

SV KRISHNA CHAITANYA @ Chennai

WITH the US absent and Lula's call for "a COP of truth," Belém may decide who truly leads the climate fight. To limit the overshoot to 0.3°C and return to 1.5°C by the end of the century, global emissions would need to fall 26% by 2030 and 46% by 2035 compared to 2019 levels — an unprecedented drop in less than a decade. As world leaders, ministers, and negotiators descend on Belém for the 30th UN Climate Change Conference (COP30), expectations are tempered by urgency. The Amazonian capital — hosting the first-ever Climate COP in the heart of a rainforest — has become the symbolic stage for a planet at a tipping point. A year after COP29 in Baku, dubbed the "finance COP," the world finds itself at a crossroads: promises made, trust frayed, and temperatures rising.

The UN Environment Programme's Emissions Gap Report 2025, released just days before the talks, lays bare the scale of the crisis. Even if all current national climate pledges are fully implemented, the world is still on track for 2.3°C–2.5°C of warming this century. Under current policies, the trajectory rises further to 2.8°C — far above the 1.5°C limit scientists say is essential to avoid catastrophic climate impacts. Only a third of the countries have submitted updated national climate plans and those that have fallen short of closing the gap. Global greenhouse gas emissions climbed to 57.7 gigatons of CO₂-equivalent in 2024, a 2.3 per cent increase from the previous year and the highest level ever recorded. "The world is still off target," said UNEP executive director In-

COP30 TO OPEN IN BELÉM AMID FINANCE RIFT & LEADERSHIP VACUUM



UN Secretary-General António Guterres attends Thematic Session 1: Climate and Nature | UN CLIMATE CHANGE - KIARA WORTH

ger Andersen. "Each time countries revise their pledges, the trajectory improves slightly — but nowhere near fast enough. We are now in a race against time and politics." The report warns that the multi-decadal average of global temperature rise will exceed 1.5°C within the next decade, marking the beginning of a dangerous overshoot period. To limit the overshoot to 0.3°C and return to 1.5°C by the end of the century, global emissions would need to fall 26 pc by 2030 and 46 pc by 2035 compared to 2019 levels — an unprecedented drop in less than ten years.

For India and much of the Global South, this data underscores an uncomfortable truth — that they are being asked to do more with less, while the world's largest historic polluters remain unwilling to pay their fair share. India's negotiators have consistently argued that climate justice must remain the cornerstone of global cooperation. The country's position, shaped by both principle and pragmatism, insists that equity,

carbon space and access to affordable finance are not optional add-ons but preconditions for meaningful climate action. If COP29 in Baku was about negotiating finance numbers, COP30 in Belém is about making them real. The New Collective Quantified Goal — the NCQG — of \$300 billion per year by 2035, agreed last year, was meant to replace the long-unmet \$100 billion goal set in 2009. But it sparked frustration among developing nations, who called it inadequate in scale and unclear in composition. The outcome text, however, also called for an aspirational target of \$1.3 trillion annually by 2035, to be achieved through a "Baku to Belém Roadmap."

The long-awaited roadmap, released on November 5, sets out five "action fronts" — the so-called Five Rs: Replenishing (grants and concessional finance), Rechanneling (transformative private finance), Rebalancing (fiscal space and debt sustainability), Revamping (institutional capacity) and Reshaping (systems for equitable capital flows). It positions these as build-

ing blocks to reach the \$1.3 trillion goal. But while the document consolidates ideas from previous summits, critics say it offers little new. "The roadmap correctly identifies the symptoms of our broken financial system," said Harjeet Singh, founding director of the Satat Sampada Climate Foundation. "However, it's like offering a band-aid for a mortal wound. It fails to prescribe the cure — real public finance from rich countries, not more loans or market schemes."

