



DIVINE DIGEST

Story & photos: V.V.S. Manian from Italy

அஞ்சுகங்கள் நாடி கா உள்ளெ நமசிவாயம் புகலும் கோடி கா மேவும் குளிர்மதியே

**Thirukotteswarar Temple** is located approximately 19 kilometres from Kumbakonam. It is the 137th of the 275 Paadal Petra Shiva Sthalams, situated on the banks of the river Kaveri. The presiding deity here is Lord Sri Koteswarar, also known as Vedhanariswarar. The goddess is called Thirupurasundari, also referred to as Vedivambikai. The temple's sacred tree (Sthala Vriksham) is the Perambu plant. The Lord is also venerated as Sri Vedhravaneswarar.

The name of this temple is one of the few that ends with "Ka," which means "beautiful garden" in Tamil. The temple has been praised in hymns by the Saivite saints Appar, Sambandar, and Bhaskaraya. Lord Shiva here is a Swayambumurthi (self-manifested).

**History**  
According to inscriptions, this ancient temple was built about 1,300 years ago. The earliest inscriptions date back to 750 AD, during the reign of the Pallava king Nandivarman. It has seen contributions from the early and later Pallavas, the Pandya king Maran Sadayan, and the Chola kings Rajaraja I, Kulothunga I, and Kulothunga III. The current structure was constructed by Sembiyan Mahadevi, the mother of Uttama Chola, in 979 AD.

**Architecture**  
The sanctum sanctorum is composed of the sanctum, antarala (vestibule), and artha mandapam (hall). The artha mandapam is designed in the Vavvaknethi style and was built during the Maratha period. The vimana (tower) above the sanctum follows the Dravidian architectural style. The outer floor has been elevated, concealing the adhithana (base). The upana (plinth) is adorned with intricate sculptures, including dancing ladies in the Kuda Koothu style, as well as scenes from the Ramayana and the Siva Purana.

**Legend**  
According to legend, it is believed that all 30 crore devas, sages, and angels of Hindu mythology ("Muppaththu Mukkodi Devarkal" in Tamil) have visited this temple and worshipped the Lord. The angels are said to have

attained salvation ("Sayujya Mukthi") here.

While granting his darshan to the devas, Lord Thirukoteswarar emphasized the sacredness of "Vedhravana Kshetram" (another name for Thirukkodikaval) and its holy waters. The Lord further said, "This, my kshetram here, is also known as 'Bhaavagam.' It is situated on a balance, the latter weighed more, thereby proving its greatness.

Another legend tells of the Azhwars (Vaishnava devotees) who were instructed by Lord Venkatchalapathi of Tirupati to worship Goddess Thirupurasundari here before offering worship at Tirupati. However, they could not reach this place as the river Kaveri was in flood at the time. Sage Agastya appeared before them and advised them to pray to Lord Karaiyetrum Vinayakar for help in crossing the river. The goddess is believed to have granted her darshan in the form of the Lord.

It is also said that Lord Yama, the god of death, worshipped Lord Shiva here. Lord Shiva is believed to have instructed Lord Yama that no devotee who visits Thirukkodikaval and worships him should be punished by Yama. Similar to Banaras, the people of Thirukkodikaval do not fear the god of death. It is also believed that 1,008 devas surround Lord Shiva here, which is why there is no cremation ground ("Rudra Bhoomi") in this village. Instead, the villagers use the cremation ground on the other side of the riverbank.

Another legend involves Saint Haradhathar, who was born into a Vaishnava family in Kanchanur, a nearby village. He later became a devout worshipper of Lord Shiva. Every day, he would visit seven Shiva temples (Thiruvallankadu, Thiruvavaduthurai, Aduthurai, Thirumangalakkudi, Thirumanthurai, Thirukkodikaval, and Kanchanur) before having his dinner. One day, after leaving this temple, a heavy rainstorm struck, and in the darkness, he could not find his way back to his village.

The corridors also house Shivalingams named after the four Vedas—Rig, Yajur, Sama, and Atharvāna—as well as three Shivalingams worshipped by the mukodi Devas. Lord Saneeswarar and Lord Yama are positioned facing each other, and similarly, Chitragupta, Yama's divine accountant, is placed opposite Sage Dhruvasar. There is also a remarkable carving, made from a single stone, that depicts Saneeswarar's wife Jeastadevi along with their son Manthi and daughter Mantha. Surrounding the sanctum sanctorum, or "koshtam," are idols of Narthana Vinayakar, Natarajar, Karaikkal Ammaiyaar, Dakshinamurthy, Lingothbavar, Brahma, Astapuja Durgai, Pitchadanar, and Agasthiyar. Lord Brahma's idol is found in two places—once in the koshtam and again in a smaller



It is said that Lord Shiva, disguised as a villager, guided him back to Kanchanur. Haradhathar offered the prasad he had received from the Kanchanur temple to the villager. The next day, when he visited this temple, he was surprised to see the food he had offered to the villager placed in front of the Lord. Haradhathar realized that the villager was none other than Lord Shiva himself.

