructure Resilience Toolkit offering design options, procurement guidance and resilience checklists for agencies and bidders.

The timing is significant. India is accelerating highways, freight corridors, urban transport systems, renewable grids and logistics infrastructure, much of it in climate-vulnerable coastal, floodplain and heat-stressed zones.

MALKAJGIRI MUNICIPAL CORPORATION E-PROCUREMENT NOTICE. Details of works, estimated amount, and bid submission information.

Pridhvi Asset Reconstruction & Securitisation Company Limited. Registered and Corporate Office details.

RPAD NOTICE INFORMING ABOUT SALE (30 DAYS NOTICE). Details of properties for sale and terms of the notice.

Sub: Sale of securities held in the NPA account of M/s. Sri Pavana Keerthi Hotels India Ltd. (PARAS-SPKH-085 TRUST) for realization of dues under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

SYMBOLIC POSSESSION NOTICE. ICICI Bank notice regarding the securitisation and reconstruction of financial assets and enforcement of security interest.

GOVERNMENT OF ANDHRA PRADESH Rural Water Supply and Sanitation Department. e-Procurement Tender Notification for supply, delivery, installation and commissioning of Analytical Electronic Weighing balance.

Kotak Mahindra Bank Limited. Registered Office and Branch Office details.

DEMAND NOTICE. STATUTORY NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

The undersigned, being the Authorized Officer of Kotak Mahindra Bank Limited, a banking company within the meaning of the Banking Regulation Act, 1949 having its Registered Office at 27 BKC, C 27, G Block, Bandra (E), Mumbai - 400 051, and having Branch Office situated at also Regional Office Situated at # 6-3-1109/2, 2nd Floor, Navabharat Chambers, Rajbhavan Road, Somajiguda, Hyderabad - 500 082, (hereinafter referred to as "the Bank/Kotak") appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereby issues to you the following notice:- This notice is issued in terms of section 13(2) of the said Act and Rule 3 Security Interest Enforcement Rules 2002.

Table with columns: Name of Customer (Borrower/s) / Co-Borrower(s) and Guarantor(s) along Loan Account Nos, Amount of Outstanding as per Demand Notice, Demand Notice Date, NPA Date, Total Due Amount, and Six Thousand Four Rupees and Paise Sixty One Only dues on 17-Apr-2026.

Description of the Property Mortgage - Mortgage over following properties - Schedule - A (Plot / Land) :- All that the site under Development site (in proposed to be dismantled) RCC Roof House bearing H.No.1-9-840, property to an extent of 565-00 Sq. Yards or 472-39 Sq. Mts., and as per GWMC Permission 563-62 Sq. Yds., or 471-27 Sq. Mts., Situated at Postal Colony, Basithnagar, Subedari, Hanumakonda District and within the limits of Greater Warangal Municipal Corporation and within the Jurisdiction of Registration District, Warangal and Sub-District/Sub-Registrar, Warangal-R.O and is bounded by: East : Houses of K. Paramatmarao & C.G. Radhakrishna, West : 31'-0" Wide Road, North : H.No.1-9-841 of Rajeshwar Rao, South : H.No.1-9-839 of Ram Reddy. Schedule - B (Flat) :- The entire Residential Semi-Finished Three (3) Bed Room Flat No.301 in Third floor with Carpet Area of 1011-00 Sq. Fts., plinth area of 1297-00 Sq. Fts., Common areas & Corridors of 324-00 Sq. Fts., with Super built-up area of 1621-00 Sq. Fts., (including common areas, Corridors) and Car parking lot area of 80-00 Sq. Fts., in Stilt Floor of "LOPAMUDRA PARADISE" and with 55-00 Sq. Yds., or 45-98 Sq. Mts., undivided, unspecified and indivisible share of right in total extent of 563-62 Sq. Yds., or 471-27 Sq. Mts., in H.No.1-9-840 (PART), Situated at Postal Colony, Basithnagar, Subedari, Hanumakonda District GWMC shown in schedule-A property and Flat is bounded as under: East : 4' Wide Corridor, West : Open to Sky & Road View, North : Open to Sky, South : 8' Wide Common Corridor, Staircase & Lift, together with all existing buildings and structures thereon and buildings and structures as may be erected/constructed there upon any time from/after the date of respective mortgages and all additions thereto and all fixtures and furniture's and plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future.

MANAPPURAM FINANCE LTD. THE SECRET OF GETTING AHEAD IS GETTING STARTED. QuoteExpress. MANAPPURAM FINANCE LTD. Registered Office: W - 4/ 638A, Manappuram House, P.O. Valapad, Thrissur - 680 567, Kerala, India. GOLD AUCTION NOTICE. The pledges, in specific and in the public, in general, are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted at the following branches on 16/05/2026 from 10.00 am onwards. We are auctioning gold ornaments defaulted customers who have failed to make payment of his/her loan amount despite being notified by registered letters. Unauctioned items shall be auctioned on any other days without further notice. Changes in venue or date (if any) will be displayed at auction centre and on website without any further notice.