India's point view

India's view is more nuanced. New Delhi has welcomed the roadmap's recognition that finance must be predictable and equitable, but it remains deeply concerned that the document fails to clarify how much of the promised money will be concessional or grant-based. "Without that clarity," said one Indian official, "the risk is that the same loan-heavy structures will return, further burdening developing economies already facing rising debt." This is why India and other developing countries are expected to press for clear guardrails: the \$300 billion must be treated as a floor, not a ceiling, and future climate finance must focus on reducing the cost of capital across the developing world. The UNEP Adaptation Gap Report 2025 estimates that developing nations will need at least \$310–365 billion every year by 2035 to adapt to climate impacts — yet current adaptation finance barely reaches one-tenth of that.



TUNE IN TO THE

express

ons

PODCAST

FOR ALL THINGS LIFE AND LIFESTYLE!

SINGER-SONGWRITER, ENTREPRENEUR, EDUCATOR, AND CEO OF SUBRAMANIAM ACADEMY OF PERFORMING ARTS

BINDU SUBRAMANIAM

OPENS UP ABOUT GROWING UP AROUND LEGENDS, BALANCING MOTHERHOOD AND MUSIC, EMBRACING TECHNOLOGY IN ART, AND FINDING RESILIENCE THROUGH MELODY

IN CONVERSATION WITH



Scan to listen



Available on: YouTube and Spotify

बैंक ऑफ बड़ौदा Bank of Baroda, Regional Office, Bangalore South

4th Floor, Vijaya Tower, 41/2, M.G. Road, Bangalore- 560001,
Phone No: 080-25011710, E-mail ID: recovery.blrsouth@bankofbaroda.com

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES "APPENDIX-IV-A[See proviso to Rule 6 (2) & 8 (6)]

