

GUNS ROAR ALONG BORDER

BSF Constable Killed In Pakistani Firing

Press Trust Of India

Jammu: A BSF head constable was killed in unprovoked firing by Pakistan Rangers along the International Border (IB) in the Ramgarh sector of Jammu and Kashmir's Samba district early Thursday, officials said.

The firing targeting Border Outposts in the district is the third ceasefire violation in 24 days by Pakistan Rangers along the IB in the Jammu frontier.

BSF Head Constable Lal Fam

Kima suffered injuries and was evacuated to a local hospital. He was later moved to the GMC Hospital in Jammu, the officials said.

The head constable succumbed to injuries, they said and that the 50-year-old was a resident of Aizwal in Mizoram.

His body has been shifted to GMC Hospital's mortuary for postmortem.

"During night intervening 8/9 Nov 2023, Pakistan Rangers resorted to unprovoked firing in Ramgarh area | [More on P10](#)



LG Sinha, BSF Pay Tributes To Slain Jawan

Lieutenant Governor Manoj Sinha and Special Director General of BSF, P V Ramasastry on Thursday paid homage to the BSF head constable who was killed in unprovoked firing by Pakistan Rangers along the International Border (IB) in Jammu and Kashmir's Samba district. Apart from them, Chief Secretary A K Mehta, Home Secretary R K Goyal, IGP Anand Jain, IG BSF D K Boora and Divisional Commissioner Ramesh Kumar also paid tributes to the BSF jawan, Lal Fam Kima. | [More on P10](#)

Terrorist Killed In Shopian Encounter: Police

Police on Thursday claimed to have shot dead a terrorist of the Resistance Front (TRF) in an early morning encounter in South Kashmir's Shopian district. The joint team of police and army's 2 Rajput launched a cordon and search operation in Kathohalan village of the district on Thursday morning on the basis of specific information regarding the presence of a terrorist in the area, a police spokesperson said. During the search operation, he said, | [More on P10](#)

6 DURING NIGHT INTERVENING 8/9 NOV 2023, Pakistan Rangers resorted to unprovoked firing in Ramgarh area which was befittingly responded to by BSF troops."

Forces Alert To Foil Infiltration Attempts: BSF DG

Press Trust Of India

Srinagar: There are always attempts from across the border to push in more militants before the onset of winter and closure of tracks due to heavy snowfall, but the security forces are alert and would foil any infiltration bids, BSF Director General Nitin Agrawal said here Thursday.

He attended and inspected a passing out parade of 599 recruits of the BSF at Subsidiary Training Centre (STC) Kashmir at Humhama on the outskirts of the city here.

Agrawal said the attempts take place every year as the other side tries to push in a maximum number of militants before the snowfall.

"There is an attempt to push them (militants) before



the onset of winter, snowfall, and closure of tracks every year. But, we are alert. I visited the LoC (on Wednesday), met my troops and Army officers. They are alert and if there is any infiltration attempt, we will foil it," the DG BSF told reporters.

"But, we foil their designs every year and that is happening this year too. They are trying, but | [More on P10](#)

Road To J&K's Progress, Prosperity Passes Through Its Villages: LG

Says His Administration Liberated Various Sections From Decades Of Discrimination, Exploitation



Observer News Service

Jammu: Asserting that the road to Jammu and Kashmir's progress and prosperity has to pass through its villages and farflung areas, Lieutenant

Governor, Manoj Sinha said Thursday that his administration liberated various sections of the society from decades of discrimination and exploitation and provided them opportunities to

benefit from growth. "Peoples' participation lies at the core of rural prosperity. Back to Village initiative of the J&K administration is shaped to address saturation of | [More on P10](#)

6 IN THE LAST FEW YEARS, TIMELY IMPLEMENTATION and monitoring of programmes ensured a unique opportunity for holistic development of villages. Various sections of society have been liberated from decades of discrimination and exploitation and provided opportunities to benefit from growth."

'Admin Ensured More Rights For Poor, Marginalised'

Lieutenant Governor Manoj Sinha said on Thursday that every section of society was getting benefits of Central and Union Territory schemes without discrimination and asserted that his administration has ensured more rights and resources for the poor, marginalised and vulnerable. "Our goal is to ensure a social security net for all and better living standards for every citizen. Every section of society is getting benefits of Central and UT Schemes without discrimination," the LG said after inaugurating the Pensioners Sammelan here on Thursday. In his address, the LG congratulated the District Administration Jammu for its sustained campaign to achieve the saturation in Integrated Social Security | [More on P10](#)

J&K Witnessing Low Convictions In Corruption Cases: RTI

Only 78 Govt Officials Convicted In Last 10 Years

Auqib Javed

Srinagar: Jammu and Kashmir has witnessed low convictions of public servants in corruption cases, despite a massive crackdown launched by the Union Territory administration to curb the menace of corruption in government offices, official figures received through Right to Information (RTI) reveal.

The data, a copy of which lies with Kashmir Observer, discloses that from 2010 to 2023, only 78 government officials have been convicted in J&K.

The figures clearly suggest that the conviction rate in corruption cases remains low in J&K, outpaced by acquittals, with many districts reporting zero convictions in 13 years.

The figures further disclose that for over a decade, 156 government officials, who were accused of corruption by Anti



Corruption Bureau (ACB), were acquitted by the respective Anti Corruption courts.

The figures indicate that the number of acquittals is three times higher than convictions.

In the Special Anti Corruption Court Jammu, 75 accused government officials were acquitted, while 55 were convicted. Similarly, in the Special Anti Corruption Court Srinagar, which encompasses cases from

Budgam and Ganderbal, 42 government officials were acquitted, with only 18 being convicted during the period from 2010 to 2023.

Surprisingly, in the districts of Rajouri, Doda, and Kathua, not a single government official has faced conviction in the past 13 years. In contrast, each of these three designated courts acquitted one government official.

In the Pulwama Anti Corruption Court, nine accused officials were acquitted, while two were convicted. Likewise, in Anantnag, six officials were acquitted, and only one government official was convicted during the 13-year period from 2010 to 2023.

In Baramulla Anti Corruption Court, which covers cases from Kupwara and Bandipora as well, 11 government officials facing corruption charges by the ACB were acquitted, | [More on P10](#)

KO IMPACT

Much-Needed RERA To Be A Reality In J&K Soon

Officials Say Real Estate Regulatory Authority Will Be Functional Once All Key Posts Are filled

Majid Nabi

Srinagar: The Union Territory administration has set the ball rolling for the establishment of J&K Real Estate Regulatory Authority (RERA), allowing buyers and sellers in the real estate industry to finally have their grievances and concerns resolved under a legitimate process.

In this regard, the Housing and Urban Development Department (HUDD) issued a notification for the several posts including that of the Chairman RERA. The notification in this regard was issued on 7th of this month.

The notification came in the backdrop of a series of news reports and video stories carried out by Kashmir Observer over the last several months. KO had also in its weekly

Inkshaf programme highlighted the issues of the real estate sector in absence of a regulatory authority.

"At a time when the government wants more investments in the real estate sector in J&K, the Real Estate Regulatory Authority-RERA hasn't been constituted yet in the UT. I have written a number of articles and filed video reports in this regard as well. Government has now finally issued notification to constitute RERA. Hope this authority is constituted soon," said Dr Raja Muzaffar Bhat, prominent RTI activist and columnist.

Buyers and sellers in the real estate sector have been experiencing difficulties as a result of the non-constitution of the much-needed Jammu and Kashmir | [More on P10](#)

CBI Court Holds 2 Septuagenarians Guilty In 32-Yr-Old Case

M Ahmad

Srinagar: A CBI court here has sentenced two septuagenarians to 2 years in jail after holding them guilty of swindling Rs 40 lakhs almost 32 years.

The case was initiated by CBI following a written complaint addressed to S.P CBI New Delhi that the then Sr. Manager State Bank of Patiala in Srinagar Branch J&K entered into a criminal conspiracy with M/S Srinagar Housing Service, Khyam Chowk Srinagar J&K, M/S Jackpot Carpet Industries Srinagar, M/S Sunshine Hussain Srinagar, M/S Farooq Bilal & Co. Srinagar and other unknown persons have cheated the State

Bank of Patiala Branch Srinagar.

It was alleged in the complaint that in pursuance of criminal conspiracy K.S. Khurana fraudulently purchased fake foreign instruments amounting to Rs. 41,44,203 in Foreign Demand Negotiations from M/S Srinagar Housing Service, Khyam Chowk Srinagar J&K. The foreign instruments were not issued by the foreign bank and the same were fraudulently prepared, submitted in the bank and got encashed.

It has been further alleged that K.S Khurana has fraudulently shown payments amounting to Rs. 6,41,040/ in different accounts for which

no vouchers were available in the bank to show that the payments received by the various accounts holders.

"...it stand establish that accused no 1 (Kanwarjeet Singh Khurana, R/O C543 Urban Estate Phase1 Punjab) being employee of bank & the accused no 3 (Ghulam Qadir Lone of New Road Khona Khan M/S Srinagar Housing Service Khyam Chowk, Srinagar) being partner of accused no 4 (M/S Srinagar Housing Service at Srinagar) in collusion/criminal conspiracy with each other have committed offence u/s 5(1)(d) punishable u/s 5(2) P.C.Act 2006 read with section 120B RPC." | [More on P10](#)

Birdi Takes Over As IGP Kashmir

Vidhi Kumar Birdi, a 2003-batch Indian Police Service officer of the AGMUT cadre on Thursday assumed the charge of Inspector General of Police Kashmir Zone. An official said that Birdi assumed the charge today morning. Birdi was posted as IGP Kashmir following the transfer

of ADGP Vijay Kumar to ADGP (Law and Order), J&K.

