

Kashmir's Changing Tastes

From 'Wazwaan' To Combo Meals, How Junk Food Is Taking Over

Hirra Azmat

AN excited staffer, Asif Ahmad (name-changed) at a buzzing eatery in City Mall, Lal Chowk, Srinagar readies himself to promote the latest combination meal offer on their official Instagram page. "If you are planning to visit our restaurant with a group of friends, imagine how much time you need to decide on what each of them wants to eat, if they want to

share, how many sides should they get, etc. Why not make it easier for you? Try our super-saver combo meal that includes enough food to feed 3-4 people? This combo has three large pieces of fried chicken, five juicy chicken lollipops, one dip, and two refreshing soft drinks - all at an unbeatable price of just 551 rupees! But wait, there's more - you can savour this feast at home with our hassle-free online delivery



KO Photo | Ashid Bhat

via Swiggy or Zomato," the phone camera stops recording.

Asif says with a smile, "After all, people want more food at

a less price. That's the secret recipe that keeps them coming back for more."

Gone are the days when the classic chicken Kanti and flavourful Wazwaan was the most sought-after food for any restaurant goer in Kashmir. With more cafes and online food delivery services, the kind of food people prefer has also changed. These days, the most ordered food in Kashmir is Tibetan momos, fried chicken,

and pizzas.

Umar Rather, a Kashmir based food-blogger and owner of 'Kashmirfoodgram' page with two lakh followers said the most ordered food in the valley nowadays is combo meals that includes fried chicken, pizza, burgers, soft drinks. "It doesn't have to be a big one, the combo meals can go as low as 300 rupees. It creates a satisfactory menu, such as main + side + dessert, | More on P6

Indian Youths Creating Brave New World: PM



Press Trust Of India

Tiruchirappalli: Indian innovators took the number of patents from around 4,000 in 2014 to almost 50,000 now, Prime Minister Narendra Modi said here on Tuesday.

Addressing the convocation ceremony of state-run Bharathidasan University here, the Prime Minister quoted the 'Puthiyathor Ulagam Seivom' Tamil verses of poet Bharathidasan, after whom the university had been named, and said it meant creating a brave new world which is also the university's motto.

Modi said the Indian youth were already creating such a world. The Indian scientists are on the world map through missions like Chandrayaan and 'our innovators took the number of patents from around 4,000 in 2014 to almost 50,000 now.'

India's 'humanity scholars are showcasing the India story to the world like never before.' Also, the nation's musicians and artists were continuously bringing international awards for the country, he said.

Modi underlined that giving back to the people | More on P6

Truckers' Strike Against Hit & Run Law

Panic Buying, Commotion At Kashmir Fuel Stations



Syed Mohammad Burhan

Srinagar: Chaotic scenes were witnessed at fuel stations across Jammu and Kashmir on Tuesday as a truckers' strike, protesting stricter penalties in hit-and-run cases under new laws, disrupted supplies in the region. The strike triggered a surge in panic-buying, with motorists queuing up to secure fuel amidst growing uncertainty.

With most petrol pumps in the city reportedly running dry, the J&K fuel station owners' association warned that 90% of pumps in Jammu have depleted stocks, as 1,500 fuel tankers were on strike, impacting supplies to the Union Territory of J&K and Ladakh.

"We had enough supplies to last four to five days, but since everyone is filling full tanks and there is a huge rush, the stock will last maximum for a day," a fuel station manager in Srinagar said.

Under the Bharatiya Nyaya Sanhita, which is set to replace the colonial-era Indian Penal Code, drivers who cause serious road accidents due to negligent driving and run away without informing police or the administration will face up to 10 years in prison or a fine of Rs 7 lakh. Truckers in several states launched a protest against the "stringent provision" on Monday.

The strike, leading to non-delivery of petroleum products on depots, was called off in the evening after assurance from authorities. However, the All J&K Petrol Tanker Owners' Association had earlier said that drivers will not return to work unless the new legislations are repealed.

Truck drivers at Narwal, Jammu, asserting their solidarity with the nationwide strike on Tuesday, had announced their will to halt the movement of trucks towards | More on P6

Shah Calls For Elimination Of Terror Eco-System In J&K Takes Stock Of J&K Security Situation In High-Level Meeting In New Delhi

Observer News Service

Srinagar: Union Home Minister Amit Shah on Tuesday chaired a high-level meeting in New Delhi to review the security situation in Jammu and Kashmir, especially in the backdrop of last month's terrorist attack in Poonch in which five soldiers were killed.

The high-level meeting was held at North Block, New Delhi and started around 4.30 PM on Tuesday, officials said. National Security Advisor



(NSA), Ajit Doval, Lieutenant Governor of Jammu & Kashmir, Manoj Sinha, Union Home Secretary Ajay Bhalla, Chief of Army Staff (CoAS) General Manoj Pande, Director Intelligence Bureau (IB) Tapan Deka, Heads of

CAPFs, Chief Secretary & DGP, of Jammu and Kashmir attended the meeting.

During the meeting Shah reviewed the area domination plan of security agencies in J&K to eliminate the threat of terrorism, an official spokesperson said.

While reviewing the functioning of the security grid and overall security scenario of J&K, Shah instructed to strengthen the counter-terrorism operations and the need for complete elimination of the | More on P6

Army Probing Civilian Deaths In Poonch: Official

The Army is conducting an internal probe into the death of three civilians in Poonch district of Jammu and Kashmir and those found guilty will "definitely be punished," a senior government functionary said on Tuesday. Three civilians, aged between 27 and 42, were found dead on December 22 after they were allegedly picked up by the Army for questioning in connection with a terrorist ambush a day before that left four soldiers dead in Poonch district. The deaths sparked public outrage, prompting the authorities to announce compensation for | More on P6

Kashmir's Dry Spell Linked To El Niño Effect: Experts

Predict A Mild Winter With Less Snowfall

Majid Nabi

Srinagar: Kashmir has been facing a prolonged dry spell for over a month, with minimal chances of significant weather activity until January 10.

Experts attribute the issue to a shift in weather patterns, suggesting that the valley is likely to have a milder winter this year due to the ongoing impact of El Niño.

The valley will likely experience more frequent and extended droughts in the future, according to experts, who claimed the indicators of climate change are evident in Jammu and Kashmir.

"Shift in weather patterns brought on by El Niño, a periodic sequence of climatic changes that impact parts of the Pacific region, has significantly contributed to the dry spell in Kashmir," Dr Mukhtar Ahmad, Director Meteorological Department J&K, said.

"Drought-like conditions might arise in several parts of Kashmir if precipitation in January stays below normal. This happens when El Niño occurs," Ahmad told Kashmir Observer.

According to the MeT Director, this is the longest period without significant snowfall since 2015. He said, "In 2015, the valley experienced its first major snowfall on January 24."

El Niño and La Niña episodes, Ahmad said, | More on P6

Valley Water Bodies Freeze

Cold wave conditions prevailed in Kashmir valley with the minimum temperature remaining below the freezing point, the weather office said on Tuesday. A thin layer of ice has formed over the surface of the Dal Lake as the minimum temperature in Srinagar on Monday night was minus 4.8 degrees Celsius, officials said. The residents of the lake, who live in houseboats, had a tough time breaking the ice layer while roving | More on P6

Construction Of Hotels, Huts Sat Imagery For Sonamarg Likely In A Month Or So: SDA

M Ahmad

Srinagar: Process of getting the satellite imagery for Sonamarg "is in good progress" and can be completed within a month or so, SDA has informed the High Court of J&K and Ladakh.