E-Auction 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 6 (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 property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" for recovery of below mentioned account/s. The details of Borrower/s/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below.						
Sl. No.	Name & address of Borrower/s, Guarantor/s and Mortgagor/s	Short Description of The Immovable Property With Known Encumbrances, If Any (owner/mortgagor Name)	A. Branch Name B. Total Dues C. Bank Property ID	Date & Time of e-Auction	A. Reserve Price, B. EMD Amount C. Bid Increase Amount D. Status of Possession	Property Inspection Date (With Prior Permission From Authorised Officer)
1	Mr.Muthahareen No.7 By 3 10th Cross B C C Layout Gangondanahalli Nayandanihalli, Bangalore-560039.	Residential Apartment Known As "eden Blossoms" Flat No. 422 4th Floor Block Hibiscus Situated At Golliahalli Village Uttarahalli Hobli Bengaluru 560083. Sba 1100 Sft Uds 432.90 Sft And Bounded By East Open To Space West Flat No 423 North Flat No 421 South Open Space. Known Encumbrances If Any: Nil Location Coordinates : 12.855416,77.568951	A.BANASHANKARI B.Rs.69,47,656.11 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARBBANAMUTHA	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.41,08,000.00 B.4,10,800.00 C.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025
2	Mr.shivakumar N S/o Narayanaswamy M Residing At No. 404 Ground Floor, ShivaniLaya, 5th Main 6th Block, 2nd Phase ,Banashankari 3rd Stage, Opp Giringagar Police Bangalore-560085.	Residential Apartment Known As "Guru Residency" Flat No. 003 Ground Floor, Site No. 176 With SBA 804 Sft UDS 201 Sft Situated At Mylasandra Village Kengeri Hobli Bangalore 560060 Bounded By East: Corridor, West: Open To Sky North: Staircase South: Lift Location Coordinates : 12.913618,77.490820	A.MSRS,NAGAR B.Rs.62,38,062.45 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARBVJMSUSHIVAKUMAR	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.Rs.36,68,000.00 B.Rs.3,66,800.00 C.Rs.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025
3	Mrs.M V Umamaheshwari W/o Velu Residing At No 9 10th Cross A Street K P Agrahara Magadi Road Bangalore North-560023.	Residential Apartment Known As "Guru Residency" Flat No. S-203 2nd Floor Site No 176 Situated At Mylasandra Village Kengeri Hobli Bangalore 560060 With SBA 804 Sft Carpet Area 562.80 Sft And Bounded By East: Corridor West: Open To Sky North: Staircase, South:Lift Location Coordinates : 12.913618,77.490820	A.MSRS NAGAR B.Rs.63,48,503.59 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARB8963UMAMAHESHWARI	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.Rs.36,68,000.00 B.Rs.3,66,800.00 C.Rs.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025
4	Mr.Chetan Surendra And Mrs.Sneha Chetan Both Residing At 127 6th Block 1st Cross Police Station Road BEL Layout Vidyanarayapura Bengaluru 560097.	Residential Building Known As "Prabhavathi Heaven" Flat No T-03 3rd Floor, In Sy No54 Khata No 643629/54 Situated At Devarechikkanahalli Village Begur Hobli Bengaluru 560076. SBA 1307 Sft Carpet Area 726.80 Sft And Bounded By East: Back West: Corridor North: Flat No T-02, South: Flat No T-04 Known Encumbrances If Any: Nil Location Coordinates : 12.891700,77.616642	A.OXFORD SCHOOL B.Rs.58,71,404.10 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARBVJXFOCHETAN	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.Rs.31,74,000.00 B.Rs.3,17,400.00 C.Rs.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025
5	Mr.K K Varadaraju Residing At No 17 1st Floor 1st Main 7th Cross Shivu Layout Mariyappanapalya Bangalore 560056 Mrs.mohankumari V Residing At No 45 2nd Main 3rd Cross Janatha Colony Near Bangalore University Mariyappanapalya Bangalore 560056.	Flat No. 210 2nd Floor Of The Apartment Known As "new India Tanzante" Situated At Sy No 931 New Bbnp No 234/93/1 Kogilu Village Yelahanka Bangalore 560064. Uds 540 Sft Sba 1200 Sft. Known Encumbrances If Any: Nil Location Coordinates : 13.102028,77.619888	A.DAYANANDSAGAR B.RS.90,10,903.48 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARBVJDASCVARADARAJU	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.Rs.45,55,000.00 B.Rs.4,55,500.00 C.Rs.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025
6	Akhil S Is An NRI, Presently Residing At Flat No-06, Rashideya-1, Ajman Clock Tower, Ajman, UAE, Po Box-5108. Permanent Address Is Mundakottu, Thekkathil, Naduvilemury, Padanilam, Po-alappuzha, Kerala - 690529 Anjumol L Residing At Lekha Bhavanam, Edakkunnam, Charummood P O, Noomad, Charummoodu, Alappuzha, Mavelikkara, Kerala 680122.	Flat No F-903, On The 9th Floor, F-lower, Building Known As "zuari Garden City" At Sy Nos .111/1a,107/1, 107/2, 106/1 And 106/2 Situated At Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya Dist, Karnataka - 571606. The Super Built Up Area Of The Flat Is 1225 Sqft , Carpet Area Of The Flat Is 897.38 Sft And UDS Area Is 455.79 Sft And With One Car Parking Space. Known Encumbrances If Any: Nil Location Coordinates : 12.399247,76580054	A.STJOHNS MED COLL B.Rs.1,02,82,032.34 AS ON 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment. C. BARBSTJOHNAKHIL	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.RS.46,44,000.00 B.RS.4,64,400.00 C.RS.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025
7	Akhil S Is An NRI, Presently Residing At Flat No-06, Rashideya-1, Ajman Clock Tower, Ajman, UAE, Po Box-5108. Applicant Permanent Address Is Mundakottu, Thekkathil, Naduvilemury, Padanilam, Po-alappuzha, Kerala - 690529 Anjumol L Residing At Lekha Bhavanam, Edakkunnam, Charummood P O, Noomad, Charummoodu, alappuzha, Mavelikkara, Kerala 680122	Flat No E-303, On The 3rd Floor, E-lower, Building Known As "zuari Garden City" At Sy Nos .111/1a,107 /1,107/2, 106/1 And 106/2 Situated At Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya Dist, Karnataka - 571606. The Super Built Up Area Of The Flat Is 1240 Sqft , Carpet Area Of The Flat Is 910.51 Sft And Uds Area Is 460.85 Sft And With One Car Parking Space Known Encumbrances If Any: Nil Location Coordinates : 12.399247,76580054	A.STJOHNS MED COLL B.RS.1,02,18,773.67 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARBSTJOHNAKHIL1	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.RS.46,44,000.00 B.RS.4,64,400.00 C.RS.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025