Meanwhile, after assuming charge as IGP, Birdi held an interactive meeting with DIG ranges and District SP's on Thursday afternoon, a police spokesperson said.

He said that the district and range heads | [More on P10](#)



Snowfall Shuts Mughal Road

The authorities on Thursday closed Mughal Road for vehicular traffic following fresh snowfall and severe slippery conditions. Officials said that on Thursday evening, upper reaches in Rajouri, Poonch and stretch of Mughal Road received snow. The snow caused slippery conditions on the road due to which the Mughal road was closed for movement of vehicles at 6 pm.

Soldier Shoots Self-Dead In Uri

An army man on Thursday allegedly committed suicide by shooting himself dead with his service rifle in this border town of North Kashmir. The soldier (name withheld) allegedly shot himself dead with his service weapon in the Mohura area when he was on his way to Uri from his native village, reports said. The soldier was taken by passerby to a nearby hospital for treatment. However, the doctors there declared him dead. The reason behind | [More on P10](#)

2 Cops Suspended For Skipping Duty

Two constables of the Jammu and Kashmir Police were suspended for dereliction of duty here on Thursday, an official said. A designated team of officials of police was on routine night checking duty when a police vehicle was found abandoned while the staff deployed for night duty were found in dereliction of duty, the official said. Following this, Senior Superintendent of Police (SSP) Jammu Dr Vinod Kumar ordered suspension of two police personnel of | [More on P10](#)

Five Robbers Arrested In Jammu

Five members of an inter-state gang of robbers involved in several cases in Jammu and Kashmir and Punjab were arrested on the outskirts of Jammu city on Wednesday, police said. They said the arrests were made as police were investigating a robbery complaint lodged on October 15. According to complainant Pintu Sharma, his car was stopped at the Kappa Gala area of Jammu by some unknown people who attacked him and looted Rs 25,000 cash | [More on P10](#)

Raj Bhawan Celebrates Uttarakhand Day

Jammu Kashmir Raj Bhawan on Thursday hosted the celebration of Uttarakhand Foundation Day at Jammu. Students, Security personnel and the people of the Himalayan state known as 'Devbhoomi' living in J&K UT were the special invitees. Lieutenant Governor Manoj Sinha extended his heartiest greetings and best wishes to the people of Uttarakhand on the occasion. He paid tributes to the bravehearts and towering personalities of Uttarakhand | [More on P10](#)

30 Kanal Land Freed From Encroachers

On the directions of the District Magistrate (DM) Shopian, Faz Lul Haseeb and under the supervision of Tehsildar Chitragam, a team of revenue officials along with police retrieved Kahcharai land from illegal encroachment at Village Dragad of Chitragam tehsil. The freed land measures about 30 kanals. JCB's and Chainsaw machines were deployed to clear the land for further use of the government. The land was subsequently handed | [More on P10](#)

S H O R T T A K E S

Union Minister Awards NABH Accreditation To J&Ks' 5 Ayush H&WCs



Observer News Service

NEW DELHI: Acknowledging the testament of excellence in providing best Ayush health-care services to common masses through network of Health & Wellness Centres in J&K, Union Minister for Ayush, Shipping and Waterways, Sarbananda Sonowal, in presence of Union Minister of State, Ministry for Ayush and Ministry for Woman and Child Development, awarded NABH accreditation certificates to five Ayush H&WCs functioning in Jammu and Udhampur districts.

Udhampur have been awarded NABH accreditation for providing quality Ayush healthcare services, exemplary facilities with regard to distribution of Ayush medicines, Yoga sessions including both wellness and therapeutic yoga, quality of care, optimum utilization of human sources, control of communicable and prevention of non-communicable diseases, School Health checkups, IEC activities, Community health programs and related services.

Border Residents Hold Anti-Pak Protests Over 'Unprovoked' Firing

Press Trust Of India

ARNIA: People at the border areas here on Thursday held protests against Pakistan over its firing and shelling along the International Border (IB) in Samba district that killed one BSF jawan. Led by Sarpanch Balbir Kour, scores of people of Treva village along the IB held anti-Pakistan protests and demanded action.

hour," she said. "We stand with the BSF and the Army. We will not be cowed down," Kour added. Pointing out that it was the time of paddy harvesting, Kour



said that farmers would be afraid of working in the fields given the incidents of cross-border firing. She also urged the prime minister to make permanent arrangements to ensure their safety. BSF Head Constable Lal Fam Kima suffered injuries at Narayanapur BoP in Samba district due to firing by Pakistan

DGP Reviews Progress Of CCTNS Project

241 Police Stations Of The UT Have Been Covered Under CCTNS



Observer News Service

JAMMU: The Director General of Police J&K R R Swain on Thursday chaired 29th CCTNS Empowered Committee to review the progress of Crime and Criminal Tracking Network and Systems (CCTNS) project here at Police Headquarters. During the meeting, the DGP J&K was apprised that all the 241 Police Stations of the UT have been covered under CCTNS and two way integration of CCTNS with other pillars of ICJS i.e. e-FSL, e-Prison, e-Prosecution (partial) and e-Courts has been completed, a police spokesperson said.

He further said that the DGP accorded sanction of funds for re-establishment of CCTNS lab at the office of SDO Tangmarg and for ASP Pulwama and DySP (PC) Kakapora in district Pulwama. "The DGP also approved inclusion of CCTNS in BRTC of Non-Gazetted officers, Gazetted officers and for MHC course. He said that all the Training Centres need to be augmented for CCTNS Training and well qualified NGOs be provided for Training of Trainers," the spokesperson said.

FESTIVAL SPECIAL TRAINS-2023

In order to clear extra rush of passengers during Deepawali and Chhath Puja Festivals, Northern Railway, in association with other zonal railway, has planned to run the following Festival Special Trains as per schedule given below:-

Table with columns: Spl. Train No., Station From, Dept. Time, Station To, Arr. Time, Frequency / Day, Period. Lists various festival special trains like 03255, 03256, 02391, etc.

Table with columns: Train No., Station From, Time, Station To, Time, Date wise. Lists festival special trains passing through the network like 04498, 04497, 05734, etc.

Table with columns: Train No., Station From, Time, Station To, Time, Date wise. Lists festival special trains passing through the network like 09075, 09076, 07651, etc.

Position as on 09.11.2023. For any kind of information such as arrival/departure timings and stoppages enroute etc., passengers are requested to contact RailMadad Helpline No. 139 or may visit Indian Railways website https://enquiry.indianrail.gov.in or NTES App. SERVING CUSTOMERS WITH A SMILE

KASHMIR OBSERVERTM

Friday | 10-11-2023

Resurrection of caste politics

With the Bihar Assembly approving bills to increase caste-based reservations in educational institutions and government jobs from 50% to 65%, caste politics in the country has started with a bang. This follows the caste census released by the Bihar government last month.

The 50% to 65% reservation which goes well past the Supreme Court cap can be a political game changer for the Bihar government and will also have a direct impact on the national elections next year. Beyond its political dimension, the move aims to provide a more equitable representation for various marginalized communities. One of the primary highlights of these bills is the doubling of the reservation quota for Scheduled Tribes from one percent to two percent. Similarly, the Scheduled Castes will see their reservation quota increase from 16% to 20%, offering a more substantial platform for their advancement. The Extremely Backward Classes, who have long been underrepresented in educational and employment sectors, will now enjoy a reservation of 25%, up from the previous 18%. The Other Backward Classes, constituting a significant proportion of Bihar's population, will also benefit from an increased quota of 15%, up from the previous 12%. This is certain to make a redeeming difference to the representation of the marginalized communities in the government. And in the process, it will transform the state's political map and, in turn, it also threatens to alter the political map of the country.

With the Bihar government setting the precedent by first releasing the caste census and now offering reservations, the UP is unlikely to remain unaffected. Much like a polarizing, religion-based politics, the pull of the caste can be irresistible. More so, in a society rife with a deep caste-based injustice and the consequent resentment and grievance. The demand for the caste census by the parties in the INDIA Alliance is bringing the old Mandal politics back to the foreground. And this time, Congress is at the forefront championing the cause of social justice. It remains to be seen whether the states ruled by the Congress and the other opposition parties will follow suit. While reservations for the weaker sections of the society are good, the temptation to use this for politics should be restrained. Reservations should serve the purpose they were essentially envisaged for in the first place: the social upliftment of the communities who have suffered discrimination and injustice over centuries.

OTHER OPINION

The Economics of Happiness

Dr. Pabitra Kumar Jena and M. Nayyar Azam

IN March, the government informed the Rajya Sabha that it would become a 5 trillion dollar economy even before the IMF's estimate of 2026-27. How does this number trickle down to the citizens here? Does economic growth and happiness have any correlation?

There's a need to look into the intersection of economy and happiness to allow for a growth that is citizen focused, sustainable and effective.