GOVERNMENT OF TELANGANA HYDERABAD METROPOLITAN WATER SUPPLY & SEWERAGE BOARD. TENDER NOTIFICATION. e-Tender No. & Date, Type of Work, EC in Rs., e-Tender No., Re-Design, Redevelopment, Web Hosting Web security Audit, EP.22/CGM(E), Certifications (STQC) Copyrights of Hyderabad Metropolitan water supply and Sewerage Board (HMWSSB) based on compliance matrix from IGW VERSION 3.0 (Guidelines for Indian Government Websites) with 1 year warranty including website maintenance, Web Hosting with two years Annual maintenance complete as directed by HMWSSB's officials under GM(IT).

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PARADIP PORT AUTHORITY. MEDICAL DEPARTMENT. FILE NO.CMO/DE/A/GL/401/2026/273. DATE: 20.04.2026. E-TENDER CALL NOTICE. E-tenders are invited on behalf of Paradip Port Authority for the work "Providing manpower for office work, Housekeeping and Para-medical Worker for PPA Hospital".

MANAPPURAM FINANCE LTD. Authorised Officer For Manappuram Finance Ltd.

MANAPPURAM FINANCE LTD. List of pledges: JANAGAON, R200150730006614, 0 1 2 0 1 5 0 7 0 0 0 0 1 0 6 , K H A M M A M , G A N D H I C H O W K , K H A M M A M , 0 1 1 8 5 7 0 7 0 0 0 9 2 9 6 , 0 1 1 8 5 7 0 7 3 0 0 2 9 8 8 2 , P A L V A N C H A , 0 1 1 7 1 6 0 7 0 0 0 7 2 4 5 3 , WARANGAL, HANAMKONDA BUSSTAND, 0103860730053053. Persons wishing to participate in the above auction shall comply with the following:- Interested Bidders should submit Rs. 10,000/- as EMD (refundable to unsuccessful bidders) by way of NEFT/RTGS on the same day of auction. Bidders should carry valid ID card/PAN card. For more details please contact 9072607147.

SYMBOLIC POSSESSION NOTICE. ICICI Bank. The Authorised ICICI Bank Officer under the Securitisation, 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 to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice. Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising 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 are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

राजस्थान घरोहर प्राधिकरण. नूतन पर्यटन काल, संरक्षण मार्ग (विकासकारी कार्यों के माध्यम से) साक्ष्य कार्ड, जयपुर-302001. ई-निविदा सूचना संख्या 04/2026-27. निम्नलिखित कार्यों के लिए केन्द्र / राज्य सरकार के अभियांत्रिकी विभागों द्वारा पंजीकृत एवं अनुमोदी संवेदकों से निर्धारित प्रथम में ई-टेंडरिंग प्रक्रिया हेतु ऑनलाइन निविदाएं आमंत्रित की जाती हैं।

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 are NPA (Non-performing assets) or margin breach accounts or any accounts falling into the loan recall clause as specified in the terms & condition of the Loan. The Auction would be held as per the schedule provided below:

Table with columns: Loan A/c Number, Branch, District, Action Date. FEDGL00430013190, KAZIPET ROAD: 9701448137, HANAMKONDA: 9948283831, Monday 18.05.26.

Change in Venue or Date, if any, will be displayed on our Website https://www.fedfina.com/gold-online/special-sections/auction-venue/. Customer who want to release their ornaments shall visit any of the above branches or contact at the number mentioned above on or before auction Date subject to the terms and condition applicable. Auction will be conducted at respective branches. In case the auction does not get completed on the given date due to any reasons, the auction in respect thereto shall be conducted on subsequent working days at district level as per above schedule. This would continue till the auction process is over. On failure of the first auction at branch level, auction will be also initiated through the E-auction platforms of SAMIL https://gold.samil.in and/or e-Procurement Technologies Ltd. (AuctionTiger) - https://gold.auctiontiger.net/.

All participating bidders will be intimated subsequently with respect to acceptance or rejection of bids submitted by them.

Warangal : 25.04.2026 For Fedbank Financial Services Ltd. Sd/- Authorised Signatory

TUNE IN TO THE expressions PODCAST FOR ALL THINGS LIFE AND LIFESTYLE! INTERNATIONALLY ACCLAIMED STORYTELLER, EDUCATOR, AND FOUNDER OF KATHALAYA, GEETA RAMANUJAM TALKS ABOUT THE TRANSFORMATIVE POWER OF STORIES IN A CONVERSATION WITH Neha. Available on: YouTube and Spotify.