According to the Sthalapuramam (temple legend), sages Dhurvasa and Agastya visited this place and performed penance. It is also believed that Rama, Balarama, Veerabhadra, and Kali worshipped the Lord here to seek absolution for their sins. Additionally, Saint Karaikkal Ammaiyaar is said to have worshipped the Lord here. Legend has it that Karaikkal Ammaiyaar came to this temple by walking on her head.

**Deities**  
In addition to the shrines of Lord Shiva and Goddess Parvathy, the temple features shrines and idols of Karaiyetrum Vinayakar, Murugan, Nataraja, Gajalakshmi, Kalabairavar, Suryan, Chandran, Nalvar, Sage Agasthiyar, Sage Dhruvasar, and Chandikeswarar in its corridors. Interestingly, there is no Navagraham shrine here.

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shrine. The stone idol of Lord Nataraja, accompanied by Goddess Sivakami, is an exquisite sight.

In addition to daily rituals, special pujas are performed on Chitirai Pournami, with a unique rice offering made to Chitragupta on this occasion.

**Sthala Viruksham**  
The sacred tree of this temple is the Perambu plant, known in Sanskrit as "Vedhra Viruksham." For this reason, the deity is revered as "Sri Vedhravaneswarar," with "vanam" meaning forest and "eswarar" meaning lord in Tamil. The temple's holy waters, or *theerthams*, include the Sirungothbava Theertham, the Cauvery River, and the Mukkodi Theertham.

**Festivals**  
Several festivals are celebrated at the temple, including Vinayakar Chaturthi, Navarathri, Skanda Shashti, Thiru Karthikai, Thiruvadhiraai, Makara Sankranthi, and Shivarathri, which is observed in the Tamil month of Masi. Additionally, Pradosham is regularly observed. Chitra Pournami, or Chitirai Purnima, is a unique Tamil festival held on the full moon day in the month of Chitirai (April/May).

**Benefits**  
The Cauvery River flows here in the rare Uthiravahini direction, from south to north. Taking a dip in the river and the temple's *theertham* during the Tamil month of Karthigai (November-December) is considered highly auspicious and is believed to absolve one of all sins. Worshipping the deity on Pradosham day is said to offer the same benefits as performing the grand "Ashvametha Yagna."

Since both Yama and Chitragupta can be worshiped together at this temple, devotees believe that doing so relieves them from "Yama Bhayam," the fear of death.

On Chitra Pournami, devotees bathe in holy rivers and temple ponds to cleanse themselves of sins, as the day is dedicated to Chitragupta, the keeper of deeds in the realm of Yama. **Timings:** From 6 a.m. to 12 noon. Evening 4 p.m. to 8:30 p.m.

# Thirukodikaval Thirukotteswarar Temple

## Ancient shrine built 1,300 years ago

**SHIVALIK SMALL FINANCE BANK LTD.**  
Registered Office : 501, Salcon Aurum, Jasola District Centre, New Delhi - 110025  
CIN : U65900DL2020PLC366027

**AUCTION NOTICE**

The following borrowers of Shivalik Small Finance Bank Ltd. are hereby informed that Gold Loan's availed by them from the Bank have not been adjusted by them despite demands and notices including individual notices issued by the Bank. All borrowers are hereby informed that it has been decided to auction the Gold ornaments kept as security with the Bank and accordingly 25.09.2024 has been fixed as the date of auction at 03:00 pm in the branch premises from where the loan was availed. All, including the borrowers, account holders and public at large can participate in this auction on as per the terms and conditions of auction.

Branch	Account No.	Actt Holder name	Father's/ Spouse Name	Address	Ac opening Date	Payoff
PUNE TILAK ROAD	104242510661	MERLIN J	D/O JAYAKUMAR	2 209 VINTEX NAGAR,VJAYAPURI (CT) ERODE TAMIL NADU 638056	14/05/2024	387613.26

Auction date is 25.09.2024 @ 03.00 pm.

The Bank reserves the right to delete any account from the auction or cancel the auction without any prior notice.  
Authorised Officer, Shivalik Small Finance Bank Ltd.