In this regard, the court directed Chief Town Planner, Town Planning Organization, Kashmir and Director Ecology, Environment & Remote Sensing Department Srinagar to render cooperation to Sonamarg Development Authority (SDA) in completing the process of satellite imagery for the golden meadow.

A division bench of Chief Justice N. Kotiswar Singh and Justice M. A. Chowdhary passed the orders after submissions by government advocate, appearing for the SDA that while the process of getting the satellite imagery "is in good progress, however, the same involves consultation with Chief Town Planner, Town Planning Organization, Kashmir and Director Ecology, Environment & Remote Sensing Department, Srinagar."

"Copy of this order may be furnished to all the authorities so that there shall be no delay on their part to render cooperation to the SDA," the court said.

Pertinently as | More on P6

Panel To Draft Proposal For Madrasa Board In J&K

Agencies

Srinagar: Authorities in Kashmir on Tuesday set up a committee for preparing a comprehensive draft proposal for establishing a Madrasa Board in Jammu and Kashmir.

"Sanction is hereby accorded to the establishment of Draft Committee comprising below-mentioned officers/officials who will prepare a comprehensive

draft proposal regarding establishment of a Madrasa Board in J-K," the Director of School Education, Kashmir, said in an order issued here.

The four-member draft committee will start its work on Wednesday and submit a report to the Director of School Education, Kashmir, by or before January 10.

Several states have Madrasa Boards that regulate education in Islamic religious schools.

Finger Print Bureau To Come Up In J&K

Press Trust Of India

Jammu: Sanction has been accorded to a 73-member strong Finger Print Bureau (FPB) in Jammu and Kashmir Police, a move that will help consolidate fingerprint data to further strengthen investigation in criminal cases, officials said on Tuesday.

The decision to set up the first-ever FPB in the Union Territory was taken by the Administrative Council headed by Lt Governor Manoj Sinha last week, they said.

"Sanction is hereby accorded to the creation of 73 posts for establishment of



FPB in Jammu and Kashmir police," J-K home department said in a recent order.

It said the FPB will be headed by a senior superintendent of police and include one Superintendent of Police and two Deputy Superintendents of Police.

In a separate order, the home department has also given its assent to the creation of additional manpower of | More on P6

EMERGING STARTUP TRENDS IN NORTH INDIA

STARTUP EXPO KATHUA

4th January, 2024

Shri Jagdeep Dhankhar
Hon'ble Vice-President

— Inauguration —

by

Shri Jagdeep Dhankhar

Hon'ble Vice-President, India

Dr. Jitendra Singh

In the august presence of

Dr. Jitendra Singh

Hon'ble Union Minister of State (I/C) for Science & Technology,
Minister of State in the PMO, Ministry of Personnel, Public Grievances & Pensions,
DoAE, Department of Space and Vice President, CSIR

Date: 4th January, 2024 | Venue: Industrial Bio-Tech Park, Ghatti ,Kathua, Jammu and Kashmir

AI-Generated Influencers Stealing Business From Human Content Creators

AIANS

Generative AI-created virtual influencers are now stealing business from human content creators as big brands now embrace AI avatars to promote their products on social media.

ated by using artificial intelligence (AI) tools, have broken into the growing \$21 billion content creator economy, reports The Financial Times. "We were taken aback by the skyrocketing rates influencers charge nowadays. That got us thinking, 'What if we just create our own

influencer?" said Diana Nunez, co-founder of the ad agency called The Clueless. Nunez created Aitana Lopez and the "rest is history". Pink-haired Lopez is now a virtual influencer that is followed by more than 2,00,000 people on social media.

The virtual influencer now earns more than Rs 9 lakh per month.

"Brands have paid about \$1,000 a post for her to promote their products on social media—despite the fact that she is entirely fictional," the report noted.

Office Of The Executive Engineer (R&B) Division Rajbagh Srinagar. Fresh NOTICE INVITING TENDER (2nd Call) for Road work/bridges/Buildings. E-NIT NO:47/RnB/RAJ of 2023-24 Dated:11.12.2023 (Previous NIT NO.) TWO COVER SYSTEM (Above Rs. 2.50 crores) E-NIT No.57of R&B/Div/Raj/ of 2023-24 issued under endorsement No.4912-22 Dated: 01.01.2024

The Jammu and Kashmir State Board Of School Education New Campus Bemina Srinagar Notice for General Public. The applicant/ candidate whose photograph is published in this notice and claiming to have lost her qualification certificate/s issued under as per below mentioned details: Roll No: 312304 Class 10th Year & Session - Oct-Nov-2005 Registration: 04NKM307015 Name: Mohd Ashraf Wani Father's Name: Sonaulah Wani Mother's Name: Sara Begum Date of Birth:- 15-10-1990 Resident:- Kreeeri Baramulla

PUBLIC NOTICE My name has been wrongly written in my JK Bank Account Details as Tahira Jan while my correct name as per aadhar is Tahir Hameed. Now I have applied for the correction of the same if anybody having any objection in this regard he/she may file his/her objection in the office of the Branch Manager J&K Bank Maggam within a period of seven days from the date of publication of this notice. After that no objection shall be entertained. Tahira Hameed D/W/O: Abdull Hameed Rather bmg R/o: Goigam

PUBLIC NOTICE I have lost my driving license bearing No. JK-012000103603 issued on 22.02.2000, now I am applying for its duplicate in the office of RTO Kashmir. If anybody is having any kind of objection in this behalf, he may file the same to the concerned authorities within the period of seven days from the publication of this notice. Akhtar Hussain Buch S/O Bashir Ahmad Buch R/O House No. 01 Central Avenue Illahi Bagh Buchpora Srinagar inf

PUBLIC NOTICE I have applied for the issuance of DOB Certificate. If anybody has any objection in this regard he/she may contact Municipal Committee Maggam within a period of seven days from the date of publication of this notice. After that no objection shall be entertained. Yasir Ali Najar (DOB 25-07-2011) S/O Nisar Ahmad Najar R/O Yagi Pora Magam BMG

PUBLIC NOTICE I have applied for the issuance of DOB Certificate. If anybody has any objection in this regard he/she may contact Municipal Committee Maggam within a period of seven days from the date of publication of this notice. After that no objection shall be entertained. Arif Hussain Najar (Dob 06-04-2014) S/O Nisar Ahmad Najar R/O Yagi Pora Magam BMG

PUBLIC NOTICE I have lost my 10th class Discharge Certificate . Now I am applying for its duplicate. If anybody has any objection he/she may contact Sheikh Noor-ud-Din Noorani Memorial Institute Imam Sahib Shopian within a period of seven days from the date of publication of this notice. After that no objection shall be entertained. Suhana Ayaz D/o Ayaz Ahmad Ganie fko R/o Manihal Shopian

PUBLIC NOTICE Subject:- Grant Of Registration of the Proposed Travel unit under the name & Style "M/S Funzip Kashmir Tour and Travels" Situated at Ashia Bagh, Nigeen, Hazratbal, Srinagar. Whereas I, MR. MANZOOR HAIDER S/O MR. MAZNOOR AHMAD DARZI R/O ASHIA BAGH, NIGEEN, HAZRATBAL, SRINAGAR intend to apply in the Department of Tourism for registration of my proposed travel unit under the name & style of "M/S FUNZIP KASHMIR TOUR AND TRAVELS," Situated at ASHIA BAGH, NIGEEN, HAZRATBAL, SRINAGAR under tourist trade act 1978/82/2011-12.

