

Matter of Thought

The political debate over 'regime change'

The Dussehra rallies, an integral part of Maharashtra's political culture, have increasingly become platforms for ideological battles and assertions about the future direction of politics. This year, the issue of 'regime change' featured prominently in the speeches delivered by the two factions of the Shiv Sena and the Rashtriya Swayamsevak Sangh (RSS). RSS Sarsanghchalak Mohan Bhagwat observed that a change in power does not necessarily bring about a change in the prevailing situation. Uddhav Thackeray, meanwhile, called for a change in government, asserting that the country was undergoing a transformation. Deputy Chief Minister Eknath Shinde responded by referring to the split within the Shiv Sena, while Prime Minister Narendra Modi praised Bhagwat's speech. Amid these political exchanges, a fundamental question remains: should change be confined to the corridors of power, extend to the functioning of the system, or bring tangible improvements to people's lives? Mohan Bhagwat's argument draws a distinction between a change in government and a transformation of society. Merely replacing those in power cannot automatically resolve the problems confronting the country. Social harmony, national integration, civic responsibility and improvements in people's lives require sustained efforts, irrespective of which party governs. His observation that a change of leadership alone cannot guarantee meaningful progress deserves consideration. However, this does not make a change in government irrelevant. In a democracy, citizens have the right to assess the performance of the ruling party and elect an alternative. The larger question is whether a change in political leadership will also bring improvements in policies, administration and governance. Without such changes, the benefits expected from a new government may fail to reach ordinary citizens. Uddhav Thackeray's call for 'regime change' reflects his opposition to the existing political arrangement and his expectation of a different direction for the country. He asserted that people had become aware of the need for change and expressed confidence in bringing about 'achhe din' through a change in power. However, demanding change and demonstrating how it will be achieved are two different matters. A political slogan acquires substance only when it is supported by a clear vision and a practical programme. Issues such as inflation, unemployment, farmers' distress, education, healthcare and the quality of public services directly affect citizens. People need to know not only who should be removed from power but also what an alternative government would do differently. What measures would it adopt to control prices? How would it create employment, address agricultural difficulties and improve public services? Unless political leaders provide credible answers to these questions, the promise of change risks remaining an electoral slogan rather than a programme for public welfare. Eknath Shinde countered Thackeray's demand by pointing to the change in leadership within the Shiv Sena itself. He questioned how Thackeray could advocate a change in the country when he had experienced a major political shift within his own party. The exchange reflects the continuing contest over the Shiv Sena's leadership, identity and political future. However, a change within a political party cannot automatically be equated with a transformation of the nation. Party leadership concerns the organisation and direction of a political formation, whereas national transformation encompasses public policies, constitutional institutions, governance and citizens' rights. The political debate would therefore be more meaningful if the competing sides explained the substance of their positions rather than relying primarily on personal and political counterattacks. The expression 'regime change' has become a prominent slogan in political discourse, but its meaning must extend beyond replacing one government with another. Democratic governance rests on accountability, transparency, the rule of law and public welfare. These principles must remain central regardless of which party occupies the seat of power. The ruling establishment has a responsibility to address legitimate questions raised by the opposition, while the opposition must present workable alternatives and explain how its proposals would improve public life. Neither criticism of the government nor the demand for a change in power should be dismissed without examining the issues involved. The Dussehra rallies generated considerable political discussion, but the significance of such speeches ultimately depends on whether they help address the concerns of the people. Political rhetoric can draw attention to issues and articulate aspirations, but it cannot substitute for effective governance. Similarly, calls for social transformation must be accompanied by sustained efforts to address inequalities, strengthen institutions and improve the conditions in which people live. Bhagwat's emphasis on social change, Thackeray's demand for a change in government and Shinde's criticism of Thackeray's political position represent different arguments in the ongoing debate. Each must ultimately be examined in the light of actual policies, decisions and outcomes. The public expects more than a change in political equations or leadership. It seeks relief from everyday difficulties, better opportunities, accessible public services and a tangible improvement in living standards. Ultimately, the real test of 'regime change' is not the volume of political declarations but the difference it makes to people's lives. If governments change but the problems confronting ordinary citizens remain unresolved, the promise of transformation loses its meaning. In a democracy, the final verdict rests with the people, whose judgement is shaped not merely by speeches at political rallies but by their everyday experiences of governance.