**Home First Finance Company India Limited**  
CIN: L65990MH2010PLC240703  
Website: homefirstindia.com  
Phone No.: 180030008425 Email ID: loanfirst@homefirstindia.com

**POSSESSION NOTICE**

REF: POSSESSION NOTICE UNDER SUB-RULE (1) OF RULE 8 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

WHEREAS the undersigned being the Authorized Officer of HOME FIRST FINANCE COMPANY INDIA LIMITED, pursuant to demand notice issued on its respective dates as given below, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 calling upon you/Borrowers, the under named to pay outstanding dues as within 60 days from the date of receipt of respective notices. You/Borrowers all, however, have failed to pay the said outstanding dues within stipulated time, hence HOME FIRST FINANCE COMPANY INDIA LIMITED are in exercise and having right as conferred under the provision of sub section (4) of section 13 of SARFAESI ACT, 2002 read with rules thereunder, taken POSSESSION of the secured assets as mentioned herein below:

Sr. No	Name of Borrowers/ Co-Borrowers/ Guarantors	Description of Mortgaged Property	Date of Demand Notice	Total O/s as on date of Demand Notice (in INR)	Date of possession
1.	Kaliappan G, Sathiya C	House -Site 6,RS.No:78/1, Site No.,Door No:343-C,RS.No:78/1, Site No:5, Sri Sakthi Nagar, Vattathi Village, Uthukkuli Panchayat, Union Kunnathur SRO, Uthukkuli Taluk, Tiruppur District,Tamil Nadu,641687. Bounded by:- North of 20 ft wide east west layout road, South of 30 ft wide east west road, East of site no.7, West of site no 5, In the middle, East West on North 25 ft, East West on south 25 ft, North south on East 64 ft, North South on west 69 ft	04-07-2024	5,69,829	10-09-2024
2.	Palanisamy Rangan- ,Thilagavathi Palanisamy	Flat-204/8,Old Natham S F No.122/4, New Natham S F No.204/8 , Pottiyapuram Village, Ormalur Sub Reg, Salem west Reg, Kadaiyampatti Tk & Salem Dt - Salem,Tamil Nadu, 636309. Bounded by:- North to -Chendrayan tile House Property, East to- Pavayee and Veeran and others Property and Road, South to -Rangan House Property, West to -Empty lands	04-07-2024	6,32,510	10-09-2024
3.	Sathish Kumar,Naveena Ramalingam	House-S.No:573/9,Old S.F.No. 573, New S.F.No. 573/9, Karur Joint I SRO Manmangalam Taluk,Nerur North Village, Manmangalam Taluk, Karur District ,Tamil Nadu,639004. Bounded by:- West:-13 feet width South -North pathway, North, East & South by- Property of Kandasamy	04-07-2024	16,28,868	10-09-2024
5.	Sirajtheen kajamaideen, Sowriyath	Flat-62,SF.No: 423/1A1, Patta.No:773, Site No: 62, Senthil Nagar, Sirukunri Village & Panchayat, Dharapuram SRO, Dharapuram Taluk, Tiruppur District,Tiruppur,Tamil Nadu,638706. Bounded by:- North of site no 61, South of site no 63, East of 30 wide south north Layout road, West of site no 75	04-07-2024	14,83,948	10-09-2024

The borrower having failed to repay the amount, notice is hereby given to the borrower / Guarantor and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said rule on the date mentioned above. The BORROWERS/ GUARANTORS and the PUBLIC IN GENERAL are hereby cautioned not to deal with the above referred Properties/Secured Assets or any part thereof and any dealing with the said Properties/Secured Assets shall be subject to charge of HOME FIRST FINANCE COMPANY INDIA LIMITED for the amount mentioned hereinabove against Properties/Secured Assets which is payable with the further interest thereon until payment in full. The borrower's attention is invited to the provisions of subsection (8) of Section 13 of the Act, in respect of time available to redeem the secured asset.

Place: Coimbatore Date: 14-09-2024  
Authorised Officer, Home First Finance Company India Limited

**IIFL FINANCE**  
CIN: L67100MH1995PLC093797  
Regd. Office: IIFL House, Sun Infotech Park, Road No. 16V, Plot No.B-23, Thane Industrial Area, Wagle Estate, Thane - 400604. Tel: (91-22) 41035000 Fax: (91-22) 25806654 • E-mail: reach@iifl.com • Website: www.iifl.com