PUBLIC NOTICE It is informed to general public that I want to register myself and my children's for DOB. The details are as under- 1. Falak Jan, D/o: Parvaiz Ahmad Sheikh, DOB: 17-12-2015 2. Jabran Parvaiz, S/o: Parvaiz Ahmad Sheikh, DOB: 17-12-2015 3. Parvaiz Ahmad Sheikh, S/o: Ab. Gani Sheikh, DOB: 07-09-1980 All residents of Sorigam, Lolab and all are born at home. If any body has any objection, may file the same in the BDO office, Vavora within seven (7) days of this publication. After that no objection will be entertained. Parvaiz Ahmad Sheikh, S/o: Ab. Gani Sheikh, R/O Surigam, Lolab Ph No:9906652783 SU

Government of Jammu & Kashmir, Directorate Of Sheep Husbandry, Kashmir E-mail-kashmirmirino.sheep@gmail.com Corrigendum & Extension No-Dshk/Accts/23-24/8783 Dt-02.01.2024. Ref-E-Procurement Notice for Insurance of Imported livestock issued vide e-NIT No: DSHK/Accts/23-24/ 308722 Dt-25.11.2023. "The clause 5.8 of the above quoted tender shall be deemed to have been deleted ab-initio." The tender is extended as per the dates mentioned below.

U.T OF GOVERNMENT OF JAMMU AND KASHMIR Office Of The District Sheep Husbandry Officer Kupwara Email: doshdkupwara@gmail.com, Telefax: +911955252220. Subject: Outbreak of Fascioliasis in Sheep population and Advisory for Sheep Breeders of District Kupwara. In view of the spurt in the cases of Fascioliasis as reported from various Sheep Development Blocks of Kupwara District in small ruminants especially Sheep population, the sheep breeders are hereby advised to take following immediate necessary measures:

جشن ظہورِ نور بتول... اے خدا تیرے نام سے شروع، یا رسول اللہ تیرے نام پر درود، یا اہل بیت رسالت چنا تمہارے نام پر سلام، اے اورش انبیاء و ائمہ۔ اے یوسف زہرا تیرے نام کا سہارا ہم لیا ہے۔ دلایب علی وفا طہ کے پوائے اور جنوں ہیں۔ لوگوں کی ملامت و مذمت کو شیطان کی آذان سمجھتے ہیں اور ملامت کرنے والوں کو شیطان کے احوال و انصاف رکھتے ہیں۔ پچودہ سو سال کے بعد آج تیری ہی لادنی بیٹی، بیٹی کی مصوم دین، امام حسن کی اماجان، مولیٰ حسین کی نازنین ماں، بی بی کلثوم کی ناز بردار آغوش، مظلوم بیٹی زینب کی مٹھنڈی سجھاؤں پھراؤں آکر دو تم و امیر و سکینہ کی دادی ماں، یوسف زہرا کے حق میں دعا گوشتیں ماں، ہیجان جہاں کی شگفتگی پہلو اور شگفتگی قلب شہزادہ رسالت، سیدۃ النساء خاتون، بان، ماہ تاجاں، کوثر قرآن، ام الامم، ام ایضا، حضرت فاطمہ الزہرا سلام اللہ وسلو انبیا و اہلبیتا و علیہا و آلیہا و سلمینا کے بارگاہ مقدس کے بابرکت موقع پر بیس 20 ہجری الثانیہ کے شب اور یوم کو مولیٰ علی وسیدہ فاطمہ زہرا کی منہدی رات اور یوم ازدواج کے ساتھ منسوب کر کے ان دونوں ہستیوں کے حب میں، عشق میں، مودت میں، ولایت میں، افس میں: رمضان: ازنا زعفران، اے ان عرب تک 2 جنوری منگلوار تا 3 جنوری بدھوار ۱۔ ہم اپنے گھروں کا پڑاٹھاں کرینگے۔ ۲۔ مولیٰ علی اور بی بی بتول کی پاک وجوں کو اپنے گھر بلاینگے، وہ خلقِ مطہر کے بیکر ضرور تشریف لائینگے۔ ۳۔ پھر عیدالمطلب کے رات کے دنوں کے فضائل و مناقب پڑھ کر رخصتا کوہم کاگیں گے۔ ۴۔ بی بی عائشہ، جناب ام سلمہ اور دیگر لوگوں کے کہے اشعار تکلیف نہیں گے۔ ۵۔ علی وفا طہ کی مدح سرائی کی دعوت پچی نہیں گے۔ ۶۔ شروع اور آخر میں دہلیا اور دین کا صدقہ کر کے نذر نیا بنا نہیں گے۔ ۷۔ اور پھر دہلیا اور دین کے بزرگوں سے پناہوں کی شفا، ہمتا جوں کی حاجت روئی، ہم رسیدہ لوگوں کی مشکل نشانی کے ہدیہ اور تحفے مانگیں گے۔ انشاء اللہ المستعان۔ مکان: قصر امام زمان نواب باغ باغوان پورہ لال بازار سرسبز کشمیر (تھیم سہیل عباس کشمیری) +91-7889301308 (آغا سید عابد حسین الموسوی) +917006613286 (تھیم سہیل عباس کشمیری) اخوان المنتظرین فی قیادات امام زماننا کشمیر



Div Com Congratulates Dept's For Timely Completion Of Barzulla Bund Road

Observer News Service

Srinagar: In a bid to ease traffic snarls on Rambagh-Natipora road, the Divisional Administration Kashmir today threw open Barzulla Bund Road, thereby providing a sigh of relief to the commuters.

In this connection, the Divisional Commissioner (Div Com) Kashmir, Vijay Kumar Bidhuri today took a spot visit of Barzulla Bund Road after timely completion of its work, giving green signal to concerned authorities for diversion of one way traffic through this route.

He congratulated the concerned departments for timely completion of Barzulla Bund Road as promised. He also asked them to complete other projects with the same zeal and zest for their timely completion.

The Div Com was accompanied by Commissioner SMC/ CEO SSCL;

Chief Engineer R&B; SSP Traffic and other Officers and officials.

On the occasion, Div Com inspected the work on the retaining wall and directed R&B authorities to complete the same timely, while traffic shall continue to ply. He also directed for filling undulations that arise after plying of traffic on the road.

The Div Com said that blacktopping of the road cannot be done right now due to freezing temperatures; the same will be done when temperature improves.

It was decided that this alternate route shall be put into use to divert the traffic during peak hours to ease the traffic flow on the main road.

The locals on the occasion expressed gratitude to the Divisional Administration for addressing their long pending demand of putting an end to traffic gridlocks at Natipora by the development of parallel Bund Road.