8	Rishal Ramakrishnan Mottammal Is An NRI Residing At Flat No.1004, Jumaaal Majid Bldg, Alnahda, Sharjah, Dubai. Po. Box-47471. Permanent Address Is Mottamal House, Iriveli, Mowancheri, Kannur, Kerala-670613 Neethu Rajeevan Is Residing At Is Mottamal House, Iriveli, Mowancheri, Kannur, Kerala-670613	Flat No.e-602, 6th Floor, E -Tower, 3bhk, "Zuari Garden City" - Kaveri Apartments, Sy.no.111/1a, 107/1,107/2, 106/1 And 106/2, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya, Bangalore, Kamataka- 571606. The Super Built Up Area Of The Flat Having 3bhk Is 1600.00 Sft, Carpet Area Is 1218.27 Sft And Uds Is 594.81 Sft And One Car Parking Space Space. Known Encumbrances If Any: Nil Location Coordinates : 12.399247,76580054	A.STJOHNS MED COLL B.RS.1,12,14,520.56 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARBSTJOHNRISHAL	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.Rs.61,61,000.00 B.Rs.6,16,100.00 C.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025
9	Rishal Ramakrishnan Mottammal, Is An Nri Residing At Flat No.1004, Jumaaal Majid Bldg, Al Nahda, Sharjah, Dubai. Po. Box-47471. Permanent Address Is Mottamal House, Iriveli, Mowancheri, Kannur, Kerala-670613 Neethu Rajeevan Is Residing At Is Mottamal House, Iriveli, Mowancheri, Kannur, Kerala-670613	Flat No.f-303, 3rd Floor, F-tower, 2bhk, "zuari Garden City" - Kaveri Apartments, Sy.no.111 /1a,107/1,107/2,106/1 And 106/2, Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya, Bangalore, Kamataka- 571606. The Super Built Up Area Of The Flat Having 2bhk Is 1225.00 Sft, Carpet Area Is 897.72 Sft And Uds Is 455.79 Sft And One Car Parking Space Space. Known Encumbrances If Any: Nil Location Coordinates : 12.399247,76580054	A.STJOHNS MED COLL B.RS.88,21,395.59 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARBSTJOHNRISHAL1	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.RS.46,44,000.00 B.RS.4,64,400.00 C.RS.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025
10	Sreejith Kizhakke Niramanni Is An NRI Residing At 607, Narsiya Sharjah 607 Narsiya Po Box 35880, Sharjah. Permanent Address Is Udaya Bhavan Nedooli, Vellanoor, Post Choolur, Pollacode Kozikode, Nit Campus, Kerala 673601. Jinith Kumar K N Is Residing At Udaya Bhavan Nedooli, Vellanoor, Post Choolur, Pollacode Kozikode, Nit Campus, Kerala 673601	Flat No E-203, On The 2nd Floor, E-tower, Building Known As "zuari Garden City" At Sy Nos .111/1a,107 /1,107/2, 106/1 And 106/2 Situated At Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya Dist, Karnataka - 571606. The Super Built Up Area Of The Flat Is 1240 Sqft , Carpet Area Of The Flat Is 910 Sqft And Uds Area Is 461.02 Sft And With One Car Parking Space. Known Encumbrances If Any: Nil Location Coordinates : 12.399247,76580054	A.STJOHNS MED COLL B.RS.96,54,011.38 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARBSTJOHNSREEJITH	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.RS.46,44,000.00 B.RS.4,64,400.00 C.RS.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025