Murmu presents Lalit Kala Akademi awards

NEW DELHI: The President of India, Droupadi Murmu presented Lalit Kala Akademi awards to selected artists of the 65th National Exhibition of Art in New Delhi today (October 21, 2026). She also felicitated Grand Prize winners and Honourable Mentions of the 3rd Print Biennale India, 2026.

Speaking on the occasion, the President said that this award presentation ceremony is a celebration of India's artistic heritage, cultural diversity, and contemporary creativity. Through this event, we are celebrating the rich tradition of India's diverse arts, its creative energy, and its of the present, and aspirations for the future.

and participate in competitions on a wider platform.

The President said that in today's world, artists require not only creative opportunities but also financial support, access to a broader market, and connections with art collectors. She was happy to note that the Lalit Kala Akademi and the Ministry of Culture are making efforts to encourage the sale of artworks.

The President said that art should not be confined to art galleries. It should reach schools, universities, public spaces, and broader segments of society.



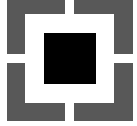
ever-evolving artistic expressions.

The President said that art is not limited to paintings on a canvas, sculptures carved from stone, or works created through various other mediums. Art is a reflection of our culture. It reflects the memories, experiences

Art enables us to perceive and understand our times and society from a fresh perspective. She emphasised the need to equip traditional artists in remote areas with training in new technologies and contemporary art techniques, enabling them to showcase their skills

Khilafat Committee rejects Pathan's allegations

MUMBAI: The All India Khilafat Committee on Wednesday rejected allegations made by former AIMIM legislator Waris Pathan over the ownership of Mumbai's historic Khilafat House and the legality of the educational institution operating on its premises. Dr Rauf Pathan, a trustee of the committee, termed the allegations baseless and claimed they were aimed at obstructing the development plans for the property.



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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(ties) 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 :