Happiness is an inherent human desire, and economists have been concentrating a lot of their research on this topic. A sub-field of economics termed "the economics of happiness" deals with the correlation between happiness and economic growth.

What Does Happiness Mean Economically?

Although it can be challenging to define happiness, economists have made an effort to measure it using a variety of indicators, including happiness indices, subjective well-being, and life satisfaction. These measures, which are aimed at capturing people's opinions of their own well-being, can be influenced by a variety of factors, such as personal values, wealth, health, and social relationships.

When we discuss the economics of happiness, we fundamentally want to know how variables like income and employment affect people's happiness and sense of fulfilment in life. Happiness measurement is a complex task, though. It is a complicated, multifaceted idea that is susceptible to a wide range of internal and external variables.

Surveys and questionnaires that allow participants to rate their own level of life satisfaction or subjective well-being are methods economists have used to measure happiness. In these surveys, individuals are frequently asked how happy they are with their jobs, relationships, health, and other aspects of their lives. The average level of life satisfaction or well-being for a population can be calculated by adding together these responses.

The use of happiness indices, which are composite measurements that account for a variety of different variables thought to influence happiness, such as wealth, health, education, and social ties, is an additional strategy. The World Happiness Report, which evaluates nations based on a variety of characteristics including money, social support, freedom, and charity, is an illustration of a happiness index. It's important to keep in mind that these measurements do have some constraints, despite the fact that they can be insightful into how societal and economic issues affect happiness. For instance, a variety of biases and cognitive heuristics, such as the propensity to place more emphasis on negative than positive experiences, can have an impact on how people perceive their own well-being.

ICC Must Weigh in on Gaza

Jeremy Corbyn

My last visit to Al-Shati refugee camp was early 2013. Located on the Mediterranean coast in the north of Gaza, Al-Shati was otherwise known as "Beach Camp". Vendors sold fruit under multi-coloured parasols. Cats slept in the middle of narrow alleys. Children jostled over skipping rope in the shade.

Beach Camp was established in 1948 after 750,000 Palestinians were forcibly displaced in the Nakba. Initially, the camp accommodated around 23,000 refugees. In the following seven decades, that number grew to 90,000, cramped inside 0.5 square kilometres (0.2 square miles) of land – 70 times more populated than London's city centre.

People in Gaza have been living under a blockade for the past 16 years and the Israeli occupation controls most of what goes in and out of Gaza. Beach Camp was no different – and people there largely relied on aid and services from the United Nations Relief and Works Agency (UNRWA) to survive, including a health centre, a food distribution centre and several school buildings.

Beach Camp Primary School was beautifully maintained. I was allowed up onto the roof, where I could see the fence with Israel on one side. Out to sea were several Israeli patrol boats keeping Palestinian fishermen from sailing more than six nautical miles out.

The school was run by inspiring and hard-working teachers, whose philosophy was to create a calm atmosphere for discovery, music, theatre and art. Some of the students showed me their work. Many were drawings of planes, fences and bombs. But there were other drawings too: of their parents, their brothers, their sisters and their friends. All of the children, obviously, had underlying trauma, but they also had a desire to learn, share and play.

On October 9, two days after the deplorable attack by Hamas in southern Israel, there were reports of an Israeli air strike on Beach Camp. This wasn't the first strike on the camp. In May 2021, at least 10 Palestinians, eight of whom were children, were killed in an air strike. Nor was it the last. Beach Camp has been repeatedly targeted in the past three weeks.

When I hear news of bombardment in Gaza, I think about that school at Beach Camp. I don't know if it is still there. I don't know if those children and teachers are still alive. I don't know.

The Israeli army has dropped 25,000 tonnes of bombs onto a tiny strip of land, populated by 2.3 million people. There is no meaningful sense whatsoever that they are trying to avoid civilian deaths. More than 9,900 people in Gaza have been killed, including more than 4,800 children.

Survivors still under siege are running out of the basic means of survival: water, fuel, food and medical supplies. Doctors are performing surgery without anaesthesia. Mothers are watching their babies fight for survival in incubators running out of electricity. People are being forced to drink seawater. More than 1 million people have been displaced from their homes.

The attack by Hamas, which killed 1,400 Israelis and took 200 hostages, was utterly appalling and must be condemned. The victims and hostages are young people who wanted to listen to music. They are nieces and nephews. They are jewellery designers. They are factory workers. They are peace campaigners. The pain and anguish that their families feel will last forever.

This cannot justify the indiscriminate bombing and starvation of the Palestinian people, who are being punished for a heinous crime they did not commit. In the aftermath of horror, we need voices for de-escalation and peace. Instead, politicians around the world continue to give the Israeli government the green light to starve and slaughter the Palestinian people in the name of self-defence.

Every person in Gaza has a name and a face; we grieve for babies in incubators just as deeply as we grieve for middle-aged

men killed crossing the road. In any case, we are mourning the theft of beautiful, creative lives. Artists whose paintings we will never see. Singers whose songs we will never sing. Authors whose books we will never read. Chefs whose kunafa we will never eat. Teachers whose lessons we will never learn.

For as long as I can remember, Gaza has been reduced on our TV screens to a site

of humanitarian aid". Or perhaps he was referring to Galit Distel Atbaryan, an MP from Israel's ruling Likud party, who called for Gaza to be "erased from the face of the earth".

Genocide is a term that should be used carefully. There are many horrors in history that are hideous enough on their own terms without warranting that label. The term has



“ In any case, we are mourning the theft of beautiful, creative lives. Artists whose paintings we will never see. Singers whose songs we will never sing. Authors whose books we will never read. Chefs whose kunafa we will never eat. Teachers whose lessons we will never learn

of debris and despair, but underneath the rubble are the quiet, unremarkable foundations of our shared humanity. Morning coffee rounds, hot showers, shopping trips, card games and bedtime stories. Friendship, heartbreak, love, disappointment, boredom and suspense. Schools, mosques, theatres, universities, libraries, playgrounds and hospitals. Hopes, dreams, fears, cares and joys. We are not just witnessing mass death. We are witnessing the erasure of an entire culture, an identity and a people.

The International Criminal Court defines genocide according to several criteria. Genocide can be committed by killing, causing serious bodily or mental harm, deliberately inflicting conditions of life calculated to bring about physical destruction, imposing measures intended to prevent births, or by forcibly transferring children. In each case, there must be an intention to destroy, in whole or in part, a particular national, ethnic, racial or religious group.

On November 2, seven UN Special Rapporteurs said they "remain convinced that the Palestinian people are at grave risk of genocide". This followed the resignation of Craig Mokhiber, the Director of the UN's office in New York, who characterised the horrors in Gaza as a "textbook case of genocide" aimed toward "the expedited destruction of the last remnants of indigenous life in Palestine".

In his resignation letter, he referenced the "wholesale slaughter of the Palestinian people...based entirely upon their status as Arabs", as well as the continuing seizure of homes in the West Bank. He highlighted the "explicit statements of intent by leaders in the Israeli government and military".

He did not cite a specific statement, perhaps because there are too many to fit in one letter. He could have been referring to Minister of National Security Itamar Ben-Gvir who posted that "as long as Hamas does not release the hostages in its hands – the only thing that needs to enter Gaza are hundreds of tons of explosives from the Air Force, not

a legal definition, a legal basis and legal implications. That is why, when international experts in this field warn us about genocide, we should sit up and listen. And that is why we need an immediate ceasefire, followed by an urgent investigation by the International Criminal Court.

The ICC should not just investigate the crime of genocide, but every single war crime committed by all parties over the past month. The UK government has the authority and responsibility to call for this investigation. So far, it has refused to call out the atrocities unfolding before our very eyes. Blackouts in Gaza may be temporary, but impunity is permanent and our government continues to give the Israeli army the cover it needs to commit its crimes in darkness.

We will carry on demonstrating as long as it takes to bring about a ceasefire. To secure the release of hostages. To stop the siege of Gaza. And to end the occupation. We make these demands because we know what is at stake: the curiosity, creativity and kindness of the Palestinian people.

I remember, on our way home from the school, we passed a food-growing project. The project had purchased 50 hectares of a former Israeli settlement. All the buildings had been destroyed by those who had since departed – and Palestinians had turned the debris into a cooperative farm. Soon, I was told, olives and fruits would grow.

I will never give up hope that these olives and fruits will grow. The people of Gaza have lent me their joy, empathy and humanity. One day, I hope I can give it back to them – in a free and independent Palestine.

Views expressed in the article are the author's own and do not necessarily represent the editorial stance of Kashmir Observer

The article was originally published by Al Jazeera

The author is a Member of UK Parliament for Islington North.



OBSERVER
MAIL

All letters intended for publication must include the writer's name and address, even if a pseudonym is used. Letters are edited as clarity, space and accuracy of expression require. Our publishing a letter does not mean we agree with everything or even anything in it. -EDITOR

► MAIL YOUR LETTERS

P.O. Box # 337, GPO, Srinagar-190 001
email: editpage.ko@gmail.com

Conscious Winter

WITH temperatures dropping, Kashmiris have geared up for yet another spell of cold. As we prepare to enter a full blown season of low temperatures, we are stocking up everything especially gadgets and electronics to keep oneself warm.

Many of these heating gadgets are not energy efficient and often create a lot of pressure on the power department as well.