**PUBLIC NOTICE OF E-AUCTION OF GOLD ORNAMENTS**

It is hereby notified to all concerned borrower(s) in specific and the public, in general, that we, IIFL Finance Limited ("IIFL") are auctioning gold ornaments of defaulted customers who neither regularized their loans nor paid the outstanding amount despite being informed through registered auction notices and repeated reminders. Public auction of the gold ornaments pledged in the following loan accounts will be conducted online through **Shrimam Automall India Limited** on their online auction platform <https://gold.samill.in> on 17.09.2024 between 04:15 PM to 06:45 PM. Change in venue or date (if any) will be displayed at the auction center. If for any reason the E-Auction cannot be held on the date mentioned herein or the auction does not get completed on the same day, IIFL reserves the right to conduct or proceed with the said auction on any subsequent date on the auction platform and/or auction center with same terms and conditions. The unauctioned gold ornaments shall be auctioned on subsequent working days after displaying the details on auction platform and/or auction center. In case the auction at Branch level fails, the same will be re-auctioned on 28.09.2024 at the specified district centre. If for any reason, the district level auction cannot be held on the date mentioned herein or the auction does not get completed on the same day, IIFL reserves the right to conduct or proceed with the district level auction on any subsequent date with same terms and conditions. If the customer is deceased, then all the conditions pertaining to auction will be applicable to nominee/legal heir.

District Centre: Coimbatore-Mettupalayam Road, # 72 E,F,G,H,J, Ground Floor, Mettupalayam Road, Sf No.135/2, Sangapur Village, Kauvandampalayam, Coimbatore, Pin-641030

**Branch Name: COIMBATORE-CBE SUNDARAPURAM SANGAM STREET GL, Taluka - Coimbatore South**  
Gold Loan A/C No. : GL30741466, GL30727387, GL32451661, GL32445952, GL30474572, GL304488058, GL30301124, GL30321767, GL30114011, GL30099759, GL29960345, GL29946576, GL27735438, GL27748868.

**Branch Name: COIMBATORE-KUNIVAMUTHUR GL, Taluka - Coimbatore South**  
Gold Loan A/C No. : GL28728016, GL28696624, GL33389194, GL28731449, GL28715334, GL30522294, GL30517377, GL28672387, GL28655142, GL30430771, GL32305545, GL30403828, GL28767575, GL28039780, GL30115124, GL30104003, GL28845889, GL28813896, GL2933626, GL2927770.

**Branch Name: COIMBATORE-METTUPALAYAM NILGIRIS GL, Taluka - Mettupalayam**  
Gold Loan A/C No. : GL32570007, GL30434525, GL30322314, GL30308301, GL30228521, GL27733175.

**Branch Name: COIMBATORE-METTUPALAYAM ROAD, Taluka - Coimbatore North**  
Gold Loan A/C No. : GL28699550, GL28731567, GL30516688, GL30522187, GL28207046, GL28016917, GL28452276, GL29850756, GL29837360, GL29587938, GL29580028, GL29403982, GL29390719.

**Branch Name: COIMBATORE-PAPANAICKENPALAYAM, Taluka - Coimbatore South**  
Gold Loan A/C No. : GL30819118, GL28689458, GL30207596, GL28271468, GL30261658, GL30073504, GL30087460, GL27732762, GL29876641, GL29864028, GL29202470, GL29191831, GL28428333, GL20407491.

**Branch Name: COIMBATORE-RAMANATHAPURAM GL, Taluka - Coimbatore South**  
Gold Loan A/C No. : GL30804749, GL28854925, GL30826189, GL28869071, GL28616156, GL28598943, GL22051910, GL22052271, GL30010094, GL29988303, GL30102714, GL30115325, GL28805213, GL28820355, GL30030914, GL29539322, GL27075787, GL27079149, GL28643442, GL28619482, GL27155933, GL27165360.

**Branch Name: COIMBATORE-UKKADAM, Taluka - Coimbatore South**  
Gold Loan A/C No. : GL30787898, GL30802496, GL28807609, GL28803214, GL28804956, GL28813574, GL28783792, GL28786064, GL30673839, GL22097799, GL28607357, GL29530599, GL30562131, GL30567857, GL30276423, GL30258859, GL30140128, GL30117489, GL29790846, GL29548260, GL29673466, GL29533884, GL29492399, GL28927038, GL28912814.

**Branch Name: POLLACHI-UDUMALPET, Taluka - Udumalipattai**  
Gold Loan A/C No. : GL28590000, GL28614663, GL30593272, GL30552988, GL30566184, GL32296771, GL30515578, GL30518437, GL30357835, GL28146206, GL28145158, GL28464209, GL27738010, GL27735902, GL31459866, GL26770028, GL28145645, GL26797427, GL28902749, GL28885873, GL28161559, GL28184169, GL27977958, GL27996201, GL27933039, GL27912467, GL19992735, GL28489004.