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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) (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 Deposit (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)
1.	Mr.Jadhav Umesh Diliprao (Borrower) Mrs.Suryawanshi Damini Muralidhar (Co Borrower)	Rs.23,32,528/- as on 31/07/2021*	Row House/Unit No.1, Soham Row Houses, Plot No.7, Gut No.550/2, Nivrutti Nagar, Raut Mala, Behind Hotel Jatra, Adgoan Shiwar, Nashik-422003. (Admeasuring Plot Area 46.80 Sq.Mtrs. upon which constructed Carpet Area 53.99 Sq.Mtrs.)	1) Rs.24,65,000/- 2) Rs.2,46,500/- 3) Physical	Rs.20,000/-	07/11/2026 (11.00 an to 4.00 pm)	09/11/2026 (upto 5 p.m.)	12/11/2026 between 10.00 am to 10.30 am
2.	Mr.Umarwal Motilal Sai (Borrower) Mrs.Umarwal Chandrakor Motilal (Co Borrower) M/s.Shree Sai Associates (Co Borrower)	Rs.9,58,050/- as on 30/09/2022*	Flat No.B-10, 2 nd Floor, B-Wing, Kasturigandh Co-Op Hsg.Soc.Ltd. Nashik, Plot No.99 & 100, S.No.266/A/1/99, Village Mhasrul Shiwar, Tal. & Dist.Nashik-422004. (Admeasuring Carpet Area 33.85 Sq.Mtrs, Built Up Area 40.61 Sq.Mtrs)	1) Rs.11,15,000/- 2) Rs.1,11,500/- 3) Physical	Rs.10,000/-	07/11/2026 (11.00 an to 4.00 pm)	09/11/2026 (upto 5 p.m.)	12/11/2026 between 10.30 am to 11.00 am
3.	Mr.Sanise Nilesh Ekanath (Borrower) Mrs.Sanise Rinku Nilesh (Co Borrower)	Rs.13,37,400/- as on 31/12/2024*	Row House-6, on 1st Floor, Pawane Unit-3, Plot No.05, S.No.924/16/1/2 (Old S.No.1159), Behind Dhane Bunglow, Dwarka Nagar, Udyog Bhavan, Sinnar, Tal.Sinnar, Dist. Nashik-422103. (Admeasuring Plotted Area 30.76 Sq. Mtrs, Built Up Area 60.87 Sq. Mtrs)	1) Rs.10,80,000/- 2) Rs.1,08,000/- 3) Physical	Rs.10,000/-	07/11/2026 (11.00 an to 4.00 pm)	09/11/2026 (upto 5 p.m.)	12/11/2026 between 11.00 am to 11.30 am
4.	Mr.Wable Prasad Fakirrao (Borrower)	Rs.31,79,977/- as on 31/10/2024*	Flat No.503, on 5 th Floor, Shree Ganesh Avenue Apartment, Plot No.75/76/77, S.No.78, Sadguru Naga, Canal Road, Gangapur Road, Mauje Satpur, Tal. & Dist.Nashik-422007. (Admeasuring Carpet Area 56.37 Sq.Mtrs. + Open Balcony Area 9.30 Sq. Mtrs)	1) Rs.29,70,000/- 2) Rs.2,97,000/- 3) Physical	Rs.20,000/-	07/11/2026 (11.00 an to 4.00 pm)	09/11/2026 (upto 5 p.m.)	12/11/2026 between 11.30 am to 12.00 pm
5.	Mr.Gavali Anil Vitthal (Borrower) Late Mrs.Gavali Archana Anil (Co Borrower Since Deceased) through her all known and unknown legal heirs 1) Miss Gavali Komal Anil 2) Miss Gavali Gauri Anil 3) Mr.Gavali Yash Anil	Rs.18,28,917/- as on 31/03/2024*	Flat No.B-401, Floor-4th-B Wing, Empire Marvel, S.No. 28/1B+1C, Near Nisrga Lawns, Off Nashik-Pune Road, Mauje Chehdi Bk, Tal. & Dist.Nashik-422101. (Admeasuring Carpet Area 31.72 Sq. Mtrs, Along With Balcony Area 7.80 Sq. Mtrs)	1) Rs.14,00,000/- 2) Rs.1,40,000/- 3) Physical	Rs.10,000/-	07/11/2026 (11.00 an to 4.00 pm)	09/11/2026 (upto 5 p.m.)	12/11/2026 between 12.00 pm to 12.30 pm
6.	Mr.Tupsamundre Gautam Shankar (Borrower) Mrs.Tupsudmure Pooja Gautam (Co Borrower) M/s.Om Sai Painting Works (Co Borrower)	Rs.11,19,320/- as on 30/09/2019*	Flat No.25, 3 rd Floor, Khushali Heights, Plot No.75, S.No.264/1, Shriram Nagar, Borgad Road, Near Canal, Mhasrul Shiwar, Nashik-422004. (Admeasuring Built Up Area 55.76 Sq. Mtrs)	1) Rs.11,50,000/- 2) Rs.1,15,000/- 3) Physical	Rs.10,000/-	07/11/2026 (11.00 an to 4.00 pm)	09/11/2026 (upto 5 p.m.)	12/11/2026 between 12.30 pm to 01.00 pm