Demand for dried fish popularly known as hokh gaad in Kashmir, has surged as minimum temperature hover around below freezing point amid prolonged dry spell in Kashmir. KO Photo, Abid Bhat

Popularity Of Harissa Sparks Increased Demand For Mutton in Kashmir

Observer News Service

Srinagar: With Harissa taking center stage in Kashmir this winter, the demand for mutton has soared manifold in Kashmir.

Harissa, a winter delicacy of Kashmir, apart from kitchens is also being adopted by scores of the restaurants in Kashmir.

This has increased the demand for mutton following which the supply has considerably increased in Kashmir this season.

The situation is such that the supply of mutton in Kashmir this winter has increased by more than 30 per cent during the ongoing season.

All Kashmir Mutton Dealers' Association, Khazir Mohammad Rigoo said on an average daily mutton worth Rs 12 crore was supplied to the valley.

"Mutton demand has gone up this

winter. There is not any kind of shortage right now and on an average daily mutton worth Rs 12 crore is being supplied to the valley," he said.

Rigoo said during summers, the supply and consumption of mutton was less compared to the ongoing winter.

"If we compare the current mutton supply with summer, we would receive a supply worth Rs 8 crore on an average daily. Right now, mutton demand is higher because of the winter food habits of Kashmir," he said.

Rigoo said the quality of mutton has subsequently improved during the winter season. "Quality of mutton is much better now. People want the best quality mutton, so the suppliers import best mutton breeds to Kashmir," he said.

Known for its bold blend of chili peppers, garlic, and various spices, Harissa has become the go-to ingredient for chefs and home cooks alike, trans-

forming traditional mutton dishes into spicy delights.

Restaurants across Kashmir are seizing the opportunity to cater to the growing demand, featuring harissamarinated mutton prominently on their winter menus.

From the bustling streets of Srinagar to the serene valleys of Gulmarg, sizzling Harissa has become one of the most consumed winter delicacies in restaurants.

"Sale of harissa is witnessing a surge during winter due to which we see a lot of restaurants and home kitchens selling Harissa as a prime cuisine during winters. We are witnessing maximum sales of Harissa during winters even though we serve other dishes like tandoori chicken, butter chicken and Gajar ka halwa," said Rubina who owns a food outlet Neimat-(KNO)

CEO SSCL Reviews Progress Of Smart City Projects In Downtown

Observer News Service

Srinagar: The Chief executive Officer (CEO) Srinagar Smart City Ltd and Commissioner Srinagar Municipal Corporation, Athar Amir Khan conducted a comprehensive review of the ongoing smart city projects in Downtown Srinagar.

The CEO was accompanied by the Chief Engineer SSCL, GM SSCL (UD), Executive Engineers, AEE's, and officials from Srinagar Smart City

and SMC. The tour commenced at Habba Kadal and continued to Malaratta, Mahraj Gunj, Bohri Kadal, Zaina Kadal, Pather Masjid and Nawab Bazar where Athar personally assessed the progress achieved at various project sites during a thorough inspection.

The primary objective of the visit was to evaluate the current status of the smart city projects in Downtown, ensuring that they are on track for timely completion.

SMC Extends VBSY Reach To Srinagar

Observer News Service

Srinagar: Srinagar Municipal Corporation (SMC) successfully extended the reach of the Viksit Bharat Sankalp Yatra (VBSY) camp today with a series of events held at Qamarwari.

The VBSY camp provided a valuable platform

for officers and officials from various departments to interact with the local community, fostering an environment of collaboration and knowledge-sharing. Representatives from diverse departments took the opportunity to explain the core objectives and procedural intricacies of their respective schemes, with the aim of bridging

the information gap and ensuring that citizens are fully informed about the numerous benefits and assistance available to them.

The event at Qamarwari marks a significant step forward in the SMC's efforts to engage with the community and ensure that essential information reaches the citizens.



Symbolic 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. Sajad Ahmad Wani 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 16.01.2023 thereby calling upon the Borrower namely Ali Mohammad Dar S/O M Abdullah Dar R/O Hanjik Shriefabad, Budgam Kashmir to repay an amount of Rs.48,79,827.00 (Rupees Forty Eight Lacs Seventy Nine Thousand Eight Hundred Twenty Seven Only) being the balance outstanding as on 31.08.2022 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 having failed to repay the said amount, notice is hereby given to the said borrower in particular and the public in general that Mrs. Asmat Ara the authorized officer of the J & K Bank Ltd. has taken symbolic 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 28th of December of the year 2023.

The said borrower 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 in aggregating to Rs.50,84,051.66 (Rupees Fifty Lacs Eighty Four Thousand Fifty One And Paise Sixty Six Only) together with future interest thereon from 01.11.2023 and other charges incurred or to be incurred. 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 (As per the schedule provided in mortgage deed/latest particulars including any accreditations)

Registered Mortgage of Land measuring 19 marlas alongwith residential house constructed thereon bearing khasra no.490min,khata no.339,khwat no.100 at Hanjik Budgam in Mouza Hanjik Tehsil and District Budgam standing in the name of Mr. Ali Mohammad Dar S/O M Abdullah Dar R/O Hanjik Shriefabad Budgam.

Authorized Officer

Dated: 28.12.2023 Place: Srinagar

Government of Jammu and Kashmir Office of the Executive Engineer Sub - Transmission Division Pulwama. NOTICE INVITING TENDER NIT NO:- 210F 2023-24 (e-Tendering) Dated:- 01/01/2024

- TRAFFIC POLICE : 9419993745, 01998-266686 PCR: 0194-2452092,2455883 PDD: 0194-2450213 FIRE AND EMERGENCY SERVICES : 2479488,2452222,2452155 CAPD: 18001807011 SMC HEALTH OFFICER: 9469409081 Ambulance: Kashmir EMS Service: +91 94841 00200

AIRPORTS SHEIK UL ALAM AIRPORT: 01942303311

RAILWAYS SRINAGAR: 0194-2103259 ANANTNAG: 01932-228243 BARAMULLA: 0194-102029 BIJHERA: 01932-228243 PAMPORE: 01933-294132 PATTAN: 01954-293507 QAZIGUND: 01951-296153

HIGHWAY STATUS Sgr-Jammu highway - (Open) Mughal Road - (Open) Srinagar-Leh - (Open)