**Branch Name: POLLACHI-UNITED MAHAL BUILDING, Taluka - Pollachi**  
Gold Loan A/C No. : GL30567120, GL30549356, GL30523540, GL30382994, GL30075539, GL25441869, GL29618568, GL29600950, GL29144860, GL29154666.

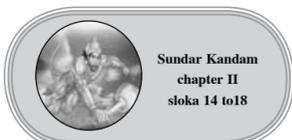
**Branch Name: TRIPUR-PALLADAM ROAD, Taluka - Coimbatore North**  
Gold Loan A/C No. : GL30772629, GL30768560, GL28207996, GL28272984, GL32384769, GL32523937, GL22130669, GL30415380, GL30113564, GL30097553, GL30038510, GL30056072, GL30005277, GL26976194, GL28769224, GL28791304, GL26273200, GL26354853, GL26366113, GL26070826, GL26059999.

The E-Auction shall be conducted on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis and IIFL does not make any representation or warranties regards quality, purity, caratage, weight or valuation of the said gold ornaments. The E-Auction process and the sale (if any) pursuant to such E-Auction shall be subject to terms and conditions as IIFL may at its sole discretion deem fit to impose. IIFL, at its absolute sole discretion, may either postpone or remove, any of accounts from auction list and any proceedings without prior notice and without assigning any reason therefor and to reject any or all the bids or offers without assigning any reason for the same. Details of defaulting borrower(s), pledged ornaments and other details have been displayed at the respective branch. The defaulter borrower(s) has an option to repay the entire dues including up to date interest and all applicable charges and close or regularize their loan account even after publication of this notice but in any case, till the date of auction, failing which the pledged gold ornaments will be sold and balance dues (if any) will be recovered with interest and costs. However, the defaulter loans which are closed or regularized on or after this publication, will have to bear the proportionate publication charge. Borrowers are requested to submit/update their latest bank account details to enable timely refund of excess auction proceeds, if any.

For detailed information, terms and conditions, contact the concerned branch office of IIFL Finance Limited.

Date: 14.09.2024  
Place: COIMBATORE

Sd/  
AUTHORISED SIGNATORY  
IIFL FINANCE LIMITED



समासाद्य च लक्ष्मीवान् लङ्कां रावणपालिताम्।  
परिखा भिः स पद्माभिः सोत्पलाभरिलङ्कताम्॥5.2.14॥  
सीतापहरणार्थेन रावणेन सुरक्षिताम्।  
स मन्ता द्वचिरद्भश्च राक्षसैरुद्धन्वभिः॥5.2.15॥  
काञ्चनेनावृता रम्यां प्राकारेण महापुरीम्।  
गृहैश्च गृहसंकाशैः शारदामुवदसन्भिः॥5.2.16॥  
पाण्डुराभिः प्रतोलीभि रूचचाभरिभसिवृताम्।  
अट्टालक शताकीर्णां पताका ध्वजमालिनीम्॥5.2.17॥  
तोरणैः काञ्चनैर्द्विवै

**Blue lotuses-filled moats surround Lanka**

रलतापट्टकवित्तिरितिः।  
ददरश हनुमान् लङ्कां दिविदिवपुरी यथा॥5.2.18॥  
samāsādyā ca lakṣmīvān laṅkān rāvaṇapālītām. parikhābhīḥ sapadmābhīḥ sōtālābhīralaṅkāṭām॥5.2.14॥  
sītāpaharaṇārthēna rāvaṇēna surakṣītām.  
s a m a n t ā d vicaradhāsa rākṣasai rugradhanvibhīḥ॥5.2.15॥  
kāñcanēnāvṛtān ramyaṅ prakāreṇa mahāpurīm. grhaisca grahasaṅkāśaiḥ ś ā r a d ā m b u d a sannibhaiḥ॥5.2.16॥  
pāṇḍurābhīḥ pratōlībhir uccābhīrabhisāvṛtām. aṭṭālaḥ śatākīrṇāṅ patākā dhvajamālīnīm॥5.2.17॥  
tōraṇaiḥ kāñcanair divyair latāpāntki vicitrītaiḥ. dadarśa hanumān laṅkān divi dēvapūrīn yathā॥5.2.18॥

"Fortunate Hanuman, having reached Lanka, which was ruled by Ravana, found it surrounded by moats full of blue lotuses and guarded by demons wielding frightening bows. In sight of Sita, who had been abducted and kept there, the city was protected by boundary walls inlaid with gold. That great and beautiful city, with buildings resembling an assembly of planets and whitewashed, elevated houses that looked like autumn clouds, had well-laid-out streets decorated with garlands of banners, flagpoles, rows of colorful creepers, and festoons. The city of Lanka appeared like Amaravati, the city of the gods."