Therefore, it is important for us to use energy efficient alternatives. Additionally, we must also check reckless use of these appliances. For

instance, we must regulate the number of geysers we use. Perhaps, we can only use one and ensure that we switch it off well in time.

We can also be careful about the use of electric blankets and switch them off before going to bed. This will not only save electricity but is also

safe use of such appliances.

These are just some common uses that can be regulated ethically. We must keep our eyes open and ensure a judicious use of all such resources.

Jawad Muhammad

Mindful Fridays

GARMENTS OF LOVE

Understanding the Psychological Depth of the Ayat, “They are your garments, and you are their garments.”

Wasim Kakroo

The Quran, as the holy scripture of Islam, is replete with profound wisdom and guidance that addresses not only matters of faith and spirituality but also various aspects of human life, including relationships between individuals. One such verse that offers profound psychological insights into the dynamics of intimate relationships is found in Surah Al-Baqarah (Chapter 2), Ayat 187: “They are your garments, and you are their garments.” In this article, I will be discussing the psychological implications of this ayat and how it can enrich our understanding of marital relationships and the human psyche.

The Ayat in Context

Before delving into the psychological interpretation of this ayat, it's essential to understand the verse in its broader context. Surah Al-Baqarah, Ayat 187, is part of a passage that addresses the regulations of fasting during the month of Ramadan. The ayat, “They are your garments, and you are their garments,” is presented within the framework of guidelines for marital intimacy and relationships during the blessed month of Ramadan. While the immediate context relates to permissible and prohibited times of sexual intimacy during fasting hours, the profound implications of this ayat extend to the broader spectrum of marital relationships and the human psyche.

Psychological Interpretation

1. Mutual Protection and Comfort

“They are your garments, and you are their garments” vividly conveys the concept of mutual protection and comfort within marital relationships. Just as garments shield us from external elements, spouses play an indispensable role in offering emotional and psychological protection to one another. In the often turbulent journey of life, the need for solace, support, and a safe haven is paramount. This ayat underscores the fundamental human requirement of emotional security, where spouses become the guardians of each other's well-being. Psychologically, it reaffirms the notion that in a loving partnership, individuals can find respite and refuge, ultimately enhancing their psychological health and resilience. This mutual protection and comfort lay the foundation for a nurturing and enduring marital bond, where both partners provide a haven for each other's emotional needs.

2. Intimacy and Vulnerability

The verse encapsulates the profound significance of intimacy and vulnerability within a marital relationship. Just as garments serve to protect and cover our physical selves, in marriage, this ayat emphasizes the importance of revealing our true selves, including our vulnerabilities and insecurities, to our spouses without the fear of judgment.

In a healthy marriage, the differences between partners are not seen as obstacles but rather as opportunities for growth and harmony. One spouse's strengths may compensate for the other's weaknesses, creating a sense of equilibrium in the relationship. Their distinct personalities can complement each other, enriching the emotional tapestry of the partnership



Intimacy, in the context of this verse, goes beyond the physical; it pertains to the emotional and psychological closeness between spouses. It involves sharing one's deepest thoughts, fears, dreams, and insecurities. By doing so, individuals in a healthy marital relationship create a space where trust and connection can flourish.

Vulnerability is a key component of intimacy. It requires being open and honest about one's weaknesses and fears. When spouses can be vulnerable with each other, it fosters a profound sense of trust. This trust, in turn, strengthens the emotional bond between them. When individuals feel safe enough to reveal their vulnerabilities, they are more likely to experience emotional intimacy, which deepens their connection.

In essence, the ayat highlights the importance of spouses being a source of support and comfort for one another. It encourages a climate where both partners can lower their emotional defenses, allowing their true selves to be seen and accepted. This openness not only enhances the marital relationship but also contributes to the psychological well-being of both individuals, as it reduces the burden of hiding one's true self and fosters a sense of being understood and loved for who they are.

3. Complementarity

Just as garments come in diverse forms, sizes, and colors, yet share the fundamental purpose of providing clothing and protection, spouses in a marriage exhibit unique strengths, weaknesses, and personalities. It is in this diversity that their complementarity becomes evident.

In a healthy marriage, the differences

between partners are not seen as obstacles but rather as opportunities for growth and harmony. One spouse's strengths may compensate for the other's weaknesses, creating a sense of equilibrium in the relationship. Their distinct personalities can complement each other, enriching the emotional tapestry of the partnership.

Embracing these differences and acknowledging the value they bring is crucial for a successful and fulfilling marriage. It encourages a spirit of acceptance and cooperation. When partners appreciate each other's unique qualities, they can work together harmoniously, collectively addressing challenges and nurturing the relationship's growth.

Complementarity in marriage fosters a sense of completeness. Just as various pieces of a puzzle come together to form a unified picture, the diverse attributes and characteristics of spouses unite to create a whole that is greater than the sum of its parts. This unity can enhance the emotional and psychological well-being of both individuals, reinforcing the idea that together they are stronger, more resilient, and better equipped to face life's challenges.

4. Concealing Imperfections

In the context of the ayat, the analogy of garments concealing physical imperfections carries profound significance for the dynamics of marital relationships and psychological well-being. Just as clothing covers and hides our physical imperfections, spouses serve as emotional and psychological coverings for each other.

In a healthy marriage, couples create a safe haven where they can confide in one another without the fear of judgment from the outside world. This intimate, judgment-free space fosters trust and a deep sense of security. It allows individuals to share their emotional vulnerabilities and imperfections openly, knowing that their secrets and insecurities will be protected within the sacred confines of the marital relationship.

This level of trust and confidentiality is crucial for psychological well-being. It nurtures a sense of acceptance and emotional safety, which, in turn, promotes mental and emotional health. When individu-

al warmth fosters a sense of belonging, safety, and a profound connection, which, in turn, contributes to psychological well-being.

The ayat reminds us that, much like a cherished garment during winter, a spouse's love and emotional support are indispensable for navigating the ups and downs of life. They are the source of emotional nourishment and the sanctuary where hearts find comfort. This insight encourages us to prioritize nurturing and cherishing the emotional connection within marriage, recognizing that the warmth of a loving partnership can make life's chill more bearable and our hearts more resilient.

6. Connection and Unity

Finally, the ayat underscores the vital concept of connection and unity in marriage. When you don a garment, it envelops your body, becoming an almost seamless extension of your being. In this parallel, the ayat emphasizes that in a marriage, there should exist a profound sense of connection and unity between spouses, where they feel like an intrinsic part of each other's lives. This deep connection isn't merely physical or superficial; it extends to the emotional and psychological realms, contributing significantly to overall psychological well-being and fostering a profound sense of belonging.

In a marital relationship characterized by

It affirms the belief that one is cherished, understood, and accepted by their spouse, promoting a deep sense of belonging and reinforcing the marital bond. In essence, this ayat serves as a reminder of the profound psychological benefits that arise from the unity and connection within a marital relationship, making it a sanctuary of emotional well-being and a source of unwavering support in the complex tapestry of life

als can express their fears, anxieties, and personal struggles within the sanctuary of their marriage, they are better equipped to navigate life's challenges. This emotional support and protection from the judgmental gaze of society contribute to a robust sense of self-worth and overall psychological resilience.

5. Physical and Emotional Warmth

Garments, by nature, offer warmth and comfort to the body, shielding us from the external chill and providing a sense of security. In the context of marriage, the Quranic beautifully underscores the idea that spouses should be a source of emotional warmth and comfort for each other's hearts. The emotional support and love exchanged between partners serve as a metaphorical cocoon of warmth, akin to a cozy garment on a cold day.

In the harsh winters of life, when challenges and tribulations may abound, the love and emotional support shared between spouses act as a refuge. Just as a warm garment wraps around you, shielding you from the cold, a loving spouse envelops your heart, providing solace and protection from the harshness of the world. This emotional

this unity, individuals experience a sense of oneness and integration with their partners. They are no longer two separate entities, but rather a harmonious union. This feeling of interconnectedness offers a profound source of emotional support, security, and fulfillment. It creates an environment where individuals can thrive and grow together, knowing that they have an unwavering ally in the journey of life.

Psychologically, this unity reduces feelings of isolation and loneliness, bolstering mental and emotional health. It affirms the belief that one is cherished, understood, and accepted by their spouse, promoting a deep sense of belonging and reinforcing the marital bond. In essence, this ayat serves as a reminder of the profound psychological benefits that arise from the unity and connection within a marital relationship, making it a sanctuary of emotional well-being and a source of unwavering support in the complex tapestry of life.

The author is a licensed clinical psychologist (alumni of Govt. Medical College Srinagar) and works as a consultant clinical psychologist at Centre for Mental Health Services (CMHS) at Rambagh Srinagar. He can be reached at 8825067196

Timely Settlement Of Insurance Claims Big Relief For Kin Of JK Bank Customers

Observer News Service

SRINAGAR- In a major relief to the affected families, J&K Bank facilitated the swift settlement of twenty-two MetLoan & Life Suraksha (MLLS) insurance claims of its deceased borrowers who had their accounts in different branches of the Bank. The claims worth Rs 78.32 Lacs were paid to the family members of deceased customers belonging to Pulwama zone during the last few months.

The Bank's Zonal Head (Pulwama) Tariq Ali handed over the symbolic cheques to the nominees/ Legal Heirs of the deceased customers in presence of Cluster Head (Pulwama) Neelofar Jan, Cluster Head



(Shopian) Bashir Ahmad Bhat, Zonal Head (Credit Life - PNB MetLife) Irfan Ali Zargar, Zonal Insurance Coordinator Zaffar Tahir Andrabi, Branch Heads and other officials of the Bank and PNB MetLife.

Expressing gratitude to the Bank and its Insurance partner PNB MetLife, claimants described settlement of their claims as a

big relief for the families during the toughest time of their lives.

Speaking on the occasion, officials from both the Bank and insurance company highlighted the significance of loan-insurance. "With a single-premium option alongside the bank funding available for the customers, borrowers can safeguard their families

against such unforeseen eventualities", said Zonal Head while urging the borrowers to opt for insuring their loans under different available schemes.

On the occasion, Irfan Ali Zargar of PNB MetLife, reminded the customers of the goodwill of J&K Bank, which he said, always advises its clients today get their loans insured so that their loved ones are taken care of, in case, unpredictable eventualities put difficult financial burden upon them.

Notably, earlier also the zone witnessed the sudden death of many borrowers, which has severely impacted their families in the form of huge financial burdens.

Promoting Electric Mobility, J&K Bank Inks Tie-Up With Okaya EV Pvt. Ltd.

Observer News Service

SRINAGAR- In line with sustainable financing practices, J&K Bank Thursday signed a Memorandum of Understanding (MoU) with Okaya EV Pvt. Ltd. for financing electric two-wheelers manufactured and marketed by the company. As per the agreement, J&K Bank shall be the preferred financial partner for Okaya EV offering suitable financing solutions to prospective customers for the purchase of different variants of electric two-wheeler.

Deputy General Manager Arshad Hussain Dar put in signatures on behalf of the Bank, while as, Zonal Manager (North) Rohit Kumar signed the agreement representing Okaya EV in the presence Bank's General Manager Narjaya Gupta here at the Bank's Corporate Headquarters.



Commenting upon the importance of such tie-ups, General Manager Narjaya Gupta said, "In line with the growing national focus on energy efficiency that envisages fulfilling at least half of its energy requirements via renewable energy by 2030, we have been entering into tie-ups as part of a significant journey towards promoting electric mobility while ensuring the high level of customer satisfaction that J&K Bank is known for."

Speaking on the occasion, DGM Arshad Hussain Dar said, "The MoU marks the inception of a promising journey where the financial aspirations and mobility dreams of our customers converge. With competitive interest rates and convenient

loan approvals, we aim to facilitate a seamless transition to electric vehicles through this partnership thereby contributing to a greener and cleaner future", he added.

"We are thrilled to partner with J&K Bank in this landmark agreement. This MoU represents the beginning of an exciting journey where we are committed to empowering consumers with innovative electric mobility solutions. Through this collaboration, Okaya Electric Vehicles aims to provide customers with user-centric and environmentally friendly options, ensuring a seamless transition to a cleaner and greener future. We look forward to redefining the way people experience the world of electric vehicles together," said Dr. Anshul Gupta, Managing Director, Okaya EV.

GOVERNMENT OF JAMMU & KASHMIR
TOURISM DEPARTMENT,
CIVIL SECRETARIAT JAMMU
Mail Id: tourismhall@gmail.com Website: www.jandktourism.jk.gov.in

JAMMU & KASHMIR CARAVAN TOURISM POLICY

1. INTRODUCTION

The Union Territory (UT) of Jammu and Kashmir has a growing economy and promoting itself as a culturally rich and diverse region, its tourism industry now brings millions of dollars into the economy each year. Tourism is the key sector of Jammu and Kashmir's economy and accounts for 7% of the UT's GDP.

The tourism industry must be adaptable to shifts in the tastes of travellers from all over the world, and over the years, the industry has undergone changes. The J&K tourism industry has shown exceptional sensitivity to both visitor demands and shifting global tourism trends. The natural beauty and diversity of the region, along with sporadically launched new initiatives, are the foundation of J&K Tourism's strengths.

The idea of caravan tourism, which has gained popularity throughout the world due to its unobtrusive mode of development, will increase J&K's potential and allure as a travel destination.

The policy aims to establish the broad framework for the growth and promotion of caravan tourism in J&K, primarily in the private sector, by providing incentives for the purchase of caravans outlining the processes and procedures for its administration, as well as approval mechanisms.

2. OBJECTIVE

J&K has vast land in remote locations that are unable to provide tourists with basic amenities and facilities. Adventure, wildlife, and pilgrimage tourism are currently in high demand. This entails travelling to and staying in remote areas, forests, and riverbanks. There is already a scarcity of accommodation at tourist destinations, particularly in remote areas and in some cases where permanent construction is neither permissible nor feasible. Such caravan-accessible locations will provide tourists with an unparalleled experience, allowing them to closely observe nature. Caravan tourism would appeal to a diverse range of market segments, including young people, families, seniors, and international visitors.

In order to lessen the burden of tourists on the already popular destinations, J&K Tourism has identified 75 offbeat locations throughout the Union Territory. Caravan tourism will be a step in the right direction to both unburden the concentrated areas and promote other destinations as well. These unusual locations are distributed evenly throughout the UT, with 37 of them in the Jammu region and the remaining ones in the Kashmir region. It will also diversify the tourism portfolio that J&K has to offer. The other objectives include:

- Providing accommodation to tourists at well-known tourist destinations.
- Providing tourist facilities by encouraging private-sector investment.
- Encourage the planning of family picnics.
- Providing tourist accommodations in locations where they can stay and enjoy nature in close proximity.
- Providing tourists with innovative experiences rather than traditional modes of accommodation such as hotels and resorts.
- Searching for new tourist destinations and providing tourists with lodging in remote areas, ultimately adding value to local tourism development and benefiting the local economy.
- Providing an opportunity to use "No Development Zones" for commercial purposes.
- Maximum profits with minimal investment.
- Tourism facilitation in outlying areas.
- Possibility of employment.
- Providing housing in areas where there are no existing residential facilities.

3. SCOPE

This policy is designed to provide tourists with caravans by making the best use of the resources that are already abundant in J&K. To encourage and promote caravan tourism in Jammu & Kashmir, the government has decided to offer subsidy benefits. However, second hand vehicles purchased and re-registered in J&K will not be considered under this policy. This policy will apply throughout the Union Territory of J&K

4. CARAVAN CONCEPT AND DEFINITION

A. Caravan- "It is a vehicle with a bed and with optional facility of kitchen, toilet, couch, table etc."
"Caravan is a vehicle characteristically built with a motive of facilitating travelling, rest, and accommodation. This includes Recreational Vehicles, Campervan and Motorhomes."

B. Caravan Operator- Caravan Operator is a business person/ professional who operates the business of providing Caravans to tourists on rent.
The vehicle should have the following mandatory amenities available:

A. MANDATORY REQUIREMENTS

- A sofa cum bed (enough for two people) should be available for sleeping
- Enough storage for tourist luggage
- A place to get cold drinks and snacks
- Facilities of hot as well as cold water
- The air-conditioning system
- Charging ports for mobile devices and laptops
- GPS navigation system
- A genset, battery or external hook-ups for an uninterrupted power supply
- Water heaters can be powered by genset
- Fire extinguishers, one being near to the driver's seat
- Eco friendly waste treatment mechanism

B. OPTIONAL REQUIREMENTS

- Laundry machine or clothes dryer.

- A place to store a bicycle behind the Caravan.
 - Tent construction materials in the Caravan.
 - Refrigerator, microwave, and kitchen.
 - Rest room along with ample water supply, including a shower and hand shower.
 - Dining Table.
 - Separate sewage tanks for grey water (Wash Water) and black water (Sewage Water) are available.
 - Wheelchair access for people with disabilities.
- #### 5. WASTE MANAGEMENT
- There must be provisions for garbage segregation into biodegradable (kitchen waste, for example), nonbiodegradable (thermal coal products, aluminium foil, cigarette butts, for example), and recyclable (newspapers, bottles, cans, for example) materials. Composting will be encouraged for kitchen garbage disposal, and solid waste and sewage disposal will be done in an orderly and environmentally friendly manner. The Caravan Operator shall be responsible to arrange a system/mechanism to receive, store, and dispose of all refuse and waste matter generated by the Caravan. All such materials must be handled in a way that poses no health risk and is not offensive to the local population.
- #### 6. PROMOTION AND MARKETING
- Caravan Tourism will be promoted by Government of Jammu & Kashmir. Furthermore, the promotion will be carried out on various social media platforms through various Events, Roadshows, Exhibitions, Press Meets, and FAM Trips.
 - Various circuits for caravan tourism will be developed.
 - Government of Jammu & Kashmir shall offer a convenient facility for booking caravans on their website and the caravan operator shall be charged 5% on the sale of tickets.
- #### 7. INCENTIVES
- The government will implement an incentive mechanism to encourage and promote the niche tourism product, Caravan Tourism.
- #### A. INVESTMENT SUBSIDY:
- The Operators/Owners of the Caravan Vehicles in the UT of Jammu & Kashmir will get a financial support from the Government of J&K after the purchase of caravan vehicles fulfilling specified requirements and amenities to ensure adherence to quality, standards, and safety norms. An investment subsidy of Rs.10 lakhs OR 20% of caravan vehicle cost, whichever is less, shall be provided to selected beneficiary.
- Note:
- The Investment Subsidy is limited to a maximum of three (3) caravans to beneficiary.
 - The investment subsidy scheme will be valid for five (5) years from the date of policy approval.
 - The caravan for which the investment subsidy is extended should be used for tourism purposes only.
 - If the caravan is withdrawn from operations within 5 years of registration for the subsidy, the Government of Jammu & Kashmir shall recover the amount of subsidy plus interest from the beneficiary.
- #### 8. QUALIFICATION CRITERIA
- Government of Jammu & Kashmir shall evaluate only those applications which fulfil the following criteria:
- a) The applicant shall be Domicile of Jammu & Kashmir.
 - b) The Caravan vehicle must be registered in UT of Jammu & Kashmir.
 - c) The applicant shall be registered with Tourism Department J&K for operations of Caravan.
 - d) The applicant shall have a minimum of 10m X 8m of parking area dedicated for parking of each caravan vehicle with proper access from the main road at the base location.
 - e) The applicant must provide a photograph, land ownership certificate/land lease deed and a plan of the area as evidence.
- #### 9. INSPECTION AGENCY
- Government of Jammu & Kashmir will appoint a panel of inspection agencies to conduct an inspection of the Caravan Vehicles. The agency shall conduct the inspection and submit the report to the designated Committee.
- #### 10. GENERAL GUIDELINES
- a) Motor caravan operator shall employ a well-trained driver and an assistant (if required) to travel with the guests, extending all necessary assistance and security to the guests.
 - b) On demand of the guest, motor caravan operator shall be able to provide a well experienced cook on payment basis to travellers along with the vehicle.
 - c) On demand of the guest, motor caravan operator shall be able to provide tourists guides with thorough knowledge on the UT and the destinations.
 - d) Motor caravan Operator shall be able to provide all the necessary medical assistance to the tourists upon request or demand.
 - e) Motor caravan operator shall be able to provide all necessary provisions, grocery, water, and other aids upon request.
 - f) Motor caravans shall comply with all standards issued by Government of J&K/ Government of India for caravans, tourism, and transport.
 - g) The motor caravans shall be parked in the pre-designated parking areas or caravan parks approved by the Tourism Department J&K.
 - h) If a parking area is proposed by the motor caravan owner, the area must be pre-approved by the District Tourist Officer as per the guidelines issued by the Government of J&K.
 - i) The base (proposed site for motor caravan parking) of operation should be in the UT of J&K.
 - j) The motor caravan should not be non-operational for a continued period of 120 days. In case of any accidents / or any other issues leading to non-operation, Tourism Department, Government of J&K shall be notified.
 - k) The motor caravan cannot be resold before 5 years from the date of commencement of operations and without prior permission from the Government of J&K.
 - l) The deployed driver shall hold necessary license to operate the motor caravan.
 - m) Quarterly travel log report shall be submitted by the Caravan Operator to

Government of Jammu & Kashmir appointed agency. Caravan Operator shall be required to obtain all necessary approvals and clearances as specified by rules, laws and bye laws for carrying out the activities for this work from the concerned authorities. Operator would be required to obtain all such clearances, registrations, and all approvals at his own cost.

o) The caravan operator is responsible for establishing their own tie-ups with caravan parks or with J&K Tourism Development Corporation to accommodate their vehicles and cater to the needs of their tourists during their stay.

p) The Caravan operator should provide an online booking facility.

11. PROCEDURE FOR SELECTION OF APPLICANTS

- i. The applications shall be submitted by the applicants digitally through specific digital module developed for this purpose by Government of Jammu & Kashmir.
- ii. The applications received shall be placed before the Committee of following officers:

S No	Composition	Chairperson
1.	Secretary Tourism, J&K	Chairperson
2.	Managing Director J&K Tourism Development Corporation	Member Secretary
3.	Director Finance, Tourism Department	Member
4.	Director Tourism, Jammu/Kashmir	Member(s)
5.	Joint Director, Tourism Department	Member
6.	RTO Jammu/Kashmir	Member(s)
7.	Co-opted members, as deemed appropriate by Chairperson	Member

Government of Jammu & Kashmir will invite applications along-with the Detailed Project Report from the candidates desirous of seeking financial assistance under this policy.

12. CLAIM FOR SUBSIDY

I. Detailed Project Report (DPR) Submission
Applicants will be invited to submit their Detailed Project Report. The report which shall include the following components:

- ▶ Business Plan wherein its mandatory to showcase routes opted, rates offered, Return of Investment plan etc.
- ▶ Approach and Methodology for project execution
- ▶ Caravan design detailing all the available facilities
- ▶ Purchase Receipt of Caravan Vehicle with an actual price (including GST)
- ▶ Meeting the requirements mentioned in the qualification criteria
- ▶ Caravan Parking Plan

II. PRESENTATION TO BE GIVEN TO SELECTION COMMITTEE.
The selected operators list shall be published by the committee post-evaluation. Sanction of cases in a particular financial year shall depend on the physical and financial targets approved by Government of Jammu & Kashmir.

FLOW CHART FOR CLAIM OF CARAVAN SUBSIDY

COMMON APPLICATION FORM (CAF)

S No	Categories	Details
1.	Name of the applicant	
2.	Address of the applicant	
3.	Email ID	
4.	Contact No	
5.	Aadhaar Number	
6.	Registration Number & Registration Authority	
7.	Registration Number of the Vehicle	
8.	GSTIN number (if any)	
9.	PAN number(s)	
10.	Bank Account Number with IFSC code	

DIPK-11942-23
DT: 09/11/2023

Afghanistan Take On SA With Semis In Sight

Press Trust of India

AHMEDABAD: South Africa will look to fix their chasing troubles before the semifinals while Afghanistan will back themselves to beat another top team when the two sides meet in a World Cup game here on Friday.

A lot more is at stake for Afghanistan than South Africa, who have already made the semifinals alongside India and Australia. With eight points each, Afghanistan are battling for the fourth spot with Pakistan and New Zealand. Only a win over the Proteas will keep them in the hunt.

The Afghans also have an inferior net run rate compared to Pakistan and New Zealand, therefore, they need to win big and hope the other results go their way.



Irrespective of the result on Friday, Afghanistan have earned tremendous respect with their mature play in the tournament, having racked up four wins from eight games.

They now have the belief to beat the best in the business on any given day. After humbling England and Pakistan, the Hasmatullah Shahidi-

led side was on the cusp of a famous win over five-time champions Australia before Glenn Maxwell came up with a superhuman knock. The improbable defeat left Afghans heartbroken and they now need to pick themselves up to give their best shot at a semi-final berth.

Match starts 2 PM IST.

New Zealand Keeps Semis Hope Alive With 5-Wicket Win Over Sri Lanka

Press Trust of India

BENGALURU: Trent Boult's rediscovery of his magic with new ball fuelled New Zealand's frantic five-wicket victory over a wretched Sri Lanka and kept their World Cup semifinals dreams intact here on Thursday.

Daryl Mitchell (43 off 31 balls) milked the sound platform given by openers Devon Conway (45 off 42 balls) and Rachin Ravindra (42 off 34 balls) with their 86-run stand as the Kiwis hunted down the target of 172 in 23.2 overs.

The result helped them to snap a four-match losing streak in the event, and it was also the perfect culmination of the demolition job started by Boult with his outstanding three-wicket burst (3/37).

New Zealand (NRR: +0.743) have 10 points after their league engagements and they will in all likelihood join India, Australia and South Africa in the last four



stage, unless Pakistan or Afghanistan, who are on eight points apiece, create some miracle.

In their final league match, Pakistan (NRR: +0.036) will face England on Saturday while Afghanistan (NRR: -0.338) will lock horns with

South Africa on Friday.

In the backdrop of all those calculations, it was important for the Kiwis to win handsomely to stay ahead of the other contenders, and both Conway and Ravindra were aware of it. They exploited the struggles

of Lankan bowlers to find the right line quite mercilessly.

At 88 for 2 in the 14th over, New Zealand were not in any trouble but they needed some quick runs to stay ahead in run rate mathematics.

Mitchell did precisely that. The right-hander has been a silent success story for the Black Caps in this showpiece, having amassed over 400 runs averaging 67.33 at a strike-rate of 109.78.

Coming in at No. 4, the 32-year-old often worked as the link between top and down the order batters, glueing the innings together. He performed that task once again with carefully planned stroke-play and Mitchell picking the gaps with precision was a treat to watch.

Brief scores:

Sri Lanka: 171 in 46.4 overs (Kusal Perera 51; Trent Boult 3/37, Mitchell Santner 2/22).

New Zealand: 172 for 5 in 23.2 overs (Devon Conway 45, Daryl Mitchell 43, Rachin Ravindra 42; Angelo Mathews 2/29).

J&K Athletes Win 46 Medals At 37th National Games



Observer News Service

SRINAGAR: Team J&K has notched up 46 medals including 14 gold at the 37th National Games which concluded Thursday in Goa.

Overall, J&K won 14 gold, 14 silver, and 8 bronze medals as J&K was ranked 12th among the competing States and UTs.

The J&K contingent was led by the Sqay Martial Arts team, who won 9 gold, 5 silver and 5 bronze in an incredible display of dominance. The Pencak Silat team followed with 4 gold, 3 silver and 5 bronze medals. J&K won 1

gold, 2 silver and 2 bronze medal in the discipline of Wushu. J&K won 2 silver medals in Gymnastics, while the Takewondo and Kalaripayattu teams also brought home 1 silver each.

Before this medal haul, J&K crossed the double figure mark on two occasions. In 2011 when the National Games were held at Jharkhand and the team bagged 12 medals including 4 silver and 8 bronze, ranking 26th in the medal tally. Similarly in 2015, Team J&K won 15 medals, including 3 gold, 2 silver and 10 bronze.

Team J&K defeated strong opponents like SSCB, Gujarat, Delhi, Maharashtra,

Haryana, Gujarat and West Bengal in various disciplines to assert a respectable standing in the overall championship.

Advisor to LG, R.R. Bhatnagar, extended his congratulations to members of the J&K contingent and said that the relentless dedication and unyielding spirit of the athletes has led them to this momentous journey.

Sarmad Hafeez, Commissioner Secretary, Youth Services and Sports Department, also lauded the J&K team.

Secretary Sports Council, Nuzhat Gull termed the medallists as an inspiration to aspiring athletes and a source of pride.

JKFA Announce J&K Women's Team For Senior Nationals

Observer News Service

SRINAGAR: The Jammu & Kashmir Football Association on Thursday announced the 22-member team to represent J&K at the 28th Senior Women's National Football Championship 2023-24, to be held



in Amritsar, Punjab from 15th November 2023.

"These outstanding individuals have been chosen after rigorous trials and a dedicated coaching camp. We have full confidence in

their abilities and determination to make us proud," the JKFA said in a statement.

J&K TEAM FOR SENIOR NATIONALS:

1. Afsha, 2. Adha, 3. Arpita, 4. Sabreena, 5. Afreena, 6. Seerat, 7. Ruqayya, 8. Somyia, 9. Nidha, 10. Tan-

zeel, 11. Zaara, 12. Shrunya, 13. Shabnum, 14. Nadiya, 15. Riya Jasrotia, 16. Patanjali, 17. Charu, 18. Mehroosh, 19. Mahrukh, 20. Shivali, 21. Gomni Rajput, 22. Tanishqa.

2-Day Martial Arts Championship Concludes



Observer News Service

SRINAGAR: The Open Kashmir Hapkido Championship 2023 concluded at LP School Bota Kadal here on Thursday. The championship was organised by Grand warriors Academy of Martial Arts in collaboration with LP School under the aegis of Jammu and Kashmir Hapkido Association.

A large number of players from different schools/clubs participate in the two-day championship, including Sultan Martial Arts, Iron Fist, Lees Dojo,

Usmania School, White Hall School, Islamia Mission, LP School, Government Boys Higher Secondary School Mallabagh. The concluding ceremony was graced by Chairman Kashmir Society Khwaja Farooq and Principal LP School Sameena, Secretary of School Abdul Rouf, Chairman Kashmir Speaks Ashfaq and President of Hapkido Association Mohammad Shoib.

Founder of the Grand Warriors Academy, Adil Hussain Khan thanked LP School for its support in holding the championship.

JKFA To Hold Trials For Para Footballers In Kashmir



Observer News Service

SRINAGAR: The J&K Football Association has announced trials for Para Footballers in the discipline of Cerebral Palsy Football. These trials are for J&K's participation in the Khelo India Para Games 2023, scheduled to be held from 10th to 17th December in Delhi.

"If you're an aspiring para footballer with a passion for the game, this is your opportunity to shine on the national stage. We encourage all interested individuals to step forward and showcase your talent. The trials are open for all age groups," the FA said in a statement.

"For further details and to register for the trials, please get in touch with Mr. Showkat Masoodi, Secretary of DFA Srinagar, at +919018186282 or email us at jkfaofficial@gmail.com," it added.

Jammu & Kashmir Bank Limited
Impaired Assets Portfolio Management Department
Zonal Office Baramulla
Amangarh, Sopore
E: amil.sobara@jkbank.com
T: www.jkbank.com

J&K Bank
Serving To Empower

Possession Notice

Notice under Section 13 (4) of the SARFAESI ACT, 2002 read with Rule 8 (1) of the Security (Enforcement) Interest Rules, 2002

Whereas Mr. Arshad Nazir, as the Authorized Officer of the Jammu & Kashmir Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 and in exercise of powers under section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notice dated 24-05-2023 thereby calling upon the Borrower cum Mortgagee namely M/S Ghulam Ahmad Rather & Sons Prop. Mr. Ghulam Ahmad Rather S/O. Mr. Abdul Gani Rather R/O. Gund Jahangir, Hajin Sonawari Bandipora to repay an amount of Rs. 62,42,118.02 (Rupees Sixty Two Lacs Forty Two Thousand One Hundred Eighteen and Paise Two Only) being the balance outstanding as on 23.05.2023 in the accounts of the Borrower, within 60 days from the date of the said notice together with the future interest and other charges thereon.

The said borrower cum Mortgagee having failed to repay the said amount, notice is hereby given to the said borrower cum Mortgagee in particular and the public in general that the undersigned being authorized officer of the J & K Bank Ltd. has taken possession of the mortgage property described herein below, in exercise of the powers conferred on me under section 13 (4) of the said Act read with Rule 8 of the said Rules, on this the 04th day of November, 2023.

The said borrower cum Mortgagee in particular and the public in general are hereby cautioned against dealing with the said property in any manner whatsoever and any dealings with the said property will be subject to the charge of the J&K Bank Limited for the amount aggregating to 63,77,557.02 (Rupees Sixty Three Lacs Seventy Seven Thousand Five Hundred Fifty Seven and Paise Two Only) being the balance outstanding in the accounts of the Borrower as on 31-10-2023 together with future interest thereon from 01-11-2023

The borrowers attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of the time available, to redeem the secured assets.

Description of the Immovable Property
Land measuring 14 Kanal 03 Marlas under Khasra No.709, Khawat No.20 and Khata No.35 (08 Kanal & 04 Marlas); Khasra No.741, Khawat No.170 and Khata No.318 (04 Kanal & 07 Marlas) and Khasra No.791, Khawat No.170 and Khata No.319 (01 Kanal & 12 Marlas along with two residential houses constructed on the land) situated at Estate Gund Jahangeer, Tehsil Hajin/Sonawari, District Bandipora (J&K) standing in the name of borrower namely Mr. Ghulam Ahmad Rather.

Authorized Officer
Dated: 04.11.2023
Place Naidkhai
Abbas Add#7006444730

THE J&K BOARD OF PROFESSIONAL ENTRANCE EXAMINATIONS

TELE/FAX: 0194-2433590, 2437647 (SRINAGAR); 0191-2479371, 2470102 (JAMMU)

Website: <http://www.jkbopee.gov.in>, E-mail: helpdeskjakbopee@gmail.com / coejakbopee@gmail.com

Subject: - Conduct of counselling (Physical) for admission to B.Ed Course-2023 at Government College of Education, Canal Road, Jammu.

Reference: -
i) Notification No. 020-BOPEE of 2023 dated 09.03.2023.
ii) Notice No. 003-BOPEE of 2023 dated 29.03.2023.
iii) Notice No. 004-BOPEE of 2023 dated 18.04.2023.
iii) Notification No. 028-BOPEE of 2023 dated 10.05.2023.

NOTIFICATION NO: 115-BOPEE OF 2023
DATED : 09-11-2023

Pursuant to Notification No. 028-BOPEE of 2023 dated 10.05.2023, the Board has notified the provisional merit list of eligible candidates who had appeared in Common Entrance Test for admission to B.Ed. Courses-2023 in Government College of Education, Canal Road Jammu, for objections, if any, against their Entrance Marks / Rank upto 13.05.2023. It was further notified that in case no objections are received within the prescribed date, the provisional merit list shall be deemed to be final. The Board has not received any representation / Objection(s) from any candidate till 13.05.2023 about their rank position assigned to the candidates on the basis of marks secured by them in the Common Entrance Test; hence the PML list has been deemed as final.

Now, in view of the above, it is hereby notified for information of all the eligible concerned candidates that the Board shall conduct Physical Round of Counselling for allotment of seats for admission of the candidates who figure in Annexure "A" to the Notification No. 028-BOPEE of 2023 dated 10.05.2023 as per the following schedule:-

Date	Counselling Schedule	Remarks
13-11-2023	From Rank 01 to 634	All candidates (OM/Cat)

NOTE:-

- The eligible / desirous candidates who are willing to take admission in Government College of Education, Canal Road Jammu shall have to report physically at the BOPEE office Jammu/Srinagar for Registration/Attendance between 11:30 a.m. to 12:30 p.m. on 13.11.2023.
- The candidates are advised to bring along the following documents in original on the date of counselling, otherwise they shall not be allowed to participate in the counselling process:-
 - Domicile certificate.
 - Valid Category Certificate, if any.
 - Marks Card of Final year/ Semester of graduation examination.
- The seat matrix shall be uploaded on website of the Board separately in due course of time before the date of counselling.
- The Board had provisionally included the names of few candidates in the rank wise list annexed as Annexure-A to the notification No. 028-BOPEE of 2023 dated 10.05.2023 whose documents such as Category Certificate/Marks Card of qualifying examination/ Domicile Certificate etc. were deficient and shall be provisionally allowed to participate in the counselling process subject to the condition that they shall submit/produce their deficient document(s) at the time of admission in the respective college, failing which their admission shall be cancelled and no claim whatsoever shall be entertained by the Board.
- For latest updates related to the counselling, the candidates are advised to remain in touch with the Website of the Board (www.jkbopee.gov.in) regularly for latest updates regularly.
- Any candidate who may not be able to attend the counselling personally owing to a valid reason can authorize a person (through Authority Letter-on prescribed format) from his/her family member to participate in the counselling on his/her behalf at BOPEE office Jammu/Srinagar on the day/ date of counselling as per his/her Rank.
- The candidates belonging to the CDP category are advised to bring along the valid CDP priority certificate in original and its photocopy issued by the competent authority on the day of counselling.
- The candidates who are participating in the counselling process shall have to deposit an amount of Rs. 1000/- as a counselling fee on the day of counselling through POS Machines available at BOPEE office Jammu/Srinagar through Debit/Credit Card.
- Mere participation in the counselling process do not confer any right of admission to such candidates subject to the verification of the eligibility by the concerned college.
- The counselling shall be automatically stopped as and when seats shall be exhausted.
- The Board reserves the right to notify such changes as may become necessary in view of any technical difficulty or the reason beyond its control.

The other terms and conditions shall remain the same as notified in the Information Brochure/ Notifications/ Notices issued by the Board in this regard from time to time.

E & O E

No. BOPEE/Exam/3/2023(7303099)
Dated: 09-11-2023

DIPK-NB-4142-23
DT: 09/11/2023

Sd/-
Controller of Examinations J&K,
BOPEE

India to be added to UK 'safe states' list, ruling out asylum rights for illegal migrants



Press Trust of India

LONDON: The UK government has tabled plans to add India to an expanded list of safe states, which would speed up the process of returning Indians who travel from the country illegally and rule out their chance of seeking asylum in Britain.

Draft legislation laid in the House of Commons on Wednesday includes India and Georgia as the countries to be added to the list.

The UK Home Office said the move is aimed at strengthening the country's immigration system and help prevent abuse by people making unfounded protection claims.

"We must stop people making dangerous and illegal journeys to the UK from fundamentally safe countries," said UK Home Secretary Suella Braverman.

"Expanding this list will allow us to more swiftly remove people with no right to be here and send a clear message that if you come here illegally, you cannot stay. We remain committed to delivering the measures in our Illegal Migration Act, which will play a part in the fight against illegal migration," she said.

The move is in line with measures to meet British Prime Minister Rishi Sunak's pledge to "stop the boats" of migrants landing on the country's shores illegally after making precarious journeys across the English Channel.

The Home Office said that Indian and Georgian small boat arrivals have increased over the

last year, despite individuals from these countries not being at obvious risk of persecution.

"Deeming these countries safe will mean that if an individual arrives illegally from either one, we will not admit their claim to the UK asylum system," the Home Office said.

Other countries deemed safe by the UK include Albania and Switzerland, as well as the European Union (EU) and European Economic Area (EEA) states.

A country can only be added to the UK's safe states list, known legislatively as Section 80AA, if the Home Secretary is satisfied that there is, in general, no serious risk of persecution of its nationals, and; removal of nationals to that country cannot go against the UK's obligations under the Human Rights Convention.

"The Home Office has rigorously assessed India and Georgia and determined that both meet these criteria," the Home Office noted.

The proposal will now undergo parliamentary scrutiny in the usual way via debates in both Houses of Parliament before it comes into force.

The latest measures fall within the Illegal Migration Act 2023, which aims to "stop the boats" by changing the law so that people who come to the UK illegally can be detained and then swiftly returned to a safe third country or their home country.

Further measures, including the legal duty to remove, will be rolled out in the coming months.

"Like Breathing Poison": Children Worst-Hit By Delhi Air Pollution

Agenceis

New Delhi: Crying in a hospital bed with a nebuliser mask on his tiny face, one-month-old Ayansh Tiwari has a thick, hacking cough. His doctors blame the acrid air that blights New Delhi every year.

The spartan emergency room of the government-run Chacha Nehru Bal Chikitsalaya hospital in the Indian capital is crowded with children struggling to breathe -- many with asthma and pneumonia, which spike as air pollution peaks each winter in the megacity of 30 million people.

Delhi regularly ranks among the most polluted major cities on the planet, with a melange of factory and vehicle emissions exacerbated by seasonal agricultural fires.

"Wherever you see there is poisonous smog," said Ayansh's mother Julie Tiwari, 26, as she rocked the baby on her lap, attempting to calm him.

"I try to keep the doors and windows closed as much as possible. But it's like breathing poison all the time. I feel so helpless," she told AFP, fighting back tears.

On Thursday, the level of PM2.5 particles -- the smallest and most harmful, which can enter the bloodstream -- topped 390 micrograms per cubic metre, according to monitoring firm IQAir, more than 25 times the daily maximum recommended by the World Health



Organization.

Government efforts have so far failed to solve the country's air quality problem, and a study in the Lancet medical journal attributed 1.67 million premature deaths to air pollution in the world's most populous country in 2019.

'Maddening rush'

"It's a maddening rush in our emergency room during this time," said Dhulika Dhingra, a paediatric pulmonologist at the hospital, which serves poor neighbourhoods in one of Delhi's most polluted areas.

The foul air severely impacts children, with devastating effects on their health and development.

Scientific evidence shows children who breathe polluted air are at higher risk of develop-

ing acute respiratory infections, a UNICEF report said last year.

A study published in the Lung India journal in 2021 found nearly one out of every three schoolchildren in Delhi had asthma and airflow obstruction.

Children are more vulnerable to air pollution than adults because they breathe more quickly and their brains, lungs and other organs are not fully developed.

"They can't sit in one place, they keep running and with that, the respiratory rate increases even more. That is why they are more prone to the effects of pollution," said Dhingra.

"This season is very difficult for them because they can hardly breathe."

Vegetable vendor Imtiaz Qureshi's 11-month-old son Mohammed Arsalan was admitted to the hospital overnight with breathing issues.

Indian scientists hope cloud seeding can clean Delhi's toxic air

Indian scientists plan to seed clouds for the first time to trigger heavy rain in some areas of New Delhi, hoping this will be enough to tackle the smog gripping the world's most polluted capital for a week, the project's head said on Thursday.

Air quality dips in Delhi ahead of winter every year, when cold air traps pollutants from a variety of sources including vehicles, industries, construction dust, and agricultural waste burning.

Scientists expect some cloud cover over the city around Nov. 20 and are hoping this will be large

enough - and with high enough moisture content - to trigger heavy rain via seeding with salts, said Manindra Agrawal, a scientist at the Indian Institute of Technology at Kanpur, who is leading the trial.

The project, estimated to cost 10 million rupees (\$120,000) for 100 square kilometres, would involve spraying into clouds a mix of salts that include silver iodine, Agrawal said.

"We don't expect that big a cloud that will cover entire Delhi, but a few hundred kilometres would be good," he told Reuters.

Pablo Picasso's 'Woman With A Watch' Sold For \$139 Million

Agenceis

London: One of Pablo Picasso's masterpieces, "Woman with a Watch," was sold at auction Wednesday night for \$139.3 million by Sotheby's in New York, the second-highest price ever achieved for the artist.

The 1932 painting depicts one of the Spanish artist's companions and muses, the French painter Marie-Therese Walter, and had been valued at over \$120 million before going on the block, according to Sotheby's.

The painting is part of Sotheby's special sale this week of the collection of the wealthy New York patron of the arts Emily Fisher Landau, who died this year at the age of 102.

Julian Dawes, the house's head of impressionist and modern art, called the Picasso canvas "a masterpiece by every measure."

"Painted in 1932 -- Picasso's 'annus mirabilis' -- it is full of joyful, passionate abandon yet at the same time it is utterly considered and resolved," he said.

Walter was considered Picasso's "golden muse", and features in another of his works going under the hammer on Thursday at Christie's: "Femme endormie,"

or "Sleeping Woman", estimated to sell for \$25-\$35 million.

Walter met Picasso in Paris in 1927, when the Spaniard was still married to Russian-Ukrainian ballet dancer Olga Khokhlova, and when Walter was 17.

She also featured in "Femme assise pres d'une fenetre (Marie-Therese)", which was sold in 2021 for \$103.4 million by Christie's auction house.

In 2021, Sotheby's also sold another Picasso featuring Walter, for \$103 million. The couple had a daughter together who died last year.

Fifty years after his death in 1973 aged 91, Picasso remains one of the most influential artists of the modern world, and is often hailed as a dynamic and creative genius.

But in the wake of the #MeToo movement against sexual harassment and assault, his reputation has been tarnished by accusations that he exerted a violent hold over the women who shared his life and inspired his art.

Sotheby's is hoping to net around \$400 million in sales for pieces from Landau's collection, which also includes works by Jasper Johns, Willem de Kooning, Mark Rothko and Andy Warhol.



Quick eats for busy people

BUN

MASKA

Chai

Chicken Crispy

Burger

JK BANK LAWNS, NEAR GHAT 6, BOULEVARD-SRINAGAR