PRAYERS FAJR 6:07 ZUHR 12:35 ASR 3:56 Magrib 5:37 ISHA 7:03

This Day In History

- 1945 - Allies land on west coast of Burma, conquer Akyab. 1947 - 1st opening session of Congress to be televised. 1948 - Bradman completes dual Test tons (132 & 127*) v India MCG. 1956 - A fire damages the top part of the Eiffel Tower. 1958 - Edmund Hillary reaches South Pole overland. 1959 - The West Indies Federation is formed. 1959 - Alaska admitted as 49th US state. 1961 - US breaks diplomatic relations with Cuba. 1970 - Marxist government takes over in Congo. 1974 - Arias Navarro succeeds Carrero Blanco as premier of Spain. 1974 - Burma accepts its constitution. 1977 - Apple Computer, Inc incorporates. 1977 - Former Home Secretary Roy Jenkins announces his intention to be Britain's first President of the European Commission. 1980 - Babrak Karmal defends the Soviet-backed coup in first public appearance since taking power as President of Afghanistan. 1984 - Syria frees captured US pilot after appeal from Jesse Jackson. 1985 - Israel government confirms resettlement of 10,000 Ethiopian Jews. 1988 - Israel orders 9 Palestinian "instigators" deported from W Beirut. 1988 - Margaret Thatcher becomes longest-serving British PM this century. 1990 - Panama's leader Gen Manuel Noriega surrenders to US authorities. 1991 - Israel reopens consulate in USSR after 23 years. 1993 - In Moscow, the Start II arms reduction treaty is signed by George H. W. Bush (USA) and Boris Yeltsin (Russia). 1994 - 100s killed in Venezuela in prison revolt. 1994 - Tupolev-154M crashes at Irkutsk, Siberia: 122 killed. 1994 - 35-foot-tall Chief Wahoo, trademark of Indians on top of Stadium since 1962, is taken down, to be moved to Jacob's Field. 1994 - Restoration of South African citizenship, announced on 15 December 1993 by the South African parliament led by President F. W. de Klerk, becomes effective four months before the first South Africa non-racial polls of 27 April, 1994. 1996 - The first flip phone, the Motorola StarTAC, goes on sale. 1999 - Israel detains, and later expels, 14 members of Concerned Christians. 2002 - The Palestinian freighter Karine A is seized by Israeli forces in the Red Sea 2004 - After hosting the show for over 30 years, Casey Kasem gives up the hosting duties of "American Top 40" to Ryan Seacrest 200 - Flight 604, a Boeing 737 owned by Flash Airlines, an Egyptian airliner, plunges into the Red Sea, killing all 148 people on board. 2009 - Israeli ground forces invade Gaza. 2009 - The Bitcoin network is created as the first block of the digital currency is mined by a person or group of people using the name Satoshi Nakamoto 2013 - 27 Shiite pilgrims are killed and 60 are injured by a suicide bombing in Musayyib, Iraq 2015 - Over 2,000 people are killed in north-east Nigeria after Boko Haram militants raze the town of Baga 2018 - First bionic hand with a sense of touch, for use outside a lab unveiled in Rome 2018 - Lawyers of US President Donald Trump try to stop the publication of book on Trump's administration "Fire and Fury" by Michael Wolff 2018 - Previously unknown ancient Beringians group of people unearthed in Alaska, earliest known Native Americans at 11,500 years old 2018 - Security expert reveal two security flaws, Meltdown and Spectre which affect most microprocessors 2019 - Archaeologists in Mexico announce discovery of pre-Aztec temple to god Xipe Totec in Puebla state (dated 900-1150 AD)

KASHMIR OBSERVERTM

Wednesday | 03-01-2024

Durable ceasefire in Gaza

The recent events unfolding in the Middle East have once again brought the enduring conflict between Israel and Palestine to the forefront of global attention. The violence that erupted in October, triggered by the attack on Israel by Hamas, highlights the urgent necessity for a durable and lasting ceasefire in Gaza. As the USS Gerald R. Ford, a symbol of the US military might, prepares to return to its base, it's the moment for stakeholders to prioritize peace over escalation.

Israel's plan to reduce troop presence signals a potential shift in strategy towards localized operations. The conflict, ongoing for nearly three months, has resulted in significant casualties and destruction. Efforts to negotiate a truce and address the hostage situation are underway, with concerns persisting about the conflict's broader implications for the region.

Meanwhile, Israeli forces have intensified their operations in Gaza, engaging in heavy fighting across multiple areas, including airstrikes, tank shelling, and ground operations. Ongoing clashes in central and southern regions have exacerbated the humanitarian crisis for Gaza residents. So far over 21000 Palestinians have been killed in the Israeli strikes, most of them women and children.

The recurring cycle of violence between Israel and Hamas has resulted in immeasurable suffering for Palestinians. Each resurgence of conflict not only claims precious lives but also deepens the wounds of a conflict with historical complexities. It's evident that military might alone cannot be the harbinger of peace. Instead, a concerted effort towards dialogue, diplomacy, and a sustainable ceasefire is the need of the hour.

A durable ceasefire is not merely a momentary cessation of hostilities; it's a foundation upon which a path to lasting peace can be built. It requires a collective commitment from all parties involved to engage in constructive dialogue, address underlying grievances, and work towards a sustainable solution that, first and foremost, respects the rights and aspirations of Palestinians.

The international community, including key stakeholders in the Middle East, must step up their efforts to facilitate meaningful negotiations. The support for humanitarian aid and reconstruction in Gaza is equally imperative to alleviate the suffering of its inhabitants and rebuild shattered infrastructure.

The tragedies witnessed in Gaza, as well as the wider region, demand a shift from the cycles of violence towards a future where peaceful coexistence is not just a distant aspiration but a tangible reality. While ceasefire is the immediate necessity, long-term peace hinges on robust diplomatic initiatives, which means a serious global effort for a two-state solution within 1967 borders whereby sovereign Israel and Palestinian states live side by side.

OTHER OPINION

Old and strong: On India-Russia ties

It is equally unusual for Russian President Vladimir Putin to meet lower-ranking foreign officials, as he did while meeting Mr. Jaishankar. The warmth was significant given that Prime Minister Narendra Modi has skipped the annual leadership summit, an unbroken tradition from 2000-21, for two years now, leading to speculation about the health of the India-Russia relationship after the Ukraine war. While India took care not to criticize Russia, worries over the flagging of defence supplies, continued issues over paying Russia for imports in third currencies, and the general decline in other bilateral engagements have persisted. It is clear that a large part of Mr. Jaishankar's mission was to smooth over the perception of differences. The resultant agreements, pertaining to furthering collaboration in future Kudankulam nuclear power projects, fostering connectivity, trade and resuming talks for the Eurasian Economic Union-India free trade agreement, and joint military production indicate that bilateral relations are on track. So is multilateral cooperation, especially as Russia plans to host the expanded BRICS summit next year, and India and Russia continue to coordinate positions at the UN and SCO. Mr. Jaishankar's announcement that imports of Russian hydrocarbons will continue to rise despite the West's Russian sanctions, indicated the strength of ties that continue "regardless of political fluctuations".

Mr. Jaishankar's affirmation that the annual leadership summit will be resumed in 2024, appeared to signify that both sides are working to eliminate any static in the relationship. His statement that the India-Russia relationship was the 'only constant in world politics' over the last six decades would not have gone unnoticed especially in Washington and Beijing, given some of the friction in India-U.S. relations over the Panun investigation, as well as U.S. President Joseph Biden's decision not to accept Mr. Modi's invitation for Republic Day, while India-China relations have ended another year in impasse over the military standoff. It remains to be seen whether the bonhomie will yield concrete movement on the rupee-payment mechanism, or on expediting the delayed delivery of S-400 air system units. However, the larger import of his visit, and his words that the "geopolitical and strategic convergence" between India and Russia in a multipolar world that is "rebalancing", will be watched most closely by voters and critics of the relationship.