11	Sreejith Kizhakke Niramanni Is An Nri Residing At 607, Narsiya Sharjah 607 Narsiya Po Box 35880, Sharjah. Permanent Address Is Udaya Bhavan Nedooli, Vellanoor, Post Choolur, Pollacode Kozikode, Nit Campus, Kerala 673601. Jinith Kumar K N Is Residing At Udaya Bhavan Nedooli, Vellanoor, Post Choolur, Pollacode Kozikode, Nit Campus, Kerala 673601	Flat No F-006, On The Ground Floor, F-tower, Building Known As "zuari Garden City" At Sy Nos .111/1a,107 /1,107/2, 106/1 And 106/2 Situated At Hulikere Village, Belagola Hobli, Srirangapatna Taluk, Mandya Dist, Karnataka - 571606. The Super Built Up Area Of The Flat Is 1105 Sqft , Carpet Area Of The Flat Is 773 Sqft And Uds Area Is 410.97 Sft And With One Car Parking Space. Known Encumbrances If Any: Nil Location Coordinates : 12.399247,76580054	A.STJOHNS MED COLL B.RS.96,54,011.38 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARBSTJOHNSREEJITH1	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.RS.46,44,000.00 B.RS.4,64,400.00 C.RS.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025
12	Vinod K V Is An Nri, Presently Residing At Flat No-101, Muwallah Commercial ,sharjah Industrial, Sharjah, UAE. Permanent Address Is Attuveppil House, Padiyur Edathirinjil Road, Edathirinjil, Thrissur, Kerala - 680122 Saranya Saseendran Residing At Attuveppil House, Padiyur Edathirinjil Road, Edathirinjil, Thrissur, Kerala -680122	Flat No F-004, On The Ground Floor, Building Known As "zuari Garden City" At Sy Nos .111/1a,107/1,107 /2, 106/1 And 106/2 Situated At Hulikere Village, Near By Kers govt Office, Belagola Hobli, Srirangapatna Taluk, Mandya Dist, Karnataka - 571606. The Super Built Up Area Of The Flat Is 1225 Sqft , Carpet Area Of The Flat Is 899.87 Sft And Uds Area Is 455.79 Sft , Common Area Is 122.50 Sft And With One Car Parking Space. Known Encumbrances If Any: Nil Location Coordinates : 12.399247,76580054	A.SARAKKI B.74150600002673 74150600002672 C.RS.88,96,388.88 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARBVJSABAVINOD	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.RS.46,44,000.00 B.RS.4,64,400.00 C.RS.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025
13	Vinod K V Is An NRI, Presently Residing At Flat No-101, Muwallah Commercial ,sharjah Industrial, Sharjah, UAE. Permanent Address Is Attuveppil House, Padiyur Edathirinjil Road, Edathirinjil, Thrissur, Kerala -680122 Saranya Saseendran Residing At Attuveppil House, Padiyur Edathirinjil Road, Edathirinjil, Thrissur, Kerala -680122	Flat No F-003, On The Ground Floor, Building Known As "zuari Garden City" At Sy Nos .111/1a,107/1,107 /2, 106/1 And 106/2 Situated At Hulikere Village, Near By Kers govt Office, Belagola Hobli, Srirangapatna Taluk, Mandya Dist, Karnataka - 571606. The Super Built Up Area Of The Flat Is 1225 Sqft , Carpet Area Of The Flat Is 897.72 Sft And Uds Area Is 455.79 Sft , Common Area Is 122.50 Sft And With One Car Parking. Known Encumbrances If Any: Nil Location Coordinates : 12.399247,76580054	A.SARAKKI B.74150600002673 74150600002674 C.RS.89,84,623.41 as on 31.10.2025 and with further interest thereon at the contractual rate plus costs charges and expenses till date of payment C. BARBVJSABAVINOD1	24.11.2025 FORM 2.00 PM TO 6.00 PM	A.RS.46,44,000.00 B.RS.4,64,400.00 C.RS.25,000.00 D. PHYSICAL POSSESSION	AFTER 12.11.2025

For detailed terms and conditions of sale, please refer/visit to the website link <https://bankofbaroda.bank.in/e-auction> and online auction portal Baanknet.com. Also, prospective bidders may contact the Authorised officer on Tel No. 080-25011710.

Date: 07.11.2025
Place: Bengaluru

Sd/- Authorised Officer,
Bank of Baroda