7.	Mr.Mehta Chirag Umesh (Borrower) Mrs.Mehta Rakhi Umesh (Co Borrower)	Rs.19,11,064/- as on 30/04/2025*	Flat No.1, on 1 st Floor, Maharaja Palace Apartment, Plot No.7+1, S.No.33/14+15+16/1/1/2 (Old S.No.33/14+15+16/1/1+33/14+15+16/1/2), Sharad Pingale Nagar, Behind Meherbaba Temple, Peth Road, Mauje Makhmalabad, Taluka & District Nashik-422004. (Total Admeasuring Area 63.17 Sq.Mtrs, Carpet Area 43.07 Sq.Mtrs.)	1) Rs.17,40,000/- 2) Rs.1,74,000/- 3) Physical	Rs.10,000/-	07/11/2026 (11.00 an to 4.00 pm)	09/11/2026 (upto 5 p.m.)	12/11/2026 between 01.00 pm to 01.30 pm
8.	Mr.Deokar Nitin Hari (Borrower) Mrs.Deokar Yogita Nitin (Co Borrower)	Rs.17,47,609/- as on 31/08/2024*	Flat No.106, on 1 st Floor, Prathamesh Park (Wing B), Plot No.2+3+5, S.No.50/1B+1C, Shanti Nagar, Near Bharat Gas Godown, Makhmalbad Shiwar, Panchavati, Tal. & Dist. Nashik-422003. (Admeasuring Carpet Area 31.89 Sq. Mtrs + Open Balcony Area 6.09 Sq. Mtrs + Open Terrace Area 4.26 Sq. Mtrs)	1) Rs.14,55,000/- 2) Rs.1,45,500/- 3) Physical	Rs.10,000/-	07/11/2026 (11.00 an to 4.00 pm)	09/11/2026 (upto 5 p.m.)	12/11/2026 between 01.30 pm to 02.00 pm
9.	Mr.Sathe Sundeep George (Borrower) Mrs.Sathe Mrinalini Sundeep (Co Borrower)	Rs.65,74,021/- as on 31/08/2025*	Shop No.14, on Ground Floor, Shreeyash Arcade, S.No.360/2 and 430(2), Rest Camp Road, Opp Devimandir, Devlali Camp, Village Bhagur Deolali Contonment Taluka & District Nashik-422401. (Admeasuring Built Up Area 118.67 Sq. Mtrs.+ Inclusive as under)	1) Rs.55,10,000/- 2) Rs.5,51,000/- 3) Physical	Rs.20,000/-	07/11/2026 (11.00 an to 4.00 pm)	09/11/2026 (upto 5 p.m.)	12/11/2026 between 02.00 pm to 02.30 pm
10.	Mr.Nayak Rajeshsingh Jagdishsing (Borrower) Mrs.Nayak Rakhi Rajeshsing (Co Borrower)	Rs.18,21,637/- as on 31/07/2018*	Flat No.6, Floor Third, Swanandi Residency, Plot No.10, S.No.643/1/1A, Sharayu Park, Adgaon Shiwar, Panchwati, Tal. and Dist.Nashik-422003. (Admeasuring Built Up Area 67.379 Sq. Mtrs)	1) Rs.15,00,000/- 2) Rs.1,50,000/- 3) Physical	Rs.10,000/-	07/11/2026 (11.00 an to 4.00 pm)	09/11/2026 (upto 5 p.m.)	12/11/2026 between 02.30 pm to 03.00 pm
11.	Mr.Patole Rahul Shantaram (Borrower) Mrs.Patole Sharadha Rahul (Co Borrower)	Rs.86,51,388/- as on 31/05/2024*	Flat No.17 & 18, on 3rd Floor, Sai Ratan Residency-B (Wing-A), S.No.114/A/2/114/A/1B/2 (CTS No.4667), Motwani Road, Nashik Road, Village Deolali, Tal. & Dist. Nashik-422101. (Admeasuring Carpet Area 125.84 Sq. Mtrs)	1) Rs.67,50,000/- 2) Rs.6,75,000/- 3) Physical	Rs.20,000/-	07/11/2026 (11.00 an to 4.00 pm)	09/11/2026 (upto 5 p.m.)	12/11/2026 between 03.00 pm to 03.30 pm

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.matexauctions.com>. 4. For details terms and condition of the sale, please refer 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.Dhanush Sharma +91-9500173312, +91-7845753546** E-mail: solutions@matexnet.com 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 : 22/10/2026

For **HDFC BANK LTD.**
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Authorised Officer