The Hindu

Misinterpreting 3rd Party Info Under RTI Law

FAAs, J&K bank PIOs, and Public Authorities need to understand this legal provision. FAA is as important as the Information Commission

Dr Raja Muzaffar Bhat

For a pretty long time I have been planning to write a detailed piece on third party information which is a provision in the Right to Information Act 2005 (RTI). I have observed during the last few years that many PIOs and even the First Appellate Authorities -FAAs designated under RTI Law have been misinterpreting and misusing this legal provision. In the last few years, I have gone through several orders issued by PIOs and FAAs of various public authorities who have invoked section 11 of RTI Act 2005 and denied sharing information citing third party reasons. I am quite sure that if I ask all these PIOs or those who have denied sharing information by invoking 3rd party provision of RTI Act 2005, most of these officers and even their seniors (First Appellate Authorities-FAAs) would be unaware about what the 3rd party information means. I am also pretty sure that they would not even know which section details the 3rd party in RTI Act 2005 and what it is all about.

I have been prompted to write this piece after I went through an order dated December 15th 2023, issued by Zonal Officer Jammu & Kashmir Bank Baramulla who is the designated First Appellate Authority -FAA under RTI Act 2005 for Baramulla zone.

After J&K Bank was designated as a Public Authority by the J&K Government in November 2018, the bank designated different officers as FAAs, PIOs and APIOs under RTI Act 2005. As per the details available on J&K Bank's website, there are 16 designated First Appellate Authorities -FAA's and Public Information Officers-PIO's respectively plus 944 Assistant Public Information Officers-APIOs. After going through some of the orders passed by PIOs and FAAs, I think these designated officers are not trained properly on how to handle RTI applications and appeals.

What is Third party Information?

Section 11 of RTI Act 2005 says that if a Public Information Officer (PIO) intends to disclose an information supplied by a third party which the third party has treated as confidential, the PIO, before taking a decision to disclose the information, shall invite the third party to make submission in the matter.

First of all we need to know who is the first party, second party and third party. RTI applicant is the 1st party, PIO is the 2nd party and 3rd party is the person or organisation who has already given in writing to PIO that if the information related to them is sought by someone they need to be intimidated about the same.

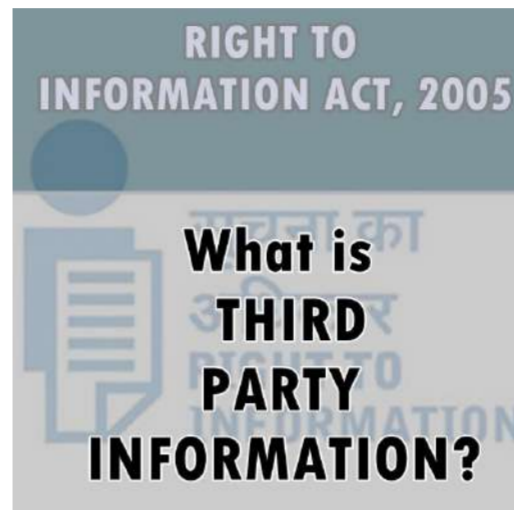
The section 11 of the RTI Act 2005 reads:

"Where a Central Public Information Officer-CPIO or a State Public Information Officer-SPIO, as the case may be, intends to disclose any information or record, or part thereof on a request made under this Act, which relates to or has been supplied by a third party and has been treated as confidential by that third party, the Central Public Information Officer or State Public Information Officer, as the case may be, shall, within five days from the receipt of the request, give a written notice to such third party of the request and of the fact that the Central Public Information Officer or State Public Information Officer, as the case may be, intends to disclose the information or record, or part thereof, and invite the third party to make a submission in writing or orally, regarding whether the information should be disclosed, and such submission of the third party shall be kept in view while taking a decision about disclosure of information. Provided that except in the case of trade or commercial secrets protected by law, disclosure may be allowed if the public interest in disclosure outweighs in importance any possible harm or injury to the interests of such third party."

CIC's judgement on 3rd party info

The Central Information Commission (CIC) in its 2006 judgement has said that 3rd parties have no absolute right to refuse information disclosure about it. In the case of K.K. Mahajan v/s Cantonment Executive Office CIC Judgement No: CIC/AT/A/2006/00014, dated 22/5/2006, the appellant in the case who was an employee of a public authority, had applied for some information relating to the prosecution of another employee (third party), because under similar circumstances the appellant was convicted while the other employee was exonerated. The public authority refused to provide him the information he had asked for on the ground that the third party had refused the disclosure of information about it to the applicant. Judgment: The CIC held that the RTI Act 2005 does not give a third party an automatic right to order the public information officer (PIO) of a public authority, not to disclose information pertaining to it.

The CIC further held that the public authority is required to evaluate the third party's case in terms of the provisions of Section 8(1)(j) and Section 11(1) of the RTI Act, 2005, and find out that the information asked is not barred from disclosure.



"Even if the information is barred from disclosure then the public authority is to examine if it would be in the public interest to disclose the information sought and its disclosure will outweigh harm if any to the individual third party. The public authority has to arrive at the findings by properly assessing the facts and circumstances of the case," reads the judgement

This makes it clear that 3rd party even if it refuses to divulge the information and tells the same to PIO in writing, the PIO cannot take this as gospel truth and needs to evaluate the case himself and should look into other aspects as well. Ironically, most of the PIOs and even their seniors First Appellate Authorities -FAAs especially in J&K treat most of the RTI cases wherein information sought under RTI law and the same relates to other official / officials, they invoke section 11 of RTI Act 2005 (3rd party information). This is totally wrong as these officials never have said in writing that they should be consulted before information is sought about them. Third party cases are mostly related to trade or commercial secrets and this has nothing to do with information sought about Govt officials like their first appointment orders, academic qualification, TA DA drawn and other things.

Govt of India's guidelines

The Government of India through the Department of Personnel & Trainings -DoPT in its guidelines issued on the RTI Act 2005, dated: 05/10/2009 has said that information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, is exempt from disclosure. Such information shall not be disclosed unless the competent authority is satisfied that larger public interest warrants the disclosure of such information. The guidelines further say that if an applicant seeks any information which relates to or has been supplied by a third party and that third party has treated that information as confidential, the Public Information Officer shall consider whether the information should be disclosed or not. The guiding principle in such cases is that except in the case of trade or commercial secrets protected by law, disclosure may be allowed if the public interest in disclosure outweighs in importance any possible harm or injury to the interests of such a third party. This guideline also makes it clear that 3rd party information is related to commercial and trade secrets and that too can be disclosed if PIO deems it fit that its disclosure would serve a larger public interest. Now if the PIO invokes 3rd party provision for protecting their colleagues and government officials that is a total misinterpretation of the RTI Act 2005.

FAA J&K misinterpreted 3rd party info

As mentioned in the beginning, I am writing this piece after going through an official communication of J&K Bank Zone Baramulla dated December 15th 2023. The First Appellate Authority -FAA who is also the Zonal Officer Jammu & Kashmir Bank Baramulla denied sharing information to an RTI applicant namely Manzoor Ahmad Rather, a resident of Ajas Bandipora. When this author went through the six questions written in the RTI application I couldn't find any of these questions that were exempted under section 11 of the RTI Act 2005 (3rd party information).

The applicant has sought following information:

Certified copies of total number of employees in J&K Bank branch Ajas and their designation along with their initial appointment orders, appointing authority, date of appointment and educational qualification

Loans sanctioned by J&K Bank branch Ajas, and loan approval process, criteria for disbursement of these loans and steps taken by JK Bank branch Ajas to ensure timely repayment of loans

Certified copies of latest audit reports of JK Bank branch Ajas

Certified copies of internal investigations reports conducted by J&K Bank related to Ajas branch in Bandipora

The applicant had filed an RTI application of September 30th 2023 and this was replied after

2 months by the PIO who refused to share this information citing that that information falls under section 11 - (3rd party information). The aggrieved filed 1st appeal before the Zonal Officer J&K Bank branch Baramulla who is also the First Appellate Authority-FAA. The appellant told me that the said officer without even hearing him in presence of the concerned Public Information Officer-PIO or APIO, sent him an official communication Ref No: BR/ZOB/RTI/2023-1725 Dated: 15.12.2023. The Zonal Officer / FAA without hearing arguments of both parties disposed of the case and refused to share the information. The official communication of the First Appellate Authority -FAA under RTI Act 2005 and Zonal Officer JK Bank Baramulla reads as :

"Please refer your appeal under RTI Act 2005 dated 21.11.2023 received through Law Department Corporate Headquarters on 29.11.2023 wherein you have sought the following information. In this regard we have already replied to your application dated 30.09.2023 vide Banks letter No: ZOBRA/BS/RTI/2023-1373 Dated 31.10.2023. Now you have filed the instant appeal seeking the above desired information once again. In this regard please be informed that since the information pertains to third party information so same cannot be provided as same would constitute infringement of right to privacy"

The officer has not only misinterpreted the third party information but has also committed a blunder by not hearing the arguments of the appellant and the PIO or APIO. Sending a letter to the appellant asking him that he won't get information without a speaking order is not a violation of RTI Act 2005, but this goes against the principle of natural justice as well. J&K Bank First Appellate Authority -FAA Mr Imtiyaz Ahmad Bhat (Zonal Officer Baramulla) must know that adjudicating appeals under the RTI Act is a quasi-judicial function. It is, therefore, necessary that the designated officer should see to it that the justice is not only done but it should also appear to have been done. In order to do so, the order passed by the appellate authority should be a speaking order giving justification for the decision arrived at.

CIC's technical committee report on FAA

In its 7th annual convention (12-13 Oct 2012), the Central Information Commission CIC held an important technical session chaired Mr Wajahat Habibullah, the then Chairman, National Commission for Minorities -NCM and former Chief Information Commissioner -CIC. This session was attended by Dr O P Kejariwal, Former Information Commissioner, Mr G R Sufi, the then State Chief Information Commissioner J&K, Mr MN Gunavardhan, State Chief Information Commissioner Kerala, Mr D Thangaraj, Information Commissioner Karnataka and Mr Jagadananda, Information Commissioner Odisha. In its report the aforementioned dignitaries and RTI experts came to the following conclusion:

"The role of the First Appellate Authority in the RTI Act is as important as that of the Information Commission. Large number of appeals/complaints before the Commission, inter alia, would be reflective of the quality of functioning of the First Appellate Authorities of the public authorities. The RTI Act does not prescribe with due clarity either duties and responsibilities nor any deterrent in the event of failure to do so for the First Appellate Authorities. This perhaps appears to be one of the greatest causes for the indifferent attitude of the First Appellate Authorities in the RTI regime."

This makes it clear that FAAs have a similar role like Information Commissions and they cannot speak the language of PIOs.

Conclusion

The order issued by First Appellate Authority (Zonal Officer JK Bank Baramulla) is not only bad in law but it doesn't seem to have been issued by a quasi-judicial officer. This is the problem with a majority of FAAs and PIOs across J&K. They are not trained at all in deciding appeals and RTI applications respectively. I would request the J&K Chief Secretary Shri Atal Duloo to make sure all the First Appellate Authorities -FAAs and Public Information Officer -PIOs and Assistant Public Information Officers-APIOs are trained properly so that the Right to Information law is enforced and implemented in its right perspective. I would also request the FAAs and PIOs to have a thorough study of section 11 of RTI Act 2005 wherein 3rd party information is explained in detail. They must also go through various orders and judgements of the Central Information Commission-CIC and State Information Commissions as well.

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

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*From Hopes to Hoax***Kashmir's Tryst with Financial Betrayal!**

IN THE MIDST OF ICY TEMPERATURES AND MIST-LADEN DAYS, THE KASHMIR VALLEY RESOUNDS WITH CALLS FOR JUSTICE, SEEKING RETRIBUTION against the scammers and holding accountable the social media influencers as promoters of this deceitful scheme. A blame game has unfolded, with agitated voices hurling insults at anyone and everyone who crosses their path

Asma Majid

In the quiet of the night, Farah found herself ensnared by the relentless grip of indecision, the weight of her hard-earned money hanging so heavy in the air that it strained her bosom. Sleep eluded her, as the ticking of the clock echoed the cadence of her restless thoughts. At the heart of her turmoil lay a pivotal choice – whether or not to entrust her savings to the prodigious promises of Curative Survey Private Limited, a company that purported to weave financial miracles by doubling the investments of its patrons.

Farah, a diligent soul, had carved her path through the mishmash of life by imparting knowledge to eager minds in a local educational institute. Her evenings were dedicated to private home tuitions, a labor of love and financial necessity intertwined. Every penny that she earned bore the imprint of late-night grading sessions, the resonance of classroom discussions, and the echoes of students grappling with the challenges of academia.

It was Zameer, a familiar face in the professional sphere of Farah's life that first introduced her to the world of Curative Survey. She once inadvertently overheard a tete-a-tete between Zameer and another staff member and it was through their conversation that she gleaned insights into this matter. However, Zameer had kept his pledge of explaining things at length later in presence of other staff members so that each one of them could get benefitted by this novel scheme in the market and his persuasion had indeed made several including Farah give a second thought to this enterprise.

The idea of having a side income was alluring for one and all. But, as discussions unfolded, opinions diverged within the group. While some were swayed by Zameer's persuasive explanation and chose to invest in the company, intrigued by the promises it held, a faction remained skeptical and opted to withhold its financial commitments from the venture. They were staunchly critical of the idea of investing into an unreliable company with implausible claims and exhibited complacency over their present earn-

ings and minimal savings.

Days passed and the streak of boundary between the choice that lay before Farah dimmed and eventually faded away. Farah's indecision metamorphosed into strong conviction. Zameer's cousin had already experienced the fruits of his investments, and even Farah's favored YouTube vouchered for the company's authenticity. Adding to the reassurance was a distant relative, gainfully employed by the same company and actively investing, providing an extra layer of optimism. With such positive indicators, what could possibly go wrong? And if by any chance it did, Farah found solace in the fact that she wouldn't be navigating the journey alone. In a collective chain of investors, they sailed together, and in any unforeseen turbulence, they would weather the storm together.

Farah, now a registered Curative Survey member, received two payouts of 3000 rupees each at the end of each month. Two months into the membership, she was now standing at the precipice of a more substantial gamble. Farah contemplated wagering an amount that she had meticulously amassed over her 13 years of dedicated day-and-night teaching—a total of rupees 3 lakhs. This sum, her sole asset, filled her with pride as she envisioned the prospect of doubling it. To her, it felt like a divine intervention had illuminated her path to effortless prosperity. Having invested her entire savings, Farah now felt as light as a feather. It was as though all her financial worries had been lifted from her shoulders and sucked out of her life. A strange complacency haloed her. There was no looking back now. Watching the days go by had never been so agreeable.

"I felt ecstatic. I was certain that my choice to invest in the company was absolutely sound. After all, they had already compensated me twice", Farah expresses with tears welling up in her eyes.

But her happiness was short-lived.

In the quiet of the night, Farah found herself ensnared by the relentless grip of consternation. Her world had turned upside down. The revelation had struck like lightning – Curative Survey, the seemingly promis-

ing venture she had invested in, had perpetrated a scam, vanishing into thin air after siphoning off a staggering 59 crores from its patrons. Earlier that evening, tainted by this unsettling truth, Farah, along with several others had been left bewildered. Social media had become a canvas of despair, with videos of distraught individuals mourning the loss of their hard-earned money. Farah, mindful of her modest background and simpleton parents, had opted to keep her investment discreet. Witnessing the anguish on social media, she heaved a momentary sigh of relief for shielding her parents from partaking in the agony. Now, as the night unfolded, her apprehensions of being entangled in the collective sinking of all manifested into a stark reality. Her face was burning, like a child caught with his hand in the biscuit tin. The placidity of the night mirrored the tumult within her, a silent witness to the profound impact of a scheme gone awry.

It turned out that the company which had managed to gain the confidence of numerous individuals was neither affiliated with NBFCs (Non-Banking Financial Companies) nor belonged to the category of those 5000 companies whose Certificate of Registration (CoR) was recently revoked by RBI. Additionally, it lacked authorization from SEBI and was not a member of the Indian Direct Selling Association, an organization primarily dealing with B2C transactions or direct business to consumers.

To compound matters, the company was officially registered in the Union Territory of Jammu and Kashmir in the month of July this year. Strikingly, the company's website bio indicated its primary involvement in 'information service activities'. At no point was there any disclosure that the company was committed to compensating individuals for participating in online surveys, let alone the dubious promise of doubling their money.

In the midst of icy temperatures and mist-laden days, the Kashmir Valley resounds with calls for justice, seeking retribution against the scammers and holding accountable the social media influencers as promoters of this deceitful scheme. A

blame game has unfolded, with agitated voices hurling insults at anyone and everyone who crosses their path.

"Our peace of mind has been stolen. Until justice is served, we cannot find solace," cries out a victim.

"We urge the authorities to expose the scammers and assist us in recovering our money. The government should take stringent measures against those employed in the said company because they must be equally implicated," pleads another victim.

Meanwhile, those who worked in the aforementioned company have a narrative of their own to share.

"We were hired by the company through a legitimate recruitment process and interview. We were just as unaware of the scam the company was orchestrating as the individuals who invested in it", states Mir Wasim, a former employee of Curative Survey Private Limited. "In fact, we too began investing after witnessing others reap the rewards of their investments", he adds.

Another group of victims has directed their anger towards social media influencers. These influencers are being held accountable for elevating the reputation of Curative Survey to a provocative extent. Now, the victims are demanding restitution from these influencers, insisting that they repay the money that they helped extract through the scam.

Contrarily, social media influencers maintain their innocence, stating that they are occasionally approached by brands for promotional collaborations. They emphasize that endorsing a brand does not necessarily imply encouragement or influence towards those products or services. Moreover, they maintain that they had thoroughly examined the company's documentation, and there was no scope for suspicion.

"Why would we, as figures in the social media realm, tarnish our reputation by deceiving people? Any fraudulent activity is inevitably destined to be revealed. In such a scenario, why would we jeopardize the well-being of our Kashmiri brethren for the sake of a few bucks?", a prominent social media influencer of the valley states.

Zooming out, a scam unraveled in Kashmir, victimizing numerous individuals. However, beneath this larger canvas lies a disconcerting reality that may not be so overt or immediately apparent. The jarring revelation of nearly 60 crores being looted raises a crucial concern. On one hand it indicates that a significant number of people were seeking alternative and effortless sources of income. Moreover, the mode of investment through an app suggests that the majority of these individuals were youth, who, in an attempt to expand the network of investors, roped in their elders into this scam. This circles back to the lamentable plight of Kashmiri youth, who appear to be seeking shortcuts on the internet to secure their futures. Progressing from creating TikTok videos to Instagram reels and eventually falling prey to a Ponzi scam, the capabilities of Kashmiri youth seem to have diminished.

A renowned Clinical Psychologist of the valley, Muzzafar Ahmad Ganai defines this behaviour of Kashmiri youth in the light of his experience.

"Inherent in human nature is the seed of greed; the desire for affluence, the yearning to be grand, to possess a lavish car, and to secure a prosperous job. This insatiable lust often drives people to seek fulfillment through investments, and sadly, some succumb to scams. The aftermath is a wreckage of financial, emotional, and psychological turmoil, as shattered dreams leave individuals grappling with a spectrum of reactions".

Having recently interacted with a 19 year old who lost 20 lakhs to a famous Indian bidding platform Dream 11 and plunged into depression, Ganai underscores the societal role as a guiding light in such dire circumstances.

"Amid this chaos, societal responsibility beckons us to provide support—not to demoralize, but to empathize with their current emotional state. It is imperative to recognize that individuals with low mental endurance may resort to extreme measures, such as suicide."

Researches show that cultural influences, especially through social media, play a significant role in shaping aspirations. Luxurious lifestyles portrayed on social media platforms be-

come the yardstick for success, and youth are conditioned to believe that life is synonymous with opulence. There is an increasing fascination with external cultures portrayed through platforms like YouTube. In this context, Sociologist Dr. Syeeda Nouseen Fatima posits that individuals become susceptible to such scams because they perceive an effortless avenue to acquire wealth—a shortcut that might otherwise demand a lifetime of effort.

The emphasis on training children to pursue careers in specific fields, driven by the allure of fame and affluence attached to these professions, contributes to individuals falling victim to such scams. Ruheel Nabi, an Islamic Scholar and Religious Counselor, possesses experience in engaging with patients grappling with depression stemming from financial losses incurred in scams.

"Right from childhood, we inculcate the notion that financial success is the ultimate achievement in life, while concealing the inherent struggles associated with it. As the challenges accompanying this pursuit remain undisclosed, the values often take a backseat to the pursuit of wealth. In fact, children are guaranteed the freedom to live life on their terms, with the only condition being the attainment of stability through a secure financial source.

Nabi characterizes the youth as both active and passive participants, playing a role in their own downfall in the scam. He emphasizes that "both the perpetrators and the victims of the scam are young individuals." However, he advocates the importance of re-establishing a connection with Islamic principles and fundamental human values that do not prioritize money as the focal point of everything.

As the valley contends with the frigid demeanor of Chilai Kalan, the petrified souls of victims await the new year, clinging to the anticipation of glad tidings.

In the quiet of the night, Farah finds herself ensnared by the relentless grip of terror. Her parents, still oblivious of her ordeal, lament the financial losses suffered by the youth of Kashmir. But Farah yearns for the chilly winter night to fade away, giving way to a hopeful new